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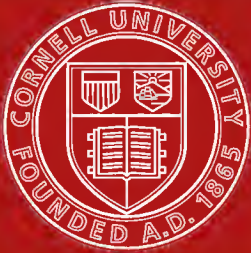
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# REPORT

ON THE

# SOCIAL ECONOMY SECTION

OF THE

*Paris* — Universal International Exhibition of 1889 at Paris

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PREPARED BY

**JULES HELBRONNER**

*Member of the Royal Labor Commission*

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Requested by the Honorable Secretary of State

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To the Hon. J. A. CHAPLEAU,  
Secretary of State.

SIR,—I have the honor to submit to you the report which I was entrusted to make on the Social Economy Section of the Universal International Exhibition of 1889 of Paris.

The promoters of that section had taken for their motto: "*To point out to masters and workmen who, so far, had done nothing, the example of those who know how to act, and had acted with success.*"

I have endeavored to attain that end.

Believe me, Sir,

Your obedient servant,

JULES HELBRONNER.

MONTREAL, 31st March, 1890.



DEPARTMENT OF THE SECRETARY OF STATE,

OFFICE OF THE MINISTER, OTTAWA, 20th May, 1889.

MY DEAR COMMISSIONER GENERAL,—I have the honor to introduce to you Mr. Jules Helbronner, one of the Commissioners of the Labor Commission created by the Government of Canada in 1886, to study the relations between capital and labor. Mr. Helbronner has applied himself to the study of these questions, and he goes to Paris with the intention of following the labors of the Social Economy Section of the Universal International Exhibition, now held there.

The Government, not being authorized thereto, has not thought expedient to give to Mr. Helbronner an official mission, but we have taken advantage of his visit to Paris to entrust him with a preparation of a report on the labors of the Social Economy Exhibition which he is to present to the Department of the Secretary of State, and which we will submit later on as an appendix to the Report of the Labor Commission.

Please give to Mr. Helbronner a cordial welcome, and introduce him to the commissioners and officers of the Exhibition, so that he may obtain access to the documents he may need, and which will be of use to him in his undertaking.

I doubt not but that your relations with Mr. Helbronner will be agreeable, and that you will make his visit to Paris both pleasant and useful.

Believe me, dear Commissioner General,

Your devoted,

J. A. CHAPLEAU.

The Hon. H. FABRE, C.M.G.,  
Commissioner General of Canada,  
10, rue de Rome, Paris.





# UNIVERSAL INTERNATIONAL EXHIBITION OF 1889.

## SOCIAL ECONOMY SECTION.

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### REPORT.

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The Social Economy Section did not at first form part of the programme for the Exhibition of 1889. It was only created in 1887, and though the last, it was not the less noticed nor the less remarkable.

It did not, however, possess a brilliant exterior, nor anything to divert the attention from the marvellous spectacles presented by the other sections.

A few workmen's houses forming a modest little street; a few pavilions erected singly or in groups; an economic restaurant, a dispensary; a rotunda serving as a committee-room, and a little corridor of a few hundred feet dimensions, enclosed all the treasures of this section.

And what treasures! Books, documents, graphic pictures, the monotony of which was only varied by some plans in relief, or the works of a training or professional school.

There was nothing there, in this corner of the Explanade of the Invalides, or very little, to attract the attention of the great crowd of visitors; however, this little space was one of those frequently visited, much admired and much studied.

It was here, in this corner, that were deposited documents illuminating the social question with a new departure, demonstrating that accord of capital and labor was no Utopian scheme, nor an impossibility, and that the workman was more than he is generally regarded to be, capable of creating permanent assurance companies, provident, co-operative and educational institutions.

In adding the Social Economy section (the eleventh group), to sections created in the first place, the object was to group and reward—

“ All the institutions created either by the employers of labor, in favour of the workmen themselves, or by the State, or by cities, to ameliorate the moral and physical condition of the citizens, to accustom them to habits of economy, to acquaint them with the advantages of cooperation, to stimulate enterprise, and in procuring for them healthy dwellings, to facilitate their opportunities for becoming proprietors. Useful examples will be given to the public, and by the efficacious results of acquired experience and well-proved facts, harmony will be developed among those working at similar occupations.” *Ministerial resolution of 9th June, 1887.*

From the month of June 1887, committees were formed in France, as well as elsewhere, to organize the new section; these committees proceeded to make a

thorough enquiry on economic questions, a methodical enquiry based on a well-selected list of over 200 questions. The documents collected by the committees were classed as follows :—

Section	Number of exhibitors.
I. Remuneration for labor.....	24
— II. Profit-sharing— Cooperative production societies....	88
— III. Professional syndicates.....	61
— IV. Apprenticeship.....	78
— V. Mutual benevolent societies.....	154
— VI. Pension funds and life pensions. ....	67
— VII. Accident and life insurance companies .....	36
— VIII. Savings.....	45
— IX. Consumers' cooperative association.....	37
— X. Cooperative credit associations.....	13
— XI. Workmen's dwellings.....	51
— XII. Workmen's clubs.—Games and recreations .....	86
— XIII. Social hygiene.....	44
— XIV. Patronal Institutions.....	72
— XV. Grande et Petite Industrie.—Agriculture. ....	49
— XVI. Economic intervention in public government.....	29
Section of French cities.....	10
— of Belgium.....	99
— of Great Britain.....	45
— of Italy.....	28
Total.....	1,116

These documents describe the efforts made by employers who believed that there were between themselves and their employees other sympathies and relations than those of merely master and servant, and give a history of the institutions established by the workmen, either by their own efforts, or assisted by their employees or by the State, to ameliorate their moral and physical condition.

Some of these documents are remarkable productions, veritable essays, reviewing all the social questions in connection with the different sections of the Social Economy Exhibition.

The reports of the Belgian section (a large volume of 1,100 pages, accompanied with maps, plans and pictures), those of the departmental committees of the Rhône, the Gironde and the Sarthe, and the volumes edited by the large companies, industrial or financial, merit special attention from all who are interested in questions of social economy.

The employees have been at great pains to present suitably, and in a style clear, precise and scientific, the functions of the institutions they had founded, and the results obtained. We find in these latter documents a description of most remarkable institutions, as well *from the report* of the idea which originated them, as for that which placed them in operation.

Whatever be the value of the documents exhibited, it was quite impossible to review them all and do justice to them in a single report. Further, a reporter is not a *jury*, and has not the duty to judge of the merits, great or little, of the ideas advanced, but simply to describe those the application of which might offer special interest in Canada. This is what we have endeavoured to do.

To attain this end we have omitted from our description every document, whatever its value, which treats of institutions already established on this continent. The documents retained have been classed not altogether on account of their importance, but from the interest they possess from a Canadian point of view. Thus, a considerable space has been given to the participation in profits, to pension funds and cooperative associations, &c., whilst details concerning other sections have been made as brief as possible. We have besides made a point of giving complete documents, that is, of publishing on each project, on each class of institution, a *résumé* containing all the essential elements for employers, for workmen, or for statesmen, who wish to establish in Canada any of these institutions. And to arrive more easily at this end, we have united all these documents in one group, contenting ourselves with preceding them by a few general remarks on the Exhibition of Social Economy and adding some of the reports presented at three of the principal Social Congresses which met at the Exhibition.

#### ORGANIZATION OF LABOR.

Section I.—*Payment of labour.*

Section II.—*Profit-sharing.*

Section III.—*Apprenticeship.*

Section IV.—*Patronal institutions.*

#### APPRENTICESHIP.

Apprenticeship in the strict sense of the word, that is, apprenticeship served at the workshop, is gradually disappearing. The perfection of machinery, the division of labour, the necessity for rapid and large production, the disappearance of a great many small workshops and employers incapable of competing with the large establishments and powerful joint-stock companies, are so many causes which have brought about the suppression of apprenticeship.

Children are no longer required to give a few years of their time in exchange for initiation into the mysteries of the trade which they wish to learn; there is no longer time to instruct them. Production is necessary, the machine must be tended, a work which is learnt in a few days, or a few weeks at most; and the apprentice has disappeared before the child-workman.

So long as the old apprentices of fifty years ago continued at work, manufacturers and industry suffered but little from the more or less complete suppression of apprenticeship. But one day the fact became apparent, now in one country, now in another, that certain industry could not compete with foreign importations, that the latter were better made, better finished, more salable in a word, than national products, and the prospect was alarming. The question was considered and it was recognized that manufacturers the best equipped for competition were those who knew how to preserve the traditions of apprenticeship.

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The question has become in Europe a national one, and in all labour districts, attempts are now being made to re-establish apprenticeship in another form, under the title of professional instruction.

It is thus that a large number of employers have formed in their establishments, either collectively, or under control of their managing boards, professional schools, in which the apprentice is instructed in the theory of the trade which is practically learnt at the workshop. Good results have so far been obtained; the child is really an apprentice, living the life of the workshop, under the direction, almost the protection, of skilled workmen who learn them their trade. Here is again found, with but little difference, that old system of apprenticeship, when the apprentice, rather strictly trained perhaps, learnt thoroughly his trade at the side of, and in the same establishment with, the workman to whose care he was confided.

These individual efforts of employers have been limited enough and were insufficient in many cases to revive or maintain the supremacy which some countries had acquired in some branches of industry. It is thus that the public authorities in order to lessen the consequences attending the disappearance of apprenticeship have created a complete system of professional instruction.

This system, quite recently applied, takes, so to speak, the child at his first entry into school. As soon as his little hands can hold a tool, he is instructed how to use it; not for the purpose of making a workman of him on his leaving school, but mainly to suppress the disagreeable period of apprenticeship which lasts as long as the apprentice is unable to make use of his tools, and also to discover the aptitude and taste of the child, and make him select, when satisfied on this point, the trade offering him the best chances of success.

These schools, with very rare exceptions, have been much appreciated by workmen from various countries, who send their children to them in preference to the ordinary primary schools.

On leaving one of these schools, the pupil who knows the first practical elements of the trade he intends to learn, is not altogether useless to the workman under whose orders he is placed; and the latter, finding beside him, instead of a useless encumbrance, who can only make him lose a portion of his time, a little workman who will prove useful to him under his guidance and counsel, does not withhold from him instruction from which he will be the first to profit.

It was to interest workmen as much as apprentices in the development and perfection of apprenticeship, that the competition of apprentices was instituted, and that rewards were given not only to the latter, but also to the workmen who had taken the trouble to instruct them.

Besides the manual schools we find the apprentice schools, schools professional, municipal or syndical, into which pupils enter on leaving the primary school to learn theoretically and practically any particular trade.

These are veritable schools provided with workshops, giving diplomas of capacity; the instruction is generally gratuitous, and thus, in many cases, the pupils receive a salary equal to that they might obtain in an ordinary workshop.



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The exhibition of work executed by the pupils of these schools has surprised many visitors; it is irresistible proof of the necessity for similar establishments.

It is proper to remark that the establishment at Paris of these municipal apprentice schools has been opposed by the Workmen's Associations; but those who, at first, were adversaries, having been able, like competent men, to appreciate the worth of workmen who left these schools, have become their most ardent advocates, and have recognized their usefulness by granting prizes to their most deserving scholars.

The establishment of these schools has always answered a necessity, and they have frequently saved from ruin the industry of a locality; the Municipal Weaving School of Sedan (p. 189) is a most convincing proof of the part which these schools are called upon to perform.

The most serious criticism made upon these institutions was, that being expensive and consequently restricted in number they are of no value to the great mass of workmen. This criticism is worth considering.

But there must be a commencement to all things; and these schools only established a few years ago are multiplying every day; the primary object of those schools is the formation of an industrial staff; the instruction of apprentices, who, after a more or less prolonged course at the workshop, are called to become foremen or superintendents of labor.

These preparatory schools while favoring a certain number of young people, sons of workmen, in nowise prevent apprentices to labor from having opportunities for attaining first-class positions.

In all countries where apprentice schools exist there are evening schools for technical instruction, where workmen of any age may acquire the knowledge which they cannot receive at the workshop. The lessons are given by the most competent teachers of the country, and it is rare to find in Europe a young foreman who does not owe his position to the evenings passed in the night school.

To well understand the revolution brought about by technical instruction, reference must be made to the results obtained in Germany from the country-people's museums (page 209). The creation of rural industries is a most interesting subject for Canadians. The city workmen suffer from the immigration of country artisans, and emigration to the United States is due, in great measure, to the scarcity of employment and the poor remuneration which workmen receive outside the cities.

Why not, under these circumstances, create rural industries? Not those which would attract the farmer to the workshop and remove him from the fields, but some of these industries, which the machine has not invaded, and the workman or working-woman could practise at home when at leisure from other occupations, and thus profit by it during periods of enforced idleness.

About twenty years ago, for example, there were made, in many Canadian villages, straw hats, of which one kind, named "*chapeaux de foin*," was very fine and handsome. This industry has disappeared, because it was not known how to modify it. It could have sufficed to have transformed it, and to manufacture tresses or plaits, to establish an important article of commerce. The English manufactories of Luton and of St. Albans, those of the canton of Argovie in Switzerland, whose

productions have taken the place of Italian fabrics, are of recent creation, and their manufacture is in no way superior to that of the straw hats of the Province of Quebec, a manufacture which can be revived in a better and more perfected form.

The industry of wood-carving, a veritable source of wealth in some agricultural and wooded districts in Germany, Switzerland and Italy, would admirably suit the capacity of Canadian country-people, and could be established at a trifling cost in several countries. Many other rural industries could be successfully introduced in Canada; there only needs, to introduce them, a little energy and some technical experts. This a simple question of apprenticeship.

The modern apprentice is not abandoned, as he was at the beginning of the century, to the mercy of his employer or the workmen. Numerous societies, protecting, supervising, and encouraging, have been founded, and at present the material conditions of apprenticeship have been much ameliorated.

This amelioration could alone induce young people to find their way to the workshop; and industrial recruitment is thus a little less difficult than for several years past. The shortening of the time for apprenticeship, the facilities granted for theoretical study, the encouragements of various kinds granted to apprentices, have induced workmen to make apprentices of their sons, instead of sending them to work as assistants in some other workshop. The efforts made to re-establish apprenticeship and to instruct the workman are necessary; because, in spite of the machine, the industrial force of a nation rests more than ever on the skill of the workman, a skill dependent almost entirely on the apprenticeship, and without which no country can defend itself against foreign products.

### *Salaries.*

In order to judge of the real value of salaries paid in foreign countries, it will be necessary to consider the cost of living; statistics are very difficult to obtain to any reliable extent. In giving the average of salaries in France and Belgium, we have only in view a basis for establishing the custom's tariffs.

In France the day-work is on the average of ten hours. In Belgium it is much longer; being more than 12 hours for the majority of workmen. To this length of the working-days there is a corresponding diminution of the average salary; this average, for men, is 62½ cents in Belgium, and 80½ cents in France. These figures amply justify the assertion of workmen that the longer the day the lower is the salary.

The increase of the rate of salaries shown by the statistics is partly due to the diminution in the value of money; but it must be admitted, on the other hand, that the artisan lives better than formerly, and the amount of their savings proves that the vehement recriminations heard in certain quarters are not always well founded.

All trades have not however, benefited by the movement for increase of salaries. Thus in the case of potters (page 11): "*The salaries are such as might suit an artisan with a family of two children; above that number he would be inconveniently straitened.*"

Examples of this kind are rare, and in general, the documents, as a perusal will convince, indicate that the salaries have increased in a proportion greater than the cost of living.

As a reference, we give the advance of rate of salaries in France, as published in the official statistics.

*Increase in rate of salaries in France.*

The following rates represent the average of the increase in salaries for the whole of the sixty-two classes of trades for which the respective salaries are indicated on pages 3 and 4:—

PARIS.	Average salary of workmen in		Total	
	1853.	1885.	increase.	%
	\$	cts.		
Average salary for men.....	0,762	1,172	0,41	54
do women .....	0,424	0,598	0,17	41
OTHER CITIES.				
Average salary for men.....	0,412	0,692	0,28	67
do women.....	0,214	0,364	0,15	70

In skilled labour the comparisons are given on the 32 industries indicated on pages 5 and 9, and only comprise the years from 1881 to 1885.

AVERAGE daily salaries of the "grande industrie."

	Department of the Seine.			Other Departments.		
	1881.	1883.	1885.	1881.	1883.	1885.
	\$	\$	\$	\$	\$	\$
	cts.	cts.	cts.	cts.	cts.	cts.
Foremen.....	1,390	1,490	1,426	1,080	1,088	1,086
Time-keepers.....	1,106	1,132	1,106	0,828	0,850	0,858
Workmen { over 21 years of age.....	1,054	1,066	1,070	0,708	0,710	0,710
{ from 15 to 21 years of age.....	0,700	0,706	0,696	0,470	0,486	0,490
Women.....	0,534	0,536	0,532	0,356	0,360	0,356
Children.. { Boys.....	0,356	0,396	0,370	0,266	0,270	0,266
{ Girls.....	0,290	0,324	0,304	0,216	0,220	0,214
Engineers, pressmen, &c.....	1,122	1,146	1,144	0,812	0,812	0,812
Laborers, porters, carters, &c.....	0,838	0,924	0,936	0,588	0,596	0,590

In addition to his regular salary, there accrues to the workman, in a great number of establishments, a source of profit omitted in the statistics, consisting of prizes or premiums on salaries. Some of these accumulated premiums procure for the workman, upon his retirement—a pension which places him beyond the reach of want, the highest premium enregistered is that of the perfumery Pinaud (page 21), ensuring to the workman who has entered the establishment at the age of 21 a capital of \$4,372 at the age of 65.

These premiums were established long ago, and have nothing in common with the ordinary premiums arising from savings in general cases. Some branches of industry have, however, replaced these last premiums by a system aggravating still further the disadvantages under which workmen suffer when working by the piece. In these establishments, the salary by the piece leaves the workman responsible for the material which he uses; this organization of labour should certainly realize notable economies, but it can neither improve the quality of the work, nor ameliorate the relations between employers and workmen.

The objection of workmen against piece-work is as marked in Europe as in America. Work by the piece is there generally adopted; however, the establishments whose work requires skill and precision reject absolutely work by the piece, and pay their employees by the day. In general, these employers are those who grant premiums to their workmen, which proves that the best paid workmen are not always the most expensive.

Messrs. Piquet & Co., (page 20) constructors of machinery, have adopted a system as ingenious as it is equitable, although paying their employees by the hour, yet they obtain the same if not more good work than a workman paid by the piece is capable of turning out.

Among the number of complaints made by the workmen before the Labor Commission, one were more frequent than those concerning that intervening party, who was designated by a term as offensive and brutal as his functions — the *runner of team*. This functionary exists also in Europe, but instead of being a charge on workmen whom he employs, diminishing their salary to his profit, he can, on the contrary, when he is capable, increase the men's wages to a large extent. (Pages 13 and 16.)

In some large establishments, the reduction of salaries, when it is necessary, becomes the object of special arrangements, made in view of avoiding some difficulty. At the glass works of Baccarat, for instance, the management gives a notice three months in advance of a reduction in wages; the Company of the Champagne Foundries explains to its workmen the causes necessitating the reduction, and furnishes to a delegation of workmen all the necessary explanations on the industrial situation.

How many troubles arise, not from the temporary reduction of salaries, but from the suddenness, the roughness and haughtiness accompanying them, and the absence of all explanation.

This reduction of salary is severely felt if it takes place at the commencement or in the course of a cold season; it is the more irritating to a workman when it is not justified by a superabundance of demand for employment, due to the regular stoppage of industries entirely foreign to that in which he is engaged, and not caused by the diminution in value of manufactured products.

\* This is the application of the theory of supply and demand, in its most unjust and cruel aspect, and the evidence received by the Labor Commission, proves that this application is unfortunately too frequent in Canada.

At Bordeaux, in France, discussion on this point has been for a long time suppressed.

*The price paid for a day's work is the same in summer as it is in winter, whatever be the number of hours of the day (pages 6 and 21).*

"The Joint-Stock Company of Lumbermen and Workshops of the Gironde" employs 800 workmen, working 11 hours daily in summer, and receiving a uniform salary from one year's end to the other; its manager says on this subject, in his report to the exhibition:—

"This system, which we consider proper, and which we would like to see established everywhere, has been in force for a long time at Bordeaux, and I have con-



sidered it right to preserve it, principally from a humanitarian point of view, for winter is the time when wants are most pressing; it is not then, at the time when the workman stands most in need of his resources that he should be given a lower salary; it suits better to give him a uniform day's pay, for experience proves that it is only a few who economize when earning large wages, to provide something for hard times."

With a working population more or less nomadic, and more or less day-laborers, this system would be inapplicable; but it can be applied without danger in all circumstances when the employer has known how to create a staff of workmen certain of finding with him steady employment and equitable remuneration.

#### *Rules of the Workshops.*

The rules of the workshops on the continent are very strict, and the fines very numerous. But, contrary to what has been found in certain factories in Canada, faults, subject to fines, are in Europe fully specified (page 23), and if the foreman can be proved to exercise excessive severity, he can but rarely commit an abuse of authority.

One point struck us in Paris, however, which was that, however severe, however arbitrary, were the rules in force in some workshops, not one of them contained clauses so strict and tyrannical as those in force in the workshops of workmen's co-operative societies.

That associated members should submit to a Draconian set of rules, drawn up with a view of maintaining each co-operator within the limits of his duty, and to serve in the absence of directing authority, is quite fair; but that these rules should apply to auxiliary workmen, having no interest in the establishment, and only working for a salary, is to impose on others that which one would not wish to see done to himself.

#### *Fines.*

"The system of fines has been the subject of bitter complaints before the Labor Commission; it is impossible not to recognize a certain foundation for these complaints, existing, also, up to the present; it is unpleasant to be obliged to make deductions from the salary of a workman, to punish him with hunger in a degree, for infraction of regulations, and we are convinced that no employer of labor would long apply this system if he could replace it with some other."\*

This refers to the Belgian Labor Commission, which proves that everywhere workmen complain of the injustice of fines. A regulation may be quite fair, prepared by conscientious men, and be applied by foremen or other functionaries in a manner quite contrary to its purport and object.

After a serious strike, in 1875-76, due principally to the rigor of some regulations, the system of fines was discontinued in several coal mines of Belgium, and replaced by a contingent right to a profit, and since 1877, the period at which the change was made in the operations of the Societies of Mariemont and Bascoup, never have the regulations been better observed.† These regulations, it is true, were not the work of a single man, more or less well acquainted with the workmen whom he

\* Note on Boards of Explanations, by A. Demeure, engineer.

† Belgian section. Patronal institutions. Report by M. E. Vandervelde, p. 111.

employed, but they were prepared by those remarkable *Boards of Explanations* (page 29), which have done such good service in Belgium, and finally revised by a Council of Arbitration and Conciliation. That which renders a system of fines, as it is administered in Europe, less odious and intolerable than in America, is that the amounts thus received are invariably deposited in a mutual benevolent society's for the benefit of the workmen.

In two manufactories, the managers, to thoroughly prove to their employees that in their opinion fines were necessary; that they were only imposed for the good of the service, pay from their private funds, in the bank of the Mutual Benevolent Society of their workmen, an amount equal to that of the fines paid by the latter. (Sieber, Seydoux & Co., pages 24 and 423., Solvay & Co., pages 426 and 613.)

In spite of these amendments, of this return to the fund of sums nearly double the fines imposed, the system of fines should be condemned and its suppression ordered by law. It is a dangerous weapon which is placed in the hands of superintendents and foremen, and which many make use of in such a way as that while injuring the workman, it recoils at the same time on the employer.

This unhappy interference of the foreman in the relations of master and workmen is much dreaded by the employers of labour, and the uneasiness which they experience is expressed in the documents exhibited.

Thus Messrs. Piquet & Co., of Lyons, in describing the system of remuneration they have adopted, say:—

“Thanks to this ingenious combination, there is no need of a foreman, or at all events his authority is diminished, and what was irritating in his functions has entirely disappeared. The foreman has no longer to reform the lazy ones, for the excellent reason that there are none, and occasions of difficulty no longer arise.”

“To avoid the strikes and misunderstandings which frequently occur, the surest method is to suppress the intermediaries between employer and workman, to multiply the points of contact, to convince the workman that at the workshop all interests are identical. Holding these opinions, Messrs. Piquet have long since taken away from the foremen the right of engaging and dismissing the employees. The staff is placed under their personal direction, and possessing the qualities necessary for exercising their authority with delicate tact, they avoid the frictions which frequently gives rise to great embarrassment.”

Results of this system : no strikes and an absolute stability of the staff.

Other manufacturers, Messrs. Pleyel Wolf & Co., of Paris, have also foreseen the causes of contention attributable to the foremen, and have taken to avoid them the following plan :

“We require on the part of foremen, and it goes without saying, on the part of the management, a correct treatment of the workmen; we do not tolerate any improper language, we see that there is nothing arbitrary in the establishment; and finally we demand that any instructions given must be made in language correct, concise, and withal friendly, showing to the workman, that whilst we consider him an intelligent being, something above a machine,—a fellow-laborer, we can require from him, good-will, honesty and devotion.”

But of all the regulations, the most practical, the most equitable, is, beyond doubt, that introduced by Leclaire, and still in force with his successors. (Pages 67-70).

In reading this regulation, we perceive that it is the work of a workman who has become employer, and who either in the one position or the other, has understood his duties and obligations. This *chef-d'œuvre* of good sense, equity and charity is worthy of the man who has originated the participation of employees in the profits of the employer.

*Arbitration.—Conciliation.*

The study of the documents in the Social Economy section of the Exhibition has not by any means modified the opinions which we advance, on these grave questions, in the report of the Labor Commission.

More than ever we believe that obligatory arbitration on the question of salary is an Utopia which even those who demand it cannot defend with any valid arguments.

The idea of fixing the salaries by obligatory arbitration, that is to say, to compel the master to offer work, and the workman to execute it, at a price which neither of them could or would accept, is so impracticable and so unrealizable, that we wonder that it has ever been discussed.

On every other subject obligatory arbitration would be possible, just as possible as it would be for the employer to close his establishment, and for the workman not to go to it.

To legally impose obligatory arbitration would destroy entirely the right of the workingman as to the price of his labor, for which workmen have contended during many years.

The question of salary will always be a cause of strikes, a cause which will only disappear with the modification of the mode of remuneration for labor, and which the law is powerless to suppress.

But besides the difficulties of salary, strikes arise from a great variety of troubles, which are only dissensions in workshops caused by vexatious regulations or modifications demanded in the conditions of labor.

All strikes of the latter class could be avoided, and are in fact avoided in great measure by the intervention, in England, of committees for arbitration, created by Mr. Mundella; in France by the *Conseils de Prud'hommes*, and in Belgium by the *Conseils de Prud'hommes*, the Boards of Explanations and the Boards of Arbitration and Conciliation.\*

The Mundella Committees of Arbitration and the "*Conseils de Prud'hommes*" are too well known in Canada to require a description of their composition and functions.

As for the Boards of explanations (page 29), established after a serious strike in 1877, they have had the effect:—

\* An idea may be formed of the influence of these institutions of conciliation by comparing, for example, the statistics of strikes in France and in the United States:—

	1882.	1883.	1884.	1885.
Number of strikes in France.....	182	144	90	108
do United States...	454	478	443	645

The average per strike, of the number of strikers, was 323 in France and 367 in the United States.

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1st. Of settling special disputes at the workshop itself.

2nd. Of informing the employer of the whole details relative to his employees, and the workmen of the real intentions of their masters, thus making all misunderstandings impossible.

3rd. To ensure, while reconciling, good feeling between employers and employees.

4th. To establish control over intermediaries between master and workmen, in order to prevent their severance in an arbitrary and unjust manner, and the perversion of the intentions of the employers, or the complaints of the workmen.

It is easy to recognize in all the combinations for arbitration the same object: to place the employer in sympathy with his workmen, to reform injustice committed by intermediaries, and to create a council in which capital and labor are represented by their delegates, and where debates may be calmly held and due consideration given to the cause of their respective grievances and claims.

It is intended to supplement and complete this institution by the creation of an Appeal Board whose members will be elected by the several Boards of Explanations of the same industry.

Besides the *Conseils de Prud'hommes* there was created in Belgium in 1887, a Board of Arbitration and Conciliation. This Board was intended to deliberate on the general interests of employers and workmen, to prevent, and when necessary, to reconcile any differences which might arise between them.

These Boards are established by a royal edict, either officially, or on demand of a commercial council, or of interested employers of labor.

The decree fixes the extent and limits of their jurisdiction, and determines the number and nature of their sections.

Each section is composed of an equal number of employers and workmen. The minimum is six and the maximum twelve.

The workmen and employers choose their delegates in the manner of the rule at the *Prud'hommes*. The duration of the mandate is for three years; the section meets, at least, once every year.

When circumstances require, the Governor of the Province, or the burgomaster convokes, on demand, either the employers or the workmen of the section in which the dispute arises. The section endeavors to find means of conciliating and allaying the difficulty. If no agreement can be effected, the deliberation is resumed under a *procès-verbal* which is made public.

The King can summon the Council of the District to a general assembly, to give advice on questions or projects of general interest in relation to industrial or labor questions which he may think proper to submit.

The royal edict convoking a general assembly, as also the edicts of the Governor or the permanent deputation convoking a section, indicate the order of the day, and fix the duration of the session. No question foreign to the order of the day can be submitted for deliberation.

The Government can name a commissioner to attend the general meeting, to make there any communications he thinks necessary, and to take part in the debates, if required, on the questions submitted or the measures projected.

These are the great objects of this institution up to the present time; its application has only been once made, in the commencement of 1889, upon a strike of quarry men, at the initiative of Government. These institutions have not suppressed strikes altogether, but they have considerably diminished and lessened their effects; they have had the effect, in the case of a conflict of restricting the influence of those dangerous beings who through greed or ambition, are an obstacle to a good understanding between capital and labor.

#### *The payment of salaries.*

In France and England, salaries can only be paid in specie or bank notes; truck-payment is prohibited by law. Salaries are paid every week or fortnight in the greater number of industrial concerns.

In Belgium the workingman was long the victim of numerous abuses—abuses not unknown on the continent. To put an end to which the Belgium Government promulgated a law in 1887, which assured to the wage-worker:—

The payment of salaries in species or notes of legal tender.

The master has the right, however, to furnish as equivalent to salary as follows:

1. Lodging.
2. The use of a piece of land.
3. The tools or instruments necessary to the work, as well as the keeping of these in order.
4. The materials or stock necessary for their work which the workman has to furnish, according either as admitted by custom or by the terms of their agreement.
5. The uniform or particular dress which the workingman would be obliged to wear. The articles named under Nos. 3, 4 and 5, cannot be placed to the workingman's account, except at cost price.

The permanent committee\* appointed by the Government can authorize the masters to supply their workmen as equivalent to salary, food, clothing or fuel, on the sole condition of their being furnished at cost price.

Salaries cannot be paid in taverns, saloons, stores or any place in connection with them.

Salaries not above \$1 per day must be paid at least twice a month, at sixteen days interval at longest.

Piece work, made-up work, or contract work, a partial or full settlement must be made at least once a month.

It is strictly forbidden to make agreements which would prevent the workman from disposing of his salary as he saw fit.

Salaries can only be stopped for the following causes:

\* Appointed by the State.

1. For fines incurred;
2. For goods furnished on conditions stated above;
3. For assessments due to the benefit and provident funds.
4. For advances made in money, but only to the extent of one-fifth.

In 1887 the Belgian Government, to exempt from seizure the amount of salary necessary to maintain the family, created the following law:

*Law concerning the untransferability and immunity from seizure of the salary of working-men and employees.*

ART. I.—Not more than two-fifths of the sum to be paid to the artisans or persons in the employ of the principal can be transferred or one-fifth seized. All other stipulations are null and void.

ART. II.—The same shall hold good as regards salaries of clerks or employees receiving not more than \$240 per annum.

Many different schemes have been tried in all countries in order to prevent the workingman from spending his wages on pay day in drink, but so far every device to prevent this has failed. This is of course unnecessary as regards the sober and industrious artisan. No matter what day of the week salaries are paid, the one will regularly carry his earnings to the saloon and the other to the savings bank.

*Female and Child Labor.*

Looking at the protestations against abuses concerning female and child labor, protestations made by the masters, one can safely say that the time of radical reform and protection by law has arrived.

The managers of the "Société de la Vieille Montagne," say:

"Woman's place is not in the factory but at home, and the "Vieille Montagne" does not encourage the employing of women and girls in its works."

Married women are not allowed to work in the "Compagnie des Mines de Blanzuy." They keep the house, and attend to their household duties and their children.

Much has been done for the married woman, but apart from the obligations set forth by law, little or nothing has been done as regards children. The first question is one of public interest: the employment of married women in mills tends to lower the moral standard and industrial strength of a nation.

The man who has no household, whose wife works in the mill, whose children are left to run wild and take care of themselves make bad workmen and useless citizens.

The results of the work of the married woman soon manifested itself, especially in the agglomerations of working people near large manufactures, and it has been suppressed, as much through necessity as through humanity.

In most factories where married women are employed, the rules and regulations are modified in their favor, so as to allow of their working without completely giving up their duties as mothers of families. At the works of Messrs. Mame & Sons, Tours, the married woman is not bound down to the regular working hours; it is only

necessary to make a request, fixing the number of hours possible to work, and an exception is immediately made in her favor. Thus married women without children, or those having a grown-up family, are permitted to begin work one hour later, and leave off one hour sooner than the regular hands, thus allowing them time to look after their households. Those with young children are allowed to come and go as necessary.

In other factories the masters allow a certain amount in cases of sickness, and give help to the women during confinement, making it obligatory that they should take care of themselves and not return to work till after a certain number of weeks.

Some factories have opened day nurseries where the mothers can leave their children on their way to work in the morning and call for them on their way home at night.

These humanitarian measures are most praiseworthy, but unfortunately they only tend to prolong the work of married woman, by alleviating in some degree, the distress and troubles which surround them.

The employing of women in factories has been denounced in all ages. The book by Jules Simon called "l'Ouvrière" has called forth as much indignation as "Uncle Tom's Cabin;" the pictures he draws of the consequences and results owing to the absence of the wife and mother, are and always will be true, no matter what balm is poured over it.

It has been said that it was necessary for the maintenance of the family that the woman should work; that is true, but for how long has this been necessary? Only since the women and children have been put in competition with the men, thus lowering the wages earned by the father to such a point that he was no longer able to maintain his family.

It is not the intention to entirely suppress female labor. In all times, long before the discovery of steam, women worked; but what should be suppressed is the employing of women in mills, which kills, destroys all family life, without even helping its members to live; the wages are not equal in a pecuniary sense to the benefits derived by the presence of the wife at home.

Mr. Gladstone has said on this subject:—

"The greatest benefactor to his country will be he who discovers out some industry which will enable the married women to earn something without being obliged to leave their firesides."

These industries exist, it is sufficient to look for them and to teach them.

The use of machinery has not invaded everything, there are many trades where skill and knowledge are more necessary than strength; these trades should be looked into, and the same should be done for the women in cities, in order to keep them as much as possible out of factories as that which we proposed in order to suppress emigration from the agricultural districts: trades should be developed for the employment of women in which the work is purely manual.

The labor orators has often been accused of trying to gain an unhealthy popularity by describing, in too sombre hues, the moral consequences following the employing of women and girls in factories. The contrary is true; the workingman

in general, through a feeling of pride, easily understood, refuses always to expose to view the immorality which exists in certain factories.

It was not the artisan but the moralist who accused the mills of depraving the women.

Le Play has written:—

“I have often noticed during my travels, the moral tortures suffered by poor mothers through their daughters having to seek work outside their homes; they have often confided in me the hatred engendered to the wealthy who use their riches to seduce these girls, and ever since I have ceaselessly endeavored to stamp out this disgraceful state of things.”

One of Le Play's disciples writing on “*Les ouvriers et les réformes nécessaires*,” has shown us the condition of the artisan as follows:—

“When the woman works outside, comes home at night tired, to an ill-kept house, home life is no longer possible; there is no longer a wife, a mother, or a woman, there is no family; the working woman has killed it.

“The employing of women in factories is a blight, which demoralizes the child, takes away all charm from the fireside, all good and happiness from the home circle.

“Not only do women, reduced to work in mills, deprive the home circle of the good her presence would do; is not able to attend to her household duties, but only too often, she loses in the factory that which is essential in a woman, her modesty. She becomes corrupted through contact with other artisans, or those of her own sex already debauched.”

The Count de Mun, in one of his speeches (1885) on *social questions* made the following statement:—

“In the mills of the Ardèche (France), unfortunate children work from four in the morning till half-past seven at night, in the woollen mills of Fournies, Anor and Trelon, from fourteen to eighteen hours per day.”

“According to an account of M. Janjoul, inspector in the Department of Trades and Manufactures, Russia, on the condition of the working classes in the districts of Moscow and Vladimir, some terrible things are brought to light; in the 180 mills he visited he found 8,112 children of from nine to fourteen years old working; children ten years old, working as many as thirteen and eighteen hours per diem.”

In Austria, the “*Revue Autrichienne*” gives an account of 111 textile mills, especially those in lower Austria and Moravia; women are mentioned as working from six in the morning till ten at night, and even later in drying rooms, in a temperature of 122° Ft. At Piesting pregnant women work till their confinement.

The same review has published the recent works of the Rev. Abbé Eichborn, on the miserable condition of the working classes in the suburbs of Vienna; the details fairly make one shudder; hundreds of children growing up without parents to look after them, the father and mother away working in the mills all day, these children are left to roam about, dressed in rags, ill-fed, debauched at an early age, the sexes living promiscuously together, in a state of immorality impossible to describe.”

The Governments, under the pressure of public opinion, were obliged to come forward and do something to put a stop to this state of things. In nearly all countries of Europe laws were passed regulating the employment of children in factories, the age of admission, the number of working hours and prohibiting night work nearly everywhere. In England it was made illegal for women to work at night.



England is of all countries the one where the law is the most respected, and is almost the only one where the inspection of mills is thoroughly and rigorously carried out. In other countries these law are enforced only in the principal centres.

There is no subject causing more ill-feeling between employers and workmen than the employment of women and children. And it is useless to look for a better understanding till this question is solved in a satisfactory way.

*Profit-sharing.*

In his work entitled "*De la situation des ouvriers en Angleterre*," \* the Comte de Paris states that:

"Salaries under the actual system and guided by the law of supply and demand follow almost constantly the price of living, so that the workingman never earns more than is absolutely necessary for subsistence, competition always forcing the price of labor back to the minimum, below which it is not obtainable."

The law of demand and supply unjust though it be in its application to human beings, might have been accepted, had it been limited to work done by the male, and if in order to lower the wages earned by the father, work had not been offered to the woman and children.

It is in order to re-act against this reduction of pay, caused by the bringing of women and children into the labor market, that the greater number of the workmen's associations, have adopted the principle of equal rates of payment, which they are striving to secure and maintain.

The question of equal rates of payment has always been a source of trouble between the artizan and employers; the latter urging that they were compelled to pay a poor workman the same as a good one; the artizan retorting that the wages were based on the lowest possible rate at which subsistence could be maintained, that consequently it was not the master who suffered, but the capable artizan who thus bore the burden of the incapable workmen.

To equal rates, piece work was opposed, which overworks the artisan, after obliging him to give a maximum amount of work for a minimum amount of wages, or contract work, which creates competition between the workmen.

Whilst all these combinations and systems were being tried, a simple workman, E. J. Leclair, becoming an employer of labor, put into operation, in spite of the law of his country, a system which will do much to establish peace between capital and labor. This system is that of "The participation of employees in the profits."

In 1842 Leclair inaugurated in his firm the system of participation of profits, in spite of the law, the government and his men. When he made known to his hands in 1841 that he would give them an interest in the year's profits, the workmen, excited by the articles appearing in the paper "*l'Atelier*," which accused Leclair of manoeuvring to lower wages, not believing the promises of profit-sharing, questioned his sincerity. In 1842 Leclair by a *coup de théâtre* dispersed all these false impressions. The stock-taking for 1841 being finished, he assembled all his hands together, threw a bag filled with gold on a table before them and then gave each

\* Edition of 1884.

one his share. The amount divided was \$2,377.\* The workmen were convinced but not the Government.

In 1842 the citizens of France could not hold any meeting without the authorization of the Prefect of Police. This authorization was refused to Leclaire, and the official papers setting forth this incident are worthy of being reproduced in order to show that narrow-mindedness and administrative ignorance are often the most formidable barriers that progress has to overcome. †

“ PARIS, September 18, 1843.

“ TO THE PREFECT OF POLICE,

“ Monsieur le Préfet,—The difficulties to be overcome to successfully carry on the business which I am in, have decided me to organize my firm in such a manner, as to simplify my work and make it pay well not only for the present, but to preserve that which has cost me many years of hard and steady work to build up. The means I use to reach this end are set forth in the small volume I send you with this, in which you will find a summary of all my firm's transactions for the year 1843.

“ The results having fully reached my anticipations it will be necessary for me to call a meeting in my works, *four or five times a year*, of those employees and hands to whom I shall distribute *their proportionate share of the profits of the business*. These meetings will have but one aim, namely, to explain to those present what each one should do, how they should hold themselves towards those who honor me with their trust, with one another, and give them instructions how to execute the orders given me for execution. In one word, it means to hold a course of lectures on ethics, practical painting, and management.

“ The respect in which I hold the laws of the country prevent me from doing any thing in an underhand way, even to convening my employees in my own works without being properly authorized by the authorities.

“ May I ask you, Monsieur le Préfet, to be good enough to grant me a hearing? I will then explain to you my reasons for this favor which I hope you will grant me.

“ Believe me,

“ Yours very respectfully,

(Signed)

“ LECLAIRE.”

Instead of being granted a hearing, Leclaire received a notice on the 12th of October forbidding him to hold the said meeting unless duly authorized. This refusal was founded on the following report :

PRÉFECTURE DE POLICE—*Secretary general's Office*—Office No. 2.—ANALYSIS—It is a danger and abuse to the working class to authorise the meetings of employees of Mr. Leclaire, contractor and painter, in order to agree upon the share of profits to be divided, resulting from the operations of his business. *On the margin was the following decision :*

Write to Leclair and refuse the authorisation asked for. Signed : A. D.

•Paris, 21st September, 1843.

#### REPORT.

Leclaire's painters are formed into a mutual benevolent society.

A ministerial decree of the 28th September 1838, authorises their association and approves their rules.

The said Leclaire, contractor, is the honorary president and treasurer.

The rules of this society have no clause authorising the employees to share in the profits of work undertaken by Mr. Leclaire.

\* Biographie d'un Homme Utile, par Charles Robert.

† Documents exhibited by the French Government.

Before this, and in March, 1842, the said Leclair, solicited from the Prefect, permission to hold a meeting in his works of from 60 to 80 of his hands in order to share with them the profits arising from his business.

Acting on the regulation as to the wages of artisans, and the rates governing piece work between employer and employee, the Prefect refused or rather forbade the meeting; the said Leclair abided by the decision, and the meeting did not take place, with the purpose set forth in his petition presented this year.

Nevertheless the said Leclair divided in the year 1842, a sum of 11,866 francs between 44 of his hands, the product of profits arising from the operations of his business. It is this kind of a mutual society, which he wishes to renew this year; to gain this end, he petitions to be allowed to hold meetings in his works, of his hands numbering more than twenty.

We consider that under the circumstances the intentions of this contractor are to entice artisans to engage with him, by holding out to them the chance of sharing in the profits he derives, and thus assure the extension of his business. This is a question bearing on the rules concerning the wages of artisans, which we do not consider, should be encouraged, and which is forbidden by law; the artisan must be entirely free to fix his salary, and must not covenant with the master which is the said Leclair's aim to-day.

Under this head, the permission he asks for should we think be refused, if one considers that in order to share in the profits, the artisans contract to work for a period greater than one year, which is forbidden by article 13, law of 22nd Germinal, year XI (12th April 1804.)

For these reasons, we consider and propose to refuse the authorisation solicited by the said Leclair. The Chief. (Signature illegible.)

It was only in 1848, after the revolution which overthrew the government of Louis-Philippe, that Leclair was able to divide the profits of his firm with his employees.

Leclair always denied being governed by any philanthropic ideas; his theory was that profit-sharing apart from other advantages, was a source of profit to the manufacturer who adopted it

He confirmed his theory with striking examples. In 1869 he convened his hands and explained to them how he came to see that by applying the principal of profit-sharing between master and man, he could serve his own ends and benefit his workmen and employees who connected themselves with him.

His reasoning, as clear as it is practical, deserves to be brought under the notice of both masters and men:

"I reason thus and have stated it often at our meetings; all trades which depend on work done by the day, may vary greatly; when one operates on a large scale, the results are considerable.

"Can an artisan in our trade (painting), by his activity, good will and a more intelligent use of his time, produce in the same space of time (one day) an increase of work equal to one hour, that is to say \$0.12, which is the actual rate per hour?

"Can he besides, save \$0.05 per day by avoiding waste in the materials given him, and by taking care of the implements of his trade?

"They all answer in the affirmative.

"If one artisan can realize for the contractor \$0.17 per day, for 300 working days, this will equal \$51, and supposing the firm employs an average of 300 hands, an annual saving of \$15,300 is thus obtained.

"It is by this saving that on one hand our mutual benevolent society increases every year its capital and can pay pensions to the aged workingman, and on the other hand, can distribute profits to those who help to produce them."

Mr. Ara Cushman, president of the "Ara Cushman Company" of Auburn, Me. the largest boot and shoe factory in the State of Maine, gave out to his employees in 1886 that he would inaugurate in his factory the system of Profit-Sharing between employer and employees :

"If a man in cutting grain leather uses one foot more for a case of slippers than is absolutely necessary, the loss on his work is from 50 to 60 cents a day. Such a result might easily happen, and be hardly perceptible to a looker-on, or even to the cutter himself. If a cutter of calf skins fails to put every part of the skin where it will count for the most, or in the place to which it is best adapted, and thereby makes his shoe vamps cost a half cent a pair more than they otherwise would, the loss on his day's works amount to at least a dollar." Specifying other openings for economy in material and in the care of machines, Mr. Cushman answers affirmatively his own question : "Could not the savings in all the ways I have indicated be made to amount to a sum which, if divided to all the employees would be equal to  $2\frac{1}{2}$  or 5 per cent increase in your pay?"

The system of Profit-Sharing was introduced in the Springfield Foundry in 1887, and in 1888 the directors said to the workmen:—

"Some men have been careless and made imperfect castings, fit only for scrap iron. Such castings constitute the worst "leak" in all foundries..... It may surprise you to know it, but it is nevertheless true, that our average loss per pound on bad castings (davy work,) is over *seven times* the average profit on good castings! Even on piece work, we lose five times as much on an imperfect casting as we gain on a good one. In other words, when you lose a casting which requires one hour to mould, it takes you *all the rest of the day* to make good castings enough to *cover the loss*? \*

As a last example we will cite the case of the Parisian lithographer who proved that from the day on which he gave 33 per cent. of the profits to his hands no more lithographic stones were broken in his establishment. These stones were worth 24 francs. One day he overheard one of his hands say to another : "Break no more stones, its cost us 8 francs."

Reduced to these proportions the profit-sharing would only be a sharing of savings, and would in no ways constitute a rise in salary deducted from the owner's profits; this is really what it is in many firms, but is useful to the employee even in these proportions, it gives him a larger amount of revenue without augmenting his work.

Again in a great number of factories, the share allotted to the hands is in reality composed of a part of the profits coming from savings realized in the work.

The different systems adopted by firms worked on the profit-sharing principle can be divided into 3 classes :

1. Profit-sharing with co-proprietorship in the undertaking.
2. Profit-sharing without co-proprietorship in the undertaking.
3. Premiums, gratuities, and patronal institutions.

As regard the distribution of the profits it is made on many different bases ; each firm adopts the form best suited to its business and wants of its employees.

The resolutions passed by the Congress on profit-sharing sum up the benefits to be divided from this partnership of the workers with the results obtained by the firm

\* Profit-sharing between employer and employees.—N. P. GILMAN.

who employs them. The reports presented at this Congress and documents shown by manufacturers permit to judge both from a theoretical and practical standpoint. We have, however, only to inquire which of all these systems is most suitable for Canada.

This system should admit of no forfeiture, and should leave the artisan the free disposal of his share in the profits.

Forfeiture, that is to say, confiscation of profits acquired by the artisan, even when made for the advantage of the whole, is always an injustice, and would prove on this continent an insurmountable obstacle to the profit-sharing system.

To exact from a hand that he must remain, 5, 10, 15 or 20 years in a firm before giving him the right to hold the sums carried annually to his account, and confiscate this on his leaving his employer for some one or other reasons, is in every case to exact from the employee a sacrifice out of all proportion to the advantages given him.

Either profit-sharing is or is not advantageous to the employer. If it is not productive of some benefit to him, if the sums he yearly divides amongst his employees represent a philanthropical act and not a commercial combination, let him strike out the word profit-sharing from his rules and replace it by the word donation.

When the employer makes a donation, founds an institution with his own moneys for the benefit of his hands, he has an absolute right to dispose of and share it with whomsoever he likes; this is a patronal institution. But when he institutes profit-sharing with his hands, when these last to increase these profits give more care to their work, intelligence and use every means within their reach to this end, they have the right to exact the whole amount promised.

Here is what an English member, Mr. David Schloss, said at the Profit-sharing Congress :

“In England, where as yet, we have not had your experience in the profit-sharing system, it has been recognized that one should win over the artisans by benevolent means, but never by retaining the money they have earned.

“In England where the Trades Unions have solved many difficulties, the artisans will never allow their rights to the profit-sharing to be taken away, and if you voted for the forfeiture of the rights of those who left the firm for which they had been working, you would have every Trades Union against you.

“I have always done my utmost to recommend the profit-sharing system to my friends in the English workmen's unions, but this sharing of profits should be established according to rules of equity.

“I have not authority enough here to discuss this point, but can say as far as England is concerned, if you vote for forfeiture, if you do not leave the workingman free to claim his share, profit-sharing will never be established in England.”

It will be the same with Canada, the employers who introduce profit-sharing in their factories, should strike out all clauses referring to forfeiture, if they wish to better the understanding between the employer and employee by this means.

But some have said, that to suppress forfeiture is to recognize the absolute right of the workingman to profit-sharing; to give him in consequence the right to control the operations of the firm, verify the books, which he has no claim

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to do as he only shares in the profits, not in the losses; this is to transform a liberality into an obligation.

Profit-sharing is not a liberality, but an obligation which the employer is free to assume, and under the same laws as other contracts. The principle of profit-sharing if recently admitted in trade, has long existed between employer and clerk. The right of verification and control has never been stipulated between employer and clerks interested in the business, inasmuch as the former knows it is recognized by the courts. Why should it be otherwise between masters and workingman?

The right of control and verification, has moreover been sanctioned by the Profit-sharing Congress, which recognized that an employer keeping his accounts straight would have no objection to having them audited.

Without the power of control, profit-sharing could be carried on to the detriment of the employees, and might cause the intentions of the employer to be suspected, even when he was justly sharing the profits.

This auditing loses much of its importance when one realizes that the accountants are themselves interested in the profits, constituting thus the best check possible on all transactions. The right of auditing should be exercised in the most discreet manner possible, by a delegate chosen by the hands, and should neither give them the right to know the operations of the firm nor its private business, nor of interfering with its management.

Profit-sharing does not in the least diminish the rights or authority of the master, except when the employee is co-proprietor, and it is because the employer is absolute master and alone responsible, that the employee cannot be called upon to share in the losses. The employee should not share in the losses for a very good reason; he cannot occasion any. Capital and labor can cause no loss, they sustain it. It is the management, which discharges the task of placing on the market and turning to account the goods created by capital and labor which is the only cause of loss; and which also, securing the greater part of its profits, should guard against such loss. For this reason reserve funds were created, deducted before the profits were divided, and on which neither capital nor labor have any claim, although both contributed to their formation. The Reserve Fund constitutes the due share of capital and labor in the losses resulting from the operations of the firm.

Objection is made to profit-sharing in certain circles on these grounds:

Profit-sharing, it is urged, will lower wages, will create a certain class of working men, separate from the great mass, and who by their steady work, will, by making strikes impossible, prevent their fellow workmen from improving their condition. Hitherto facts have contradicted this assertion. Firms worked on profit-sharing principles are those that pay the highest wages. There is no wish on the employers' part to confound wages with profits; this is what the founder of the Guise Familistère said to the members of the Workingmen's Association, at Paris:

“For the implements of work one must have coal to make the engine work, oil to lubricate the machinery, and you cannot ask the machine to return what you have given it, the same applies to the working man; the oil and coal represents the wages, profits are outside of that.”

Another objection is, that profit-sharing will not prevent strikes; to-day strikes are organized for an increase of salary, to-morrow we shall hear of them for an increase of the *quantum* of profit-sharing.

Mr. Charles Robert, an authority on the question, has said:—

“ This objection does not appear to me to be well founded. I do not pretend that there is anything magical in profit-sharing, and I cannot say that anyone can boast of having fulfilled the wants and desires of the workingman by putting this system in practice. It might possibly happen, if profit-sharing was very small, taking into consideration the zeal shown and the benefits obtained, that a strike should take place against the *quantum* of profit-sharing, as happens to-day as regards wages. But one must take a broader view of things. Come back to the experimental method, which rests on established facts. I think I may say that no strike has taken place in those firms that have adopted the profit-sharing system, in order to obtain a larger share. On the contrary, in France, this system has prevented strikes for higher wages in many firms. Profit-sharing is conducive to a better understanding between employer and employee. The two opposing interests become reconciled, and consequently chances of strikes are much less. This is so much gain for public security and general order in the country.”

There is in profit-sharing an element over which strikes and the workingmen have no power: enterprise and commercial intelligence. The *quantum* of profit-sharing has no other value than that which it produces; it matters little if it be high if the undertaking produces small profits. The hands will not ask, before engaging with the factory, what is the *quantum* of profit-sharing, but how much is the share, and that this should be his first thought will not be one of the least results of the system; it will accustom the workingman to take into account this element of profits, which a certain school does not recognize to-day, pretending that labor has a right to the whole surplus drawn from the sale of the article produced.

To make profit-sharing efficacious, and give the maximum amount of advantages moral and material, the employer who adopts it must apply it in general to all his hands. He can apportion the shares in proportion to the time the artisan has been in his employ, but he must entitle all his employees to participate, unless he wishes to lose a great part of the profits he hoped to make by adopting this plan.

In instituting profit-sharing in his firm, Leclaire had limited it to the nucleus of his hands, later he admitted the auxiliary hands, and according to one of the heads of his firm this is how he decided to change his plans:—

“ After the events of 1870 a workingman, a stranger to the firm, said one day to Mr. Leclaire, “ your house is nothing but a collection of small employers, because a part of them only share in the profits.” This criticism struck Leclaire, who from that time decided that all should share. At that time there were 350 hands, of whom 150 shared in the profits.

“ When one of those who formed the nucleus spoke to one not sharing in the profits, he was answered by, “ Do you think I am going to kill myself in order to make profits for you.” Now that all share in the profits, all are united; there is no more jealousy and all do the utmost amount of work.”

One of the most serious questions employers have to consider is that of the use to be made of the sums accruing from the profit-sharing system.

This may seem strange, and to well understand how it came about, one must remember that at the beginning the aim of the employers was to interest their

employees in their work and better their position. From this arose all those combinations of paying part in money, part in pension check-books; the founding of mutual benevolent societies, savings banks, &c. All these combinations in which the employers have no pecuniary interest and which bring them in nothing are with a view to keep the employees from want in their old age.

No objection can be urged to such exercise of foresight, nevertheless, we cannot defend the principle of putting the employee under guardianship. On being questioned on this point Mr. Laroche Joubert, director of the Angoulême Paper Works, said :

“There are so many benevolent societies around us that we did not think it necessary to have one especially for our firm.”

“This is contrary to our principles, as attacking the workingman’s liberty, who see withheld without his permission a part of his profits, and paid into the benevolent fund, it goes to make him doubt the principles of mutual aid.

“This question will come up again some day, if the conditions of life continue to become worse, as they have done for some time past.”

And on the same theme this manufacturer stated before the Profit sharing Congress:—

“When we started the profit-sharing system we said to the workingman: You shall have your share of the profits. But we did not add: You shall not have the right to dispose of them.”

“But the firm does not consider its duties finished with the payment of the share; it advises the workingman, and encourages economy by giving certain privileges to the thrifty.”

This question of using the funds has always been an objection advanced by the opponents of the system. Already in 1872, Leclaire, to defend his work, thus replied on this subject to a correspondent :

“As regards the bad use the workingman would make of his share, has an inquiry ever been held in the matter? The workingmen of Lyons are most likely much the same as those of Paris. The majority hardly earn enough to buy bread for their families. All these poor households are in a most destitute condition. But if by receiving some extra help outside their salary, they are enabled to take their miserable rags out of pawn, where is the harm? Can it be said that there are no unfortunates driven to drink through want, despair and domestic troubles? Far from it, for in our own house some have fallen into it. But to take the present generation, just as it is, and from that to argue that demoralization must be perpetuated is an excuse with many for continuing to do nothing.”

Leclaire was right. The most ardent adversaries of profit-sharing are those who, without looking into it, refuse to practise it.

Of all the different systems of profit-sharing, we think the one adopted by the Angoulême Co-operative Paper Company (page 55) most suitable for Canada.

This system, established on a just basis, takes into account the aptitude of the employee, the length of time he has worked in the firm, and pays him yearly in money his share of the profits. It also allows the employees, who have confidence in the future of the firm, to invest their money in it, and become shareholders.



The foundation of the Guise *Familistère*, one of the most remarkable works ever produced, could not be repeated on this continent, the collective principle on which it was founded and worked has no root in America.\*

Profit-sharing has been the subject of much discussion, enthusiastic approbation, and bitter criticism. In such a matter the opinion of experts should carry more weight than that of theorists. And to show the good results obtained by the application of profit-sharing it is only sufficient to know the opinion of those who have tried it.

*Opinions of a few manufacturers on profit-sharing with their employecs, and the results obtained.*†

BARBAS, TASSART AND BALAS (see page 33.)

Extract from Mons. Barbass' deposition before the Commission of Enquiry.

"We consider that, as in the Maison Leclair, a large portion of the success of our house is due to the institution of profit-sharing, as well as to our Mutual Aid Society and to the professional school which we established at a suitable time.

"Profit-sharing possesses a merit that we place in the first rank: that of ensuring stability in the staff; it is not the rolling stones that become profit-sharers, and when these same workmen own a bank book showing a saving of \$600 increasing from year to year by an annual share in the profits added to the interest at 5 per cent.; when apart from these advantages they are pretty sure of work all the year round; when in the same house they find a mutual aid society ready organized, a professional school for their children, either workmen or employecs; finally an insurance against accidents the premium of which is entirely paid by the house, these workmen are perforce respectable and steady.

Extracts from the documents exhibited by the firm.

"Our personal experience therefore proves that profit-sharing is not only an *economy in production, but an essential element of prosperity for all and for the firm.*

"Moreover to whatever point our glance is directed this assertion is confirmed by facts; in fact we see nothing but prosperity in all the establishments practising profit-sharing, and it has been proved that all those that have adopted it in France, save one, preserve it carefully.

"Profit-sharing offers many advantages, it encourages apprenticeship, it develops industrial qualities the most essential to workingmen; knowledge, stability and devotedness; it is an *economy of production*, a source of profit for workmen and master, a means of prosperity and a method of transferring a business to other hands.

"So much for the purely industrial view of the question. From another point of view profit-sharing develops the dignity and the morality of workmen, it is an education in economy to them, it corrects many errors in regard to labor, it destroys all pretexts for strikes, and may be used as an initiation into cooperation. It draws workmen more closely together, and it draws the master nearer to the workmen, it binds them with a bond of interest which sooner or later is transformed into a bond of sympathy which destroys all antagonisms. It satisfies a legitimate ambition, brightens the future, and for the bitter thoughts born of prospective misery substitutes gentleness and sympathy.

\* In his treatise on Social Hygiene—1888—Doctor Rochard said in speaking of the Guise *Familistère* "This life in common, unfortunately forces the head of the family, always to remain tenant of a small fireside, which he can never acquire and hand down to his children. The savings, the profits are concentrated into a common fund, and take all the risks run by an individual enterprise. An unlooked-for event, a war would give an irreparable blow to the works, the workingman, possessing nothing outside, would lose his all.

† The manner of educating the children results in taking away all family individuality.

"All are educated in common. They pass from the nursery to the infants school, thence to the school belonging to the factory. They remain there all the year round, and have not a fortnight's holiday.

"The right of choosing other schools is denied the parents. In point of law, the family is perfectly free, it nevertheless undergoes a pressure at the *Familistère*, which, though slight in appearance, does not leave it master of its moral and religious life."

††† Extracts from the evidence taken before the extra-parliamentary commission of the French Workingmen's Association. Documents exhibited by the French Government.

“ Finally, it is well to note that in case of accident or of death which frequently deprives a house of its head, profit-sharing may be the salvation of the family by preserving the life of the establishment and preventing a ruinous liquidation.

“ In a letter to the Chairman of the Commission of the Labor Associations, Mr. Goffinon, who is the founder of profit-sharing in the establishment of Barbas, Tassart and Balas, says:—

“ As a principle, we rank profit-sharing as an institution of *economic production*, and not as it has been too frequently styled an act of philanthropy the effect of which would have been to lower the workmen, instead of raising him to a higher level as has been our intention.

“ We have stated that profit-sharing must not be considered a universal panacea; but we may be permitted briefly to point out some of the advantages realized by a great number of houses in which it has been adopted:—

“ 1st. In my opinion, there should no hesitation in giving the first rank as a means of economic production; in support of this opinion I may state that all the establishments that have adopted this system in a determined and methodical manner have succeeded and that not one has abandoned it;

“ 2nd. Profit-sharing binds together capital, direction and labor which form a great power and raises the level of professional knowledge by means of a more thorough apprenticeship now too much overlooked;

“ 3rd. This organization admits of mutual aid societies being formed in each establishment which awakens strong and sincere brotherly feeling among the members;

“ 4th. It is possible to obtain on very advantageous terms collective life and accident insurance, retiring funds for old age, etc., etc.;

“ 5th. Is not profit-sharing destined sooner or later to become the kernel of productive cooperative societies, as has been the case in several houses, notably in that of Mr. Leclair? The success of the latter establishment leads us to hope that it will have many imitators. The future belongs to all; none may be sure of it, but all are allowed to hope; profit-sharing will be the preliminary stage of cooperation.

MONS. BESSELIÈVRE (see page 35.)

“ We are, above all, convinced that if the law cannot oblige a master to share his profits with his workmen, his interest should lead him them to do so.

“ What I wish to prove is that in the larger industries where superintendence is less active than in the lesser industries, it is to the master's interest to associate his workmen with him:

“ 1st. Such a measure will cost him nothing. The workman knows that he is working for himself, and that his earnings will increase in proportion as his work is well and quickly done, and will therefore exert all his powers, and so increase the profits of the establishment.

“ 2nd. The great difficulty of the fixed salary is that it creates an antagonism between workmen and master, the former having a tendency to demand the highest possible amount for the least work, and the latter to exact the largest possible amount of work for the smallest pay.

“ This situation must of necessity lead to conflict. Now, without wishing to deny a right to strikes it should be thoroughly understood and recognized, that the part they play in industry is the same as that of war between nations, leaving behind them bitter feeling and empty purses. Experience has proved that where profit-sharing is practised, there are no strikes and that in these establishments the relations between masters and workmen are constantly improving.

“ 3rd. Finally, the capital workmen will amass, will permit of their giving their children a better education, and it is certain that an uneducated workman does less good service than one whose intelligence has been developed by study. As a State is benefited by the education of all, so the industrial family must profit by the education of all its members.

"The parents having, moreover, effected some savings have less need of the earnings of their children and are therefore not obliged to force them to any work prejudicial to the natural development of their powers.

The **BON MARCHÉ** (see page 37). **MR. FILLOT.**

"This organization is greatly in the employees' interest, for the share of profits given over by the house to its co-operators creates an exceptional position for them. Many of our heads of departments being interested in the profits of the house are anxious to make advantageous purchases, and to superintend the conduct of the staff under them, and strive to economise as much as possible for the benefit of the house, and in this respect, I repeat, we have every reason to be satisfied with our organization. We have reason to congratulate ourselves on our Provident Fund; it provides for the least fortunate among our people, a certain security for the future, and it binds them to the house. All our people are interested in the smooth working of the business, which is the reason such good results are obtained.

"Strikes are an impossibility in our house, because the heads of the department and of counters are all interested in the profits realized. Moreover, the employees who belong to the Provident Fund have too large a capital invested in the fund, to allow of their doing anything whatsoever that might be the cause of their losing it, and besides the amount they receive in salary binds them still more to the establishment.

**Mr. BUTTNER-THIERRY** (see page 39).

"As regards the workmen, their savings invested in the insurance company enables them to face the future with tranquillity. As these savings increase they exercise their influence on them even outside the workshop, as I have frequently had occasion to remark. As for myself, profit-sharing has surrounded me with a certain number of employees and workmen more desirous than heretofore of producing good work. The relations between us are those of affection and mutual trust. We have gained in security and our every-day life is more easy. I am encouraged by their cordial attitude, which is a support to me in the trials inseparable from any industry, and am thus led to hope that by a loyal and continued understanding between them, I may be spared, if not the inevitable business cares, at least labor troubles since they will be in the enjoyment of as large an amount of well-being as the state of my business will permit."

**Mr. CHAIX** (see page 39.)

"I believe profit-sharing to be a mixed system between patronal institution as it now stands and the cooperative association; it deserves to be encouraged. The workman specially will profit by it; he will learn independence, and to form labor associations for which he is not yet sufficiently prepared, because he does not possess the qualities he acquires in meetings, such as are held in our establishment, and where he sees what we are doing for the children, for himself, and for the old people. If profit-sharing were encouraged, if this programme of union were inscribed on the banner of the Republic, I believe that within ten years, the workman, from an economic point of view, would have made immense progress."

"In 1848 my father wished to establish profit-sharing and failed. He had decided to give 10 per cent. of the profits to be divided among the workmen, but the latter were not prepared for such a measure, their minds were not developed as are those of our workmen of the present day, and they demanded that the profits be divided every month; several meetings were held, my father insisted that the division should only be yearly, but the workmen who had no idea of economy, who did not understand the requirements of an industry, persisted in their demand, and the project fell through.

"Our workmen of the present day may still retain some false ideas, but they will be educated through profit-sharing. As far as my proceeding is concerned, if it had still to be done, I would not change. Our position is open to improvement, and by

common consent it is modified every year. When a workman comes into our establishment we give him a book in which the results obtained from profit-sharing are entered, and the amount of the ten assemblies that have so far been held.

"We are about thirty masters in France who practise profit-sharing; if our example were followed a great step would be taken on the way towards uniting masters and workmen, capital and labor.

"As for the amount to be divided, that I cannot state; perhaps some day one-third will be awarded to intellect; one-third to capital; one-third to labor. I am convinced such will be the case, but for the present, I believe, that each one must be left at liberty to establish profit-sharing according to his judgment, and the requirements of the industry in which he is engaged."

COMPAGNIE GÉNÉRALE TRANSATLANTIQUE (see page 44), Mr. EUGÈNE PÉREIRE.

"One of these great advantages is to consolidate the personal interest of the employee and the general interest of the society: that is capital, above all for enterprise, which, like the Transatlantic Company who have a portion of their staff working in a foreign country, and who cannot, therefore, exercise over them a direct and immediate superintendence.

"Thus it is, that the system of giving premiums as practised by the company, is much superior to the system of the giving of regular or accidental gratuities of which it took the place. In this way the employees can understand perfectly the share coming to them, the exact amount, and it is a powerful stimulus of which the whole society profits. The specialisation of premiums was suggested to us particularly by this observation, that the more insignificant the employee, and the more limited his intelligence and education, the less he understands the general results of an enterprise; but what he can understand clearly are the economical results which are produced in a way under his very eyes, and to which he personally contributes.

"The system of premiums has been in operation in the General Transatlantic Company for the last five years, and each year I am in a position to show notable improvements that have resulted therefrom. A very apparent decrease in the expenses, and a large increase in the receipts are produced without effort, and without trouble, and a sort of rivalry exists among those who have produced this state of things, and as a general result, in the interest of the employees; I am able to estimate the sums distributed among the staff in premiums at about 15 per cent. of the salaries and payments."

LA COMPAGNIE UNIVERSELLE DU CANAL DE SUEZ (see page 45)—Mr. FERDINAND DE LESSEPS.

"We must congratulate ourselves on the system of profit-sharing that we have adopted. Our employees form one family. Thus, every day the telegraph indicates the receipts of the day previous, and all the employees applaud when the receipts are large. In all respects the profit-sharing has been useful to us, and I have never found the least resistance to it on the part of my staff."

MAISON A. DEBERNY (see page 46)—Mr. TULEU, partner.

"Profit-sharing has attracted and retained in our establishment the best workmen of the place.

"The workmen, seeing that their interest is directly associated with that of the house, are more careful with their work.

"In an industry where the models are very minute, bad modelling is almost unknown.

"These advantages—it is very difficult to estimate them—have, in our eyes, a greater value than the so-much-per-cent. on the profits by which we secure them.

"We would add that if the profits are not allotted directly to each worker as they were before, in 1872, it is because, after an experience of twenty-four years of the system of direct distribution, it was seen that it did not respond to the end Mr. Deberny had in view. He was desirous that the workmen should assure themselves by saving against sickness or old age; but too small a number had such forethought, and Mr. Deberny considered himself morally bound to be so for all.

“The profit-sharing establishes between the workmen and master such a union that the question of salaries with us is settled in the most simple way. The workmen, certain of them at least, understand perfectly what their rights are and know well how to enforce them; they are naturally very strict, sometimes even somewhat rigorous. All questions are discussed amicably and without irritation. There took place last year most disastrous strikes of workmen, but nothing of the kind occurred with us. When the strike first occurred our workmen hastened to assure us that they would not join any such movement. It is a great advantage to be able to sleep calmly, knowing that we have workmen on whom we can rely. The work cannot be badly done in our establishment; it is culled by workmen who know their business and are able to examine it.”

COOPERATIVE PAPER WORKS OF ANGOULÊME—MR. LAROCHE-JOUBERT, manager (see page 55).

*The results of profit-sharing.*—“Profits have largely increased during times of prosperity, or have been stationary during the serious crisis felt in our industry, while some of our confrères are losing money, and some too many alas! are forced to stop work or to go into liquidation.

“This result is due to the stimulus of cooperation, which prevents any attempt or thought of strike among our staff, which maintains a unity of interest among us; so that, thanks to profit-sharing, the production in our factories has increased; our products are very perfect; our cost of production much reduced; our waste is less, and finally our staff is more steady and stationary, in so much that it includes an ever-increasing member of families whose members belong to the house, children, parents and grandchildren.

“Finally, without profit-sharing the zeal of our staff was not sufficient to allow us to attempt the undertaking which has so well succeeded since, to give our primitive industry, the simple manufacture of paper, the development derived from the addition of the supplementary industries.

“By the establishment of cooperation, the greatest service is rendered to all; to those who give it and to those who receive it.

“Would I have been able to consent to become a member of parliament had I not established cooperation in our hill of workmen? And had not my son, thanks to cooperation, as many assistants as there are workmen employed, would he be able to bear the heavy burden I have left to him?

“With cooperation there is no possibility of waste without the workmen themselves suffering for it; workmen near by who see the waste and are also to suffer for it, cry: Stop that!

“If I am at peace in parliament, if I have no distracting subject of thought, it is thanks to cooperation, it is because I know that our business is most carefully attended to.

“If I knew that my workmen rob me and destroy my goods without being themselves the first to suffer for it I could not possibly retain this position. But the unity created by profit-sharing induces my workmen to watch over each other, and is the reason why this superintendence is more thorough than that of any paid superintendent could possibly be who was not personally interested in the results of the work.

“There is an instance which clearly shows the advantages of profit-sharing.

“Two factories are established in the same place, cooperation is organized in one but not in the other. They both manufacture the same goods; they have the same hydraulic power or the same steam power. Employees and workmen are paid the same wages in both; in the factory practising profit-sharing 25 per cent. of the profits over and above the wages are reserved to be divided at so much in the dollar among employees and workmen; in the other they are paid the amount of wages

agreed upon. To which of these two factories do you think workmen would go by preference? Evidently to the factory practising profit-sharing.

"It has been asserted that workmen are not at all interested in the question of profit-sharing, and that they say: "It is all theory, there is no result,"

"None but fools would say such a thing. The best proof is that our workmen rarely leave us, whilst every day we are asked for situations from workmen from other factories, drawn to us by the hope of a share in the profits.

"I return to my example of the two factories. I said that workmen would engage by preference in the cooperative factory. It is most certain, for it would be more to their interest; and then what would the manufacturer do? He would choose from amongst the 2,000 workmen, whom I suppose have applied, 1,000 of the best workmen, and the other 1,000 would go to work in the other factory.

"Do you suppose the quality of the goods produced would be the same in both? In one the workmen will say: we work well enough for the pay we get, and they will talk of the sweat of their brow shed for their master's profit; always the same old story I have heard so often. In the other factory the men will work hard and much; they will be careful that there is no waste in order that at the end of the year the profits may be the larger, and competition then becomes an impossibility for one of those factories; one will produce three or four times more than the other, which can now be proved by more than one of our cooperative factories. It must not be believed that the master, in establishing cooperation, gives away a part of his profits, not at all; he does a very good stroke of business, and that is what those who do not practise it must be made to understand.

"Mr. Leclair, a contractor in house painting, declared that he had had no philanthropic motive in establishing co-operation.

"I admit that, for my part, if I am a philanthropist, I am one without knowing it. When I act as a man I follow the impulse of my heart, but when I act as a manager, I am guided by the interest of my society.

"When I wished to establish profit-sharing in our house I met many obstacles against which I had to struggle; amongst others my eldest brother left me. He opened a factory and took his two children with him. He did not adopt profit-sharing. Well, he did not succeed, and I helped him out of his difficulty by admitting him again to our cooperative association. I also took his factory into the system of cooperation, which, without it, had met with nothing but losses, and which now is making money like the others, among which it has been long in existence.

"If, therefore, we wish there to be an end of strikes and violent revolutions, if, in a word, we wish to destroy the weapons most used by professional agitators, we must do away with any legitimate cause of discontent among workers.

"Cooperation, that is to say, profit-sharing by the workmen is alone capable of producing the desired result. In fact not only does cooperation improve the material condition of the workman, it raises him in his own esteem; nothing indeed can so well satisfy the legitimate self-esteem of the workman as to feel himself a little more on an equality with his master, as is the case when he shares in the latter's profits. Agitators lose their time when they apply to workmen of this kind, when they try to excite them.

"Cooperation is the most powerful lever that can be imagined to increase the amount of production (for a stated work) in agricultural as well as in industrial matters.

MR. PIAT (see page 66).

"As an index of the results that profit-sharing can give, I would state that last year my foundry was subjected to a labor crisis, and my workmen founders went on two months strike with their comrades. This undoubtedly, was very annoying; but it must be said in extenuation that though profit-sharing existed it may be said it was only in theory, for they had not yet received any of the money, and besides they were afraid of their comrades who were very violent and who intimidated them. The proof that they were not of the determined and bad-intentioned strikers, that are found in all labor strikes, was that they were spoken against in all the meetings and

considered as false brethren, they too were the first to return unconditionally to the workshop and their example was followed by all of the workmen-founders. The strike virtually ceased the day they recommenced to work.

“Last year at a like period some of them seemed to care or to think of profit-sharing. To-day they both care and think a great deal of it. The workman who is about to leave the workshop for any cause whatever, thinks twice before doing so; two years more of this system and these ideas will certainly increase in intensity; the workman will become more and more attached to his factory, and from that time from doing more careful work, losing less time and being more saving of goods and materials there is but one step and I am sure he will take it, and profit-sharing will have this desirable and logical result: that wherever it is applied the workmen's well-being and future security will be increased without impoverishing the master.

FORMER MAISON LECLAIRE (see page 67).

MR. MARQUOT.—“The results obtained are of two kinds: material and moral, the workmen, being more comfortable at home, remain more within doors and thus economise and some become small proprietors. On the other hand the workman conducts himself better and *never loses his Monday*; he feels that he has a mission and that he should by his bearing and his politeness towards the customers, represent a house, in the prosperity of which he has every interest.

“We have frequently men working in the country, on whom we have no kind of control or supervision and nevertheless we receive nothing but the least reports of their good conduct and of the careful way they perform their work, from those with whom they are working; these results are due to profit-sharing, for the workman knows that it is entirely to his interest to give satisfaction to the customers which insure him work. Our workmen employ their time usefully, because they know that at the end of the year, the better they have conducted themselves and the better results they have attained, the more they will have earned.

“If sometimes during a press of work a black sheep should mingle with our flock, he never remains more than forty-eight hours, he is at once dismissed.

“According to statistics which we have made regarding our house only, before the sharing of profits was definitely established by Notarial Act, the number of working painters who did not work on Monday and kept drinking, was 40 per cent. Since 1863 the number has decreased and for the last ten years we have not had more than one per cent; and during the last five years we have not been called upon to punish any. The moral results that we have obtained are of the highest importance. The workmen who work with us seek to remain. There is one important point that I would submit to the commission, which is that workmen under forty years are much better able to understand the advantages and the benefits of profit-sharing than the workmen who are over forty years of age. These latter are almost indifferent.

“This indifference without doubt, is caused by the difficulty of obtaining a retiring pension; and because men over forty years have not before them the hopes of youth, and they work without thought of the future, whilst we find that the heads of the workshop, the men of trust are the young people who display an ability and devotedness without bounds.

“As to the superintendence of work, we are perfectly quiet. During the press of work we take all the workmen who come, without choosing. There are some who work badly; well, the workman who works badly does not remain more than two days in the house, because he is at once pointed out by the other workmen. If a foreman does not perform his duty, we are immediately informed of it by letter. If anything irregular takes place in the workshop we are informed of it, and after notification we act as required. In case of an infringement of the rules, we pass judgment. There is a committee who admit to the *noyau*, and a committee that judges matters and that judges of them rigorously.”

SOCIETY OF THE FAMILISTÈRE DE GUISE. (See page 75.)—MR. GODIN, Manager.

“It is my opinion that the Society of the Familistère will eventually realize great profits; and suppose that in my old age I decide upon retiring from active life, my capital is secure. This sounds rather egotistical, but is not that the tone of our period? My business capital brings me \$46,000 interest per annum, and I receive about \$16,000 as manager, being a total of about \$60,000 per annum. I find this a large sum, enormous; and yet the Society is doing good business. At the proper time I shall receive my capital in full, the workmen will have taken my place; but the statutory dispositions are such that the payment of capital will continue indefinitely and be applied to the more ancient claims, consequently the establishment will be in the hands of workmen in active business. From an economic point of view I consider this to be an important result.”

Finally, as an answer to the objection raised, that young America could not adopt the idea of the old world, we will cite the opinion of M. Carroll Wright on the question; this opinion demonstrates in a few words the advantages derived from the application of profit-sharing:—

“From the data gathered from all sources we derive these cardinal principles of industrial partnership:

“Participation by workmen in profits in addition to wages is a true harmonizer of the interests of capital and labor. It does in fact identify the interest of the employé with the interest of the employer. It converts the industrial association of employer and employés into a moral organism, in which all the various talents, services, and desires of the component individuals are fused into a community of purpose and endeavor.

“The dividend to labor is not usually an increase of pay, services remaining the same, but a form of extra pay for extra services and an inducement calling them out.

“The extra services called out, and the manner in which they are called out, constitute an invaluable educational discipline. They develop the whole group of industrial virtues: diligence, fidelity, caretaking, economy, continuity of effort, willingness to learn, and the spirit of cooperation.” (Profit-sharing, 1886.)

#### *Patronal Institutions.*

These institutions may be divided into two classes: those created with a really philanthropic object, being a concession on the part of the employer, and those which the employer is required to create, and which form only a necessary addition to the general wages, given in a collected form to compensate for the insufficiency of the individual wages.

In the first category must be put the bonus allowed in the shape of interest on the workmen's savings by the employers savings bank; the sums given workmen to insure them a pension; the gratuitous assurances against accidents; the establishment of schools at the works; loans, &c., when these institutions are founded in populous centres, and that the employer pays the regular rates of wages. But when these institutions are created in districts removed from cities or villages, in the midst of a working population, bound to the soil, to the works, and receiving wages barely sufficient for existence, and consequently not permitting of the creation of the maintenance of societies of mutual aid, of schools, of pension funds, &c., it may be said that the necessity of establishing such provident institutions is imposed on the employers. This statement in no sense diminishes the merits of these institutions, of which a large number, and not the least expensive, are beyond the actual obligations that are imposed upon employers.



These institutions, apart from those to whom the administration was wholly, or in part, entrusted to workmen, have almost always been looked upon with disfavor by the workmen, however well they may have succeeded. They are, nevertheless, useful and necessary in certain districts, and in certain industries, where ignorance, alcohol and indifference render the population entirely unfit to conduct them.

If incapables were abandoned to their fate, they would be born, would live and would die in poverty, however high the rate of their wages. They require a guide; if the employer abstains, others, more or less well intentioned, will take his place, will get control of these simple but honest laborers, and will transform them into such as committed the excesses in Belgium in 1886:—the *Jacquerie*.

But when the workman is in a large centre, where schools, mutual aid societies, cooperative societies, and other free institutions, are offered to him, the employer's institution may become a source of danger if it be imposed upon the workman, and if it interferes with his personal liberty. It is thus that employers, acting in the belief that it was in the best interests of their workmen, have been astonished to find some day that they had succeeded only in raising the animosity of their employees to such a degree that they went out on a strike in order to do away with these institutions.

These institutions have been severely condemned by more than one author.

The Belgian reporter, Mr. M. E. Vandervelde, for example, describes these employer's institutions in Belgium in the following manner:—

“When we consider how often *Caisses de Fabrique* are found under the direction of workmen that use them as instruments of domination, one is led to consider the bitter words of Henry George: ‘The protection that certain employers give their workmen is the same as that afforded by man to his brutes, which they protect in order that they may make use of and devour them.’”

But of all the opinions on the subject, that which can and ought to have the most weight on the mind of employers, and convince them of the antiquity and the inefficiency of these institutions, is, without doubt, that of the directors of the Mining Company of Blanzky, a company spending annually more than \$200,000 for the carrying on of these institutions. (p. 395.)

Here we have the opinion extracted from the remarkable report presented by the company to the Jury of the Exhibition of Social Economy:—

“The employer's institutions,” says the report, “while rendering great services, have not, perhaps, given results commensurate with the sacrifices made by the company.”

“One is generally apt to lightly appreciate what has cost us but little trouble; and accustom ourselves to consider favors as our due. We readily believe that those who do us a kindness are acting from self-interest. Worse yet; when a sort of providence provides for all his needs, without exacting any effort, the workman ceases to rely upon himself—he loses the gift of forethought, economy; because he feels these are no longer a necessity; his efforts relax, his dignity diminishes, he is ripe for socialism.”

“These effects, that are the consequences of too great a patronage, began to be felt at Monceau some years ago. On the other hand, by a kind of reaction natural enough in its way, the spirit of association began to revive. Bakers' cooperative societies, mutual aid societies, and syndicates were formed in the

country. In truth the new movement was directed into a revolutionary socialistic channel rather than a philanthropic one; but finally there existed, and was displayed, a certain kind of spirit with which it was necessary to reckon.

"The Blanz Company understood the situation. While preserving these employer's institutions, all of which were deserving of it, at least until they were replaced by something else, they resolved to utilise this movement of association; to encourage it, and to direct it within reasonable bounds. For some years it has entered into an entirely new path, and certainly a good one. They are besides not alone in following it.

"To excite the initiative in the workman: to make his economical education; to habituate him to depend more upon himself and less upon his employer; to teach him to direct his own affairs; this is preferable to that species of tutelage to which we are otherwise led by pure benevolence, in treating the workman as if he were incapable of comprehending his own interests.

"The employer should not hesitate to have recourse to association when it is possible. With this system, he is no longer solely responsible for the happiness of his workman. These being associated with him in his efforts, partake of responsibility with him, and, indeed, assume the greatest portion of it."

"This, moreover, does not prevent the employer interesting himself as much as he desires, in the material and moral well-being of his workman and in making all the sacrifices he may judge proper. But it does more; what he gives is better appreciated, because, to his own efforts, to his own sacrifices, are joined the efforts and sacrifices of those interested, who bring into practice the old precept:— "Help yourself and God will help you."

"Many employers are hostile to workmen's associations, because they have no confidence in them; in them they see the focus of disorder, and an evil spirit. Strictly speaking, we could understand their manner of receiving them, if the movement towards association could be arrested; but the current is irresistible. Something is wanted to distract the workman; a change from his habitual work; he has a certain amount of intellectual activity to dispose of; he must dispose of it well or ill, and the associations founded with an economical object, social or moral, or simply established to procure for their members honest relaxation, are really the best aliment that can be offered to such a craving; they are besides a resource, the best valve of safety against popular passions.

"Well-directed associations, contribute, moreover, powerfully to consolidate social peace, because they teach brave men to reckon with themselves, to know themselves, to appreciate themselves. They afford the means of more readily unmasking the intriguers, and useless noisy fellows.

"Finally, there is the solid fact that governs the whole matter; the current exists, associations are established, and if they are not with us, they are against us. One need not therefore hesitate.

"At Montceau, we have reason to congratulate ourselves on the new path which we have entered. The initiative of workmen, has surpassed our hopes. Associations have increased, and it is believed that, some day, they will replace, everywhere, the employer's institutions, or at least, that these will be so modified that the workmen's efforts will, everywhere, be associated with those of the employer; but such a change can only occur in course of time: time does not consecrate what is attempted without its aid."

This is the condemnation of the patriarchal régime pronounced by those who have practised it, and the justification of workmen's associations.

Mr. de Molinari, an economist, well known in Canada, wrote in the "Journal des Economistes" in November 1882, regarding the employer's institutions of Montceau-les-Mines :

“The defects of institutions, more or less philanthropic, that companies or simple individual contractors establish in favor of their workmen, are to complicate their relations with them, and, consequently, to increase the occasion of disagreement. They also, in fact, diminish the liberty of the workmen, who find themselves bound to the workshops or the mine, notwithstanding that a higher rate of wages is offered them elsewhere; by their payments towards the purchase of a house; the obligatory participation in the pension bank; and the debts that they have contracted at the provision stores. The result is a state of subjection that does not fail to become insupportable when the employer attempts, according to the example of the manager of the Company of Montceau-les-Mines, to prevent all manifestations against his personal opinions.

“This conditions of affairs, between the Company and its workman perfectly explains the success of the “*mouvement collectiviste anarchiste*” of Montceau.”

The principal defect of employer's institutions, necessary during a certain time, and in certain districts, is, in not transforming themselves into free institutions, as soon as the workmen, having become more independent, more confident in themselves and better informed, are capable of undertaking their administration.

The largest strikes, these of Creusot, and of Montceau-les-Mines and the Belgian Coal Miners, were due, almost entirely, to difficulties with the patronal institutions.

Some large concerns not wishing, or not being able, to alter their employer's institutions, profiting by the experience acquired in studying the causes of these great strikes, have modified their rules of administration, and adopted those which have, for many years, been in force in the workshops which have escaped strikes of this character. Among the number of the establishments which never have had difficulties with their workmen, in connection with employer's institutions, may be cited the “*Société de la Vieille Montagne*.” This society explain in their pamphlet “*Société de la Vieille Montagne à l'Exposition de 1889*,” the reasons that render the employer's institutions useful and necessary to the workmen, and the conditions indispensable for their proper working. It says :

“1. The best mode of remuneration for workmen, is that which interests them, not in the general advantages of the enterprise, but in industrial results on which they can exercise a direct personal influence.

“2. The wages, to be sufficient, must permit of the workman not only to live, but also to save, that is to say, it must secure not only present but future wants.

“3. Even on receiving such wages, the workman will not save nor acquire property save under exceptional circumstances, if the employer affords him no opportunity, either by the establishment of savings banks, or by advances made with a liberal prudence.

“4. Even with these advantages, only a minority of skilled workmen are able to profit by such institutions. The majority require to be protected against the results of sickness, infirmities, and old age, by employer's institutions, banks of relief, provident societies, &c.

“5. Two conditions, too often neglected, are absolutely necessary for the proper working of these banks and to avoid their ruin.

“(a) The first consists in rendering an exact statement of their present liability and especially of their future calls and to well establish their resources and the necessary reserves.

“(b) The second consists in doing away with the two systems of administration, either of the employer solely or the workman alone, and by adopting a mixed system.

“Thus only can we interest the workmen in the proper management while retaining the necessary control by the employer.”

Whether these institutions are necessary or not to the workmen; whether or not they be administered by them in whole or in part, the workmen will have none of them whenever they contain the slightest cause of forfeiture, or whenever they encroach on their liberty.

Workmen will no longer consent to be connected with any establishment by pecuniary questions other than that of wages; they desire liberty, and the multiplicity of provident societies enables them to secure their wants. They often consent to a compulsory saving, but they wish the funds they deposit or that are deposited for them, to be placed out of reach of all intervention by the employer, in a state bank or a free society, and fully secured against loss or confiscation. One cannot blame them for assuring at once their liberty of action and the security of their savings.

#### PROFESSIONAL SYNDICATES.

The legal recognition of workmen's unions in France is quite recent; it dates from 1884. Before that period the French workman was in a very strange position; as a laborer he was absolutely free, but he had not liberty to meet with his companions for discussing his interests or ameliorating his condition.

This suppression of the right of association—"a natural gift that should remain free in a free country"—was all the more remarkable in France, from having been the consequence of the application of laws passed for protecting laborers and assuring the absolute liberty of labor. It is important, at the time that Canadian workmen's associations demand amendments to the "Combines Act," to show in a few lines, how a law, made with a view of protection, should become a law of oppression.

The wardens and free corporations, abolished the first time under Louis XVI, in 1776, was re-established the same year, and done away with at last, by the law of 14th-27th June, 1791, which, made free to workman, delivered them, during a century, without defence to all the demands of capital.

This law, repealed in 1884, enacted:—

"Art. 1. The extinction of all kinds of corporations of citizens of the same condition and profession, being one of the fundamental supports of the French Constitution, it is forbidden to re-establish them under any pretext or form whatsoever.

"Art. 2. Citizens of the same condition or profession, contractors, those having open shops, the companions of any art whatever, cannot, when they meet, name a president, nor secretary, nor syndic, hold registers, take records or deliberate, or make rules for their pretended common interest."

This law acknowledges the right of the workmen to become employer, capitalist, but deprived him of the means of ameliorating his condition, as long as he remained a laborer.

Some years afterwards, in 1803, still to assure liberty to the laborer, they passed that famous law of 22 Germinal, in the year XI that forbade any understanding, even temporarily, between employer and workman—an agreement that they qualified as a coalition.

It was in virtue of this law that an attempt was made to prevent Leclaire dividing his profits with his workmen.

Finally, article 416 of the penal code, also repealed in 1884, by the law of Syndicates of workmen, punished by fine and imprisonment :—

“ All workmen, employers and contractors of work, who by means of fines, expenses, proscriptions, interdictions, pronounced in consequence of a concerted plan, have interfered with the free exercise of industry and labor.”

This denied to workmen the right to consult each other with a view of arriving at any common understanding—it was suppressing the right to strike.

The consequence of these laws was disastrous to the workman ; they isolated him at the very time when the progress and development of industry caused the coalition of capital, and left him alone and weak in face of the great enterprises and the joint stock companies.

These laws were not the less disastrous to the employers, whose position was constantly menaced by the demands of the workmen.

“ Nothing remains, wrote Mr. Leroy-Beaulieu, in this society, but a mass of people, living side by side in most unequal conditions, strangers to one another, and nourishing in regard to their neighbor only feelings of indifference, contempt, or envy.”

These laws, far from preventing strikes, increased and envenomed them, and made of every workman, ill-treated by his employer, an enemy of social order.

Nor did they prevent the creation of workmen's societies ; they only succeeded in giving them the stamp of secret societies, and in transforming them into more or less political associations.

The liberty of association, the recognition of the right to concert, to unite for the purpose of protection, would have had in France, the same result as in England : the workman, becoming strong by union, would have brought less bitterness, less animosity into their contest with capital.

Association, in giving the workman the means of protecting himself and ameliorating his condition, makes him an adversary of State socialism.

The trades unions, for example, demand but one guarantee from the law, that of individual liberty, and energetically opposes every measure that seeks to infringe it.

The declaration of this principle was made very clear during the course of an enquiry held in England in 1887. A witness, being consulted on what he thought of the rights and duties of workmen and employers, relating to accidents, sickness, pensions, and how the working class regarded the laws that obliged employers to participate in a certain measure, and pecuniarily, in the results of accidents, sickness, etc., replied :—

“ We do not admit that the law can ask nothing of employers on these different points ; we desire to owe them nothing on this score, and it would be unjust that anything should be imposed upon them. We know how to unite to obtain from them the maximum of wages according to the condition of the commercial market, and once this maximum is obtained, we consider the employer owes us nothing more.”

They added, that the pecuniary sacrifices that could be exacted from the employer by the law, would, in the end, be paid by the workman, and represented

by an evident, or concealed diminution of wages; that they would prefer receiving their wages intact and afterwards themselves relieve, as they might determine, the results of accidents, of sickness or of old age. \*

The legal existence of workmen's unions, not under the form of a Provident Society, but as a professional union, is recognised in all countries. Belgium, which has suffered so much from strikes during late years, acknowledged it, and its Labor Commission after its enquiry has, in its report, elaborated a project of law that may serve as an example for similar legislation, and whose Article 2 ought to be introduced in all charters of workmen's societies.

The principal articles of this scheme are the following:—

Art. I. The acknowledged professional unions are composed of Belgian citizens actually exercising the same profession.

They comprise either workmen, employers or workmen and employers combined, and have for their object the study, development, and defence of their professional interests.

Art. 2. The unions declare, in case of dispute relative to the conditions of labor, to accept, at least in principle, an effort at conciliation by councils of arbitration before adopting the exercise of the right to strike, which they retain.

Art. 3. It is understood by professional interests:—

Courts of conciliation.

Labor exchanges.

Expenses of information, of removal, of emigration.

Assistance in case of a justifiable strike and in case of necessity.

Technical education, courses of apprenticeship, libraries, exhibitions.

Questions regarding the conditions of labor, the inspection and control of works, workshops, manufactories, workmen's lodgings.

Organisation of relief, in case of sickness, accident, death, incapacity to work.

Art. 8. Every partner has, notwithstanding any clause to the contrary, the right to retire at any time from the union, which can reclaim from him his assessment then due.

If he has made any payments into the relief bank, he has the power either to remain a member or to receive for the payments made, an indemnity to be determined on.

The by-laws ought to be filed with the Minister of Commerce. They can be annulled by the tribunals in case of violation of the law.

Employers have profited as much, if not more by the liberty of association, either by forming syndicates of employers, or by forming mixed syndicates of employers and workmen. Among the number of the last named, we must cite, as the most useful, the labor exchanges.

These exchanges have for their object the facilitating the exchange of labor by bringing into communication the demand and supply; their creation is demanded by Canadian workmen's societies, and the notice concerning "Labor Exchange of Liège" (page 160) is sufficient to show that they can be installed and administered at but little cost.

\* Congrès international des accidents du travail. Rapport de M. René Jourdain.

Finally, it may be affirmed that the legal existence of workmen's unions has facilitated arbitration and the settlement of difficulties between employers and workmen; has ameliorated the conditions of apprenticeship, stimulated professional instruction and permitted the creation of numerous employers' and workmen's societies favorable to the development of industry.

#### PROVIDENT INSTITUTIONS.

Section 5—*Mutual Benevolent Societies.*

Section 6—*Retiring funds and annuities.*

Section 7—*Life and Accident Assurance.*

Section 8—*Savings.*

The absence of Canadian statistics renders it difficult to state positively as to the sickness and mortality of Canadian workmen.

In France it is estimated that among the mass of workmen of 12,000,000 persons, 2,600,000 are annually afflicted with sickness, and that 80,000 fathers and 34,000 mothers die prematurely.

In studying the figures of the census of 1881, it can be established that the mortality of workmen's families in Canada, is nearly in the same proportion as it is in France, with this difference, that death overtakes the fathers and mothers nearly equally, there being a slighter deviation between the ages of the married couple.

Sickness, death, either natural or by accident, and old age, are the causes of misery which the workman can now considerably diminish the effects.

Against sickness he has the Mutual Aid Societies.

Against old age he has the Life Annuities Funds.

Two institutions that completely shelter him from distress and exacts but few sacrifices.

Against death resulting from accidents arising from his work, he has insurance which is not costly. There remains but the consequences of natural death against which he is yet unable, without great sacrifices, to efficaciously protect his family.

Provident societies are yet little developed in Canada, and against unforeseen distress the Canadian workman has no other protection than the Mutual Benevolent Societies.

It is true that these societies are established on broader foundations than those adopted by European societies, and some of them are veritable assurance in case of death, paying considerable indemnities to the families of their deceased members.

Against State socialism, which, from Germany, has spread to Austria and Switzerland and menaces an extension to other countries, the economists oppose the propagation of free provident institutions and see their efforts seconded not only by the employers, but also by numerous workmen's associations, at the head of which

must be placed the powerful Trades Unions. The study of the three hundred documents figuring in the sections of the "Prévoyance," at the "Exhibition of Social Economy," furnishes a subject of great interest, not from their number, but from the conception and application of ideas whence have issued various institutions being able to serve, and having in fact already served, as types to a great number of others.

The study of the documents referring to these model societies was all that was needed, so that these documents are the only ones that were reproduced.

*Mutual Benevolent Societies.*

Mutual aid societies in France and Belgium are under the wing of the Government; in return for the protection and aid that they receive, they are compelled to submit their by-laws for approval and to furnish a report of their operations.

Nevertheless, there exist mutual aid societies outside of the protection of the Government—those in France which are simply authorized, and those in Belgium which are not recognized.

In France the licensed mutual aid societies are administered under the decree of 26th March, 1852, and are benefited by an endowment created in their favor by the State in 1856 (page 217).

In Belgium the Government has established a permanent commission of mutual aid societies, charged with discovering the means of extending and multiplying mutual institutions, and to distribute to societies the rewards, decreed at the triennial competition established by the Government, to those which in a special manner, signalled themselves by their progress, management, and the results obtained.

The average accounts of the mutual aid societies in France shew the following results: (Tables pages 218-220).

PER ACTIVE MEMBER.	SOCIETIES.	
	Approved.	Authorised.
Total payment for sickness:—		
Physician, medicines, pecuniary indemnity .....	\$2 31	\$2 60 $\frac{4}{5}$
Cost of management.....	0 18 $\frac{1}{5}$	0 26 $\frac{1}{5}$
do funerals .....	0 18 $\frac{1}{5}$	0 19 $\frac{3}{5}$
Statutory expenses.....	\$2 67 $\frac{2}{5}$	\$3 06 $\frac{3}{5}$
Assessments .....	2 89 $\frac{2}{5}$	3 29 $\frac{3}{5}$
Surplus .....	0 22	0 23 $\frac{1}{5}$
Aid to widows and orphans.....	\$0 09 $\frac{1}{5}$	\$0 22 $\frac{3}{5}$
Aid to infirm old men and incurables. ....	0 19 $\frac{3}{5}$	0 33 $\frac{3}{5}$
Various expenses.....	0 34 $\frac{1}{5}$	0 43 $\frac{1}{5}$
Managing expenses .....	0 63	0 99 $\frac{3}{5}$ 0 99 $\frac{3}{5}$
Annual deficit.....	\$0 41	\$0 76 $\frac{2}{5}$
Assessments of honorary members .....	1 65 $\frac{4}{5}$	2 11 $\frac{1}{5}$
Actual surplus.....	\$1 24 $\frac{4}{5}$	\$1 34 $\frac{4}{5}$



The entire economy of the French Mutual Aid Societies is recapitulated in this table; the assessments of active members suffice to cover the expenses of sickness, but the extraordinary aids and pensions can only be taken from the assessment of honorary members.

Nearly all the French societies accord aid to their sick members during only three to six months; the establishment, "Caisse Générale de Réassurance," however, continues by the means of a small assessment to furnish aid to the sick during five years. (Pages 222 and 228.)

These banks of reinsurance of mutual aid societies must assist in their proper working and development. Sickesses that are prolonged beyond six months are rare, but unfortunately they do occur, and there is nothing so fatal to a mutual society as the example of sick persons whom they have been compelled to abandon.

The discussion of their interests; the settlement of accounts; the application of the by-laws, and too often the animosity that some members feel towards others, are obstacles to the prosperity of societies, if not the causes of their ruin. It is to do away with these dangers that mutual societies of certain districts have united, and have formed a sort of court of appeal before which are brought all causes of difference that may arise between the members of a society, either between each other, or between them and their society. The "Grand Conseil des Sociétés de Secours Mutuels des Bouches-du-Rhône" (page 221), and the "Comité Général des Sociétés de Secours Mutuels et de Rétraite de Lyon" are the most perfect types of these institutions.

The creation of similar councils would be advantageous in Canada. Apart from their conciliatory influence these councils study the march of these societies, and by their wise advice, save them from deficits arising from financial methods established, too often, on erroneous principles.

In Belgium, the Mutual Aid Societies have formed a central association, under the name of "National Federation," whose working expenses are covered by an annual assessment of \$0.01 paid by all the members of the affiliated societies. The National Federation has for its object the tightening of the bonds of confraternity between the mutualists, in order to discover the means of assisting the Mutual Aid Societies. In 1887 they founded a "Fund of Reassurance," similar to those existing in France.

We must also observe, in Belgium, the notable progress that has been realised in the direction of mutuality:

1. The "*Fédération libre des Sociétés de secours mutuels de Bruxelles et de ses faubourgs*" furnishes the members of the affiliated societies, by the means of an annual assessment of \$0.36, a gratuitous medical service. This mutuality of societies has permitted of the obtaining a complete service, embracing 13 doctors for ordinary service and special services for diseases of the eyes, of the throat, the nose, the ears; baths, &c.

The wives of the members, and their children under 18 years, enjoy the same privileges.

2. The "Popular Druggeries," established by the cooperation of the Mutual Societies, allows the Mutual Aid Societies of Brussels to furnish gratuitous medicines to their sick members while realising a considerable annual profit.

These two institutions are administered by Boards formed of delegates named by the affiliated societies. The advantages that they furnish to their members are considerable. The first and most positive is, to fix, in an absolute manner, the expenses or the care of the sick; the second, to diminish those expenses. Thus, at Brussels, thanks to the "Free Federation," the mutualists covered their medical fees by the means of a fixed expense of \$0.36 a year per participating member, while at Paris the average of these fees is \$0.46 per active member, and it is \$0.50 for the whole of France.

With regard to pharmaceutical fees, which average per participating member \$0.88 at Paris and \$0.67 for all France, they are completely suppressed at Brussels, Liege and Verviers, thanks to the establishment of the "Popular Druggeries."\*

The study of these institutions is the duty of "Canadian Mutual Aid Societies."

In Italy, the "Mutual Aid Societies" are numerous and prosperous; they have given birth to various institutions, and from some among them have arisen popular banks, mutual assurance companies, building societies, &c.

A large number of European Mutual Aid Societies accord their members other advantages than assistance in case of sickness. Some have established libraries and professional lectures; others registry offices; a few assist embarrassed tenants, and never abandon either their unfortunate members or the young orphans they may leave after them. (Page 226).

The European societies have a strong tendency of attracting towards themselves the mothers and children. The moral and financial results obtained by this special recruitment are very satisfactory.

Some societies, that of "Instituteurs des Basses Pyrénées" (page 223), for example, assure the member's whole family, and the subdivision of relief is made annually and by family. This system, as we can easily understand, may cause some disappointments at the subdivision, especially as it does not permit of the creation of any capital, any reserve fund, and of that a member having paid his assessment during many years, may, in a year of epidemic, for example, not obtain the assistance that his previous payments have permitted him to hope for.

The Ward societies (page 226) are eminently suited for large cities. This system is also in vigorous operation in some Canadian cities, possessing societies having a central office and ward branches.

\*The "Popular Druggeries" are cooperative societies, of which the "Mutual Aid Societies" are the shareholders. These last pay a fixed fee of \$3.00 per society, and a subscription of \$0.30 per active member; the paid-up capital receives interest at 4 per cent. At the end of each six months the participating societies receive an invoice of the medicines furnished to their members, and should pay the amount. The "Popular Druggeries" also sell to the public, and realize from this source considerable profits. In 1888, the affiliated societies, thanks to the profits realized, received gratuitously, the medicines furnished to their members, and received besides a bonus of 20 per cent. of the amount of their purchases of these medicines. At Brussels, for example, the net profits realized by the "Popular Druggeries" amounted to \$10,868; the medicines furnished to the members amounted to \$3,898, which gave a profit on the year of \$1,970.00, independent of the gratuity of the medicines. At Verviers the results are still more remarkable.

The societies have not all adopted the same principle in the matter of assessment ; we have reproduced, in the documentary portion of this report (pages 217 to 228), the types of the different systems in active operation. On the other hand, all the societies, save one, reduce and suppress the assistance they accord to their sick at the end of a more or less long period.

The "*Association amicale des Postes et Télégraphes*" (page 224) are not satisfied with having a very original system of assessment ; it augments the quota of pecuniary aid which it accords to its sick in proportion as the malady is prolonged.

This gradation in importance of the aid, is equitable and charitable.

The effects of sickness of a short duration may easily be supported by the sufferer without great sacrifice of money. The family is in possession of all its moral and physical forces, and the economies, even credit, supplemented by a small pecuniary indemnity, are sufficient to enable them to meet expenses. Quite otherwise is the situation of the family whose bread-winner is bedridden for six months, the extreme term accorded for assistance in cash. The suppression of this aid occurs just at the most critical moment, when the supplies are eaten, credit gone, the family prostrated by vigils and anxiety, and less capable to produce the necessary effort to make up by their labor, if possible, the wages lost by the head of the family.

The unfortunate position of workingmen's families overtaken by sickness, and the anomaly of the distribution of aid in cash, diminished or suppressed when they become the most necessary, has not failed to attract the attention of certain employers and a good number of European mutualists.

These last, to remedy the evil, have created Banks of Reassurance ; some of the first named have created Provident Banks.

In this manner, the Provident Bank of the *Maison Piat* (419) pays the sick members of the Mutual Aid Society, indemnities augmenting in proportion to the diminution of the indemnities paid by this last.

In the *Maison Déberny*, (page 49) the aid afforded to the sick augments from the forty-first day of sickness.

The workmen forming the nucleus of the *Maison "Redouly et Cie"* (page 68), notwithstanding their two Mutual Aid Societies, belong to a third society, which maintains their daily pecuniary indemnity at \$1.00, whenever it is reduced by the prolongation of the sickness beyond the three months.

An employer's Mutual Aid Society, established by Messrs. Waddington & Co. (page 428), classify their maladies by categories and allow different indemnities according to the category—that is to say, according to the gravity of the malady.

In accordance with an article of its by-laws, this society, on the advice of the doctor, allows a nurse to its bedridden members. This most humanitarian course, which is also found in the by-laws of other societies, should be adopted in the constitutions of all Mutual Societies. Far from being a charge, this outlay, in augmenting the chances of recovery and by producing them, is transformed into an economy. Even if this expense augmented the charges of these societies, nothing could more strongly justify the necessity of these institutions, the family being often less ruined by the sickness than by the forced destitution of all remunerative work, to which is condemned that one of the married couple who is obliged to nurse the other.

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The "Société des Sauveteurs du Midi," of Marseilles also allows the service of nurses and in addition authorises, in serious cases, the consultation of several doctors.

Though the Employers' Mutual Aid Societies depend on Section XIV and not Section V, we cannot, before terminating the examination of the latter, omit the following paragraph of the Aid Society of the Western Railroad Company of Paris. (page 374).

" Art. 17—" Every workman leaving the Company, owing to suspension of employment, cessation of the works, or for any other cause independent of his own will, but without implying any demerit on his part, shall receive, on leaving, an indemnity of \$6.00 after two years service; of \$8.00 after three years; and of \$10.00 after four years; and thus accordingly, increasing at the ratio of \$2.00 for each year of service."

This payment rests upon an equitable principle. Desertion must not be encouraged, nor abandonment of the society; but it is unjust that a member, having regularly paid his assessment, without, perhaps, having received any benefit therefrom, completely loses the advantages of the sacrifices he had made for assuring himself against sickness and old age, if he be forced, for a cause independent of his own will, to abandon the Society to which he belongs.

In all well-administered Mutual Aid Societies the members have their individual account. It is therefore easy to establish the profit or the loss resulting from the presence of each member, and to grant to the member forced to quit the society a certain indemnity, if entitled to it

In according this indemnity the Mutual Aid Societies would considerably augment their salutary influence; a large number of workmen abstain from joining them, fearing that the change of residence to which they are so often subjected should cause them to lose, at the age when they are in most need, the benefits of mutuality.

#### *Life Annuities.*

To furnish workmen the means of creating for themselves, by the aid of small savings, a pension placing them beyond the reach of want in their old age, is to do an eminently philanthropic work. The French Government has been the first to establish a National Life Annuities Fund for old age, a bank rendering important services to workmen and playing a considerable part in employers' institutions. The object, the nature, the working of this institution, which to-day numbers nearly 800,000 depositors, are explained in the documentary portion of this report (pages 231 to 239).

Belgium has also a National Annuities Fund, based on the same principles as the French one.

In England the Government accord annuities nearly on the same conditions as the French and Belgian Governments, in virtue of an "An Act to grant facilities for the purchase of small Government annuities, and for assuring payment of money at death." (14th July, 1864, 27 and 28 Victoria, 43.)

Numerous pension societies have been formed in France; they naturally offer greater advantages than the government institution—that is to say, that they grant a larger annuity for the same annual assessment.

It would be difficult to make a complete and absolute comparison of the advantages offered by the different societies of the types cited in this report, the assessments and the times of enjoyment of the pension being different. It is, however, possible to establish a comparison between the two institutions granting the smallest and the largest pension.

*Amount of Retiring Pensions granted for an Annual Deposit of \$12, made from 25 years of age, at alienated Capital.*

Age when pensioned.	Belgian National Pension Funds.	French National Pension Funds.	230th Society (page 253).
50 years.....	\$ 36.28	\$ 46.29	\$ 129.60
55 do .....	58.51	74.44	216.40
60 do .....	97.40	123.24	372.70
65 do .....	172.30	216.24	685.10

These considerable differences, for the same deposit, are the result of the basis adopted by different institutions—that is, the mortality tables which each makes use of, and the rate of capitalized interest which they grant. The tables and rates are as follows:—

	Mortality Table used.	Rate of Interest granted.
Belgian National Pension Bank.....	Quetelet	3 p. c.
*French do do .....	Special table	4 p. c.
230th Society for assistance to old age.....	Duvillard	5 p. c.

To fully appreciate the influence of the tables of mortality, it is sufficient to cite some of their figures.

*Comparison of the Rate of Mortality.*

Ages.	Quetelet Table.	Deparcieux Table	French Table C.R.	Duvillard Table.
3 years .....	4.62	3.00	0.70	4.15
10 do .....	0.50	0.79	0.26	0.76
20 do .....	1.50	0.98	0.75	1.17
30 do .....	1.69	1.09	0.71	1.54
40 do .....	2.26	1.06	0.86	1.89
50 do .....	3.32	1.72	1.41	2.59
60 do .....	5.36	2.80	2.60	4.30
70 do .....	9.13	6.12	5.71	8.13
80 do .....	.....	14.40	13.54	16.76

\*Up to 1888 the French Administration made use of Deparcieux's table. In 1888 they replaced it with a mortality table resulting from the experience also of the National Pension Fund. This table gives a mortality at a slower rate than that of Deparcieux, and is nearly similar to the English table H.M.F. Its application has thus the effect of reducing the amounts of pensions.

The tariffs published on pages 235 to 238 are calculated from this new table, called Table C. R.

*Probable or Average Life-time according to Tables of—*

Ages.	Quetelet (1856.)		Deparcieux (1746.)		Duvillard (1806.)		Américan (1868.)	
	Years.	Months.	Years.	Months.	Years.	Months.	Years.	Months.
3 years.....	46	7	55	4	45	—	—	— <sup>*</sup>
10 do .....	44	3	51	10	42	9	48	9
20 do .....	37	—	44	2	35	9	42	2
30 do .....	31	3	36	10	29	5	35	4
40 do .....	25	6	29	—	23	1	28	2
50 do .....	19	7	21	—	16	10	20	11
60 do .....	13	2	14	—	11	2	14	1
70 do .....	7	11	7	11	6	7	8	6
80 do .....	5	3	4	—	3	5	4	4

The tables generally used by the European assurance companies (except in England) are those of Deparcieux and Duvillard.

That of Duvillard, of which the mortality is the most rapid, is used in case of insurance payable at death, as it calls for a higher premium; and that of Deparcieux, of which the mortality is slowest, is applied to life pensions, in order to reduce the amounts of annuities payable.

In using Duvillard's table, the 230th Society did not forget that it based its operations on a too rapid scale of mortality.\*

To this increase in the rate of mortality, the 230th Society adds, to raise the amount of pension, a capitalized interest of 5 per cent., whilst the Belgian and French pension banks grant but 3 and 4 per cent. respectively.

With a capital producing scarcely 4 per cent. it is difficult to understand this capitalization at 5 per cent. The Report of the Commission of Enquiry on Pensions of the 230th Society justifies it whilst naming the six economic clauses permitting this interest. Five of these reasons are as just as equitable; the first only is questionable, as can be easily seen:

1st. A portion of the sums left by those whose names are struck out, and those who have resigned (the other portion is employed in disposing of charges made from the use of the Duvillard table).

The names struck out and resignations are numerous, as may be judged from the extract on the fluctuation of the roll, published in the Report of the Board of Management, dated January 1, 1889:

*Statement, 31st December, 1888.*

Participating members .....	21,441
Supplementary inscriptions .....	6,857
Honorary members.....	241
 Total .....	 28,539
Pensioned members.....	1,800
	<hr/> 30,339 <hr/>

\* Circular No. 26.—Report of the Commission of Enquiry into Pensions. (Page 4.)

	No. of Members Struck Out, Resigned or Deceased.	Total of Sums deposited by these Members, and reverting to the Society.
From 1st April, 1875, to 1st January, 1888...	8,268	\$53,197
From 1st January to 31st December, 1888...	630	7,583
		<u>\$61,780</u>

The deaths are included in the above figures, but as they do not represent, after the Society's own calculations, more than 1 death in 55 participating members, and 1 death in 30 pensioners, we can thus conclude that 80 per cent. at least of this sum of \$61,700 accrues from resignations or names struck out.

But the assets of the 230th Society being \$529,851 on the 31st December, 1888, the profits arising from names struck out and resignations represented more than 10 per cent. of the capital. This society can thus, thanks to this surplus of receipts, pay to its members an interest of 5 per cent. on deposits; but it must be admitted that if the parties who had resigned or had their names struck off had not been fascinated by the higher amount of pensions promised by the tariff of the 230th Society, they would have been satisfied with the pensions granted by the State pension fund, and would not have lost their savings. They have lost the substance for the shadow.

This system of cancellation is an absolute necessity for every pension society basing its operations on abnormal probabilities.

Thus, the *Fraternal Association of Employees in French Railroad Companies* (page 250), whilst considering it advisable to use Deparcieux's mortality table, has, on the contrary, capitalized the interest on deposits at 6 per cent.

We see from its report for 1887 it pays this rate of interest of 6 per cent. only by means of sums arising from cancellations, as the following statement will show:—

The credits of participating members to 31st December, 1887, amounted to \$834,705, having produced.....	\$29,276,	or per cent.	3,267
Cancellations and resignations have furnished a sum of.....	22,320	do	2,674
The assessment of honorary members had furnished a sum of.....	918	do	0,130
Total per cent.....			<u>6,071</u>

The cancellations being absolutely necessary for the prosperity of the society must be made with excessive rigor—rigor which we cannot avoid thinking preconceived in view of a dividend promised, which could not be realized without the considerable means furnished by a rigorous application of the statutes.

In the eight years, from 1880 to 1888, 19,410 members had their names struck off—more than one-fourth of the number admitted! This proportion of cancellations was alone sufficient to condemn the system.

The Commercial Provident Society (243) has adopted a most rational financial system; but there again we find a high rate of cancellations, which have produced \$21,970, or 8 per cent. of the net capital.

The injustice of these excessive cancellations is denounced even by those who profit by them. One of the members of the *Commercial Provident Society* thus expressed himself in the General Assembly of 1888, in regard to these cancellations:—

“I cannot sincerely ratify this decision, and am conscientiously opposed to it. There may be found among names erased those of persons unable to pay their assessments from want of employment or infirmities, and this is why I cannot approve a measure which seems to me inhuman, and contrary to the object of the *Commercial Provident Society*.”

The *Mutual Provident Retiring Society* of Reims (page 261), was instituted by a workman, Mr. Lesage, who alone, without assistance, created in his city a complete system—mutual, cooperative and provident.

The financial principles of this association are simple, give good results, and assure a reasonable pension; but that which is most remarkable in this society is the *exoneration fund* (page 262) not existing in any other society, and permitting the father of a family to insure, from its birth, a retiring pension for his child.

The *Fraternal Association of Employees in French Railroad Companies, and the Pension Fund of Workmen, under the patronage of the Municipal Council of the City of Sedan*, have adopted principles less egotistical than those followed by other associations.

These two societies have extended to the whole family the benefits arising from economy, while in other societies the pension ceases on the death of the incumbent. This last system is bad, for the widow or the children of a pensioner, whose pension was not revertible, will find themselves in a situation more precarious than they would be if the head of the family had not been a member of a provident society, as the deposits paid in are lost.

We cannot help objecting to the egotism which prompts men to insure only their ease and requirements, whilst the family which is called upon to support part of the sacrifices necessary to create this insurance are prevented from participating in its profits.

The *Grain de Blé*, a very prosperous society, and whose organization merits the consideration of Canadian mutual society members, grants also certain advantages to the widows of deceased members (page 258).

Considerable mention has been made, for some time past, of a pension fund of recent creation, which, in the opinion of its founders, should aid in extinguishing pauperism, and assure to the laboring man a pension at the period when his strength is exhausted. This society bears the name of “The Providents for the future” (page 241).

It is conceived in a liberal spirit, and could be fruitful in good results, but its financial system cannot be approved.

The disillusionments which many pensioners will experience when entering upon enjoyment of pension should then, we fear, have the effect of turning away many young workmen from provident societies.



Here is the opinion of a mathematician, Mr. Joseph Bertrand, secretary of the Academy of Sciences, on the financial system of this society:—

“The consequences of this combination is the enormous amount of advantages to the first subscribers. Take, for example, the society at its origin, and suppose it to be composed of 1,000 members of 15 years of age: Each one of them deposits during 20 years a sum of \$2.40 annually, or \$48.00 for those who attain the age of 36 years, in all \$48,000, which must be decreased by the deposits from those deceased, and which accrue from annual interest. But this is not the limit of income to the society. A new influx of members takes place every year; the \$2.40 required from each one every year increases the capital stock. The members of the first year share the total revenue during the 20 years existence of the society. During the twenty-first year the number of claimants will be doubled, inasmuch as the two first series of promotion will be called to divide, and so on in the future succeeding. The result is that, with the most plausible provisions, the founders, in return for their deposits, equal in all to \$48, and will have a right, at the end of the twentieth year, to a dividend of at least \$200. This dividend on the following year is reduced to \$120; and afterwards successively to \$46.40, to \$19.60, and at last, the progress of the society being supposed to be regular, to \$2.80 for the fortieth year. Such are the evil effects of the constitution.”

The deductions of this learned academician are certainly under the reality. It is sufficient proof hereof to read the official figures published by the Society:—

	Members.	Capital.
On January 1, 1882.....	757	\$ 1,343
1883.....	1,432	4,738
1884.....	3,769	13,092
1885.....	8,980	55,143
1886.....	15,008	72,212
1887.....	25,678	134,653
1888.....	47,460	253,372
1889.....	74,301	437,669
On August 1, 1889.....	94,448	598,685

Thus in August, 1889, each one of these 757 founders, or members enrolled in 1882, had, in 1887, deposited \$20.40, while the interest at 4 per cent. on the bank capital, assured already, to every one of them, a dividend equal to \$31.60. In 1902, the survivors of these 757 members of 1882 would have to divide among them the interest of a considerable capital, and the dividends would be much above \$200, as fixed by Mr. J. Bertrand.

At all events it was so understood by the founders of a concurrent society established in France: *La France prévoyante* (page 240).

The founders of this society have adopted the system of division used in, “The Providents for the future”; but in order to invite subscriptions, they have suppressed cancellations, fixed the duration of premiums at 15 years, instead of 20, and limited the pensions to \$400. So that, for the surviving founders after the period for deposits—15 years—the first dividend may amount to \$400, for a total payment of \$36.00.

This society has had quite as much success at its predecessor. We give its record since its foundation:—

Year.	Members.	Shares.	Capital.
1886.....	500	1,250	\$ 1,073
1887.....	3,109	8,766	12,997
1888.....	6,436	14,313	32,848

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Representing already in 1888, for each founder's share, a dividend of \$10.50, for a total payment of \$7.20.

It was necessary to dwell at some length on these several combinations; to show the advantages and utility of some, and the dangers of the others. The working classes, who are not very familiar with financial questions, are easily dazzled by promises based on theories the value of which they cannot very well appreciate, more especially when those theories are backed by the capital of the promoters who are in a position to profit by their own scheme.

*Life and Accident Insurance.*

*Life.*—Of all classes of society, workmen and minor employees, who should, above all others, derive benefit from the advantages of life insurance, profit the least from them.

Why? It is certainly not because they do not appreciate their usefulness; for a long time past, the truth of the scientific principle on which life insurance is based has been recognized and admitted, even by those who do not understand it; and it is not mistrust which keeps employees from insuring.

The employee seldom or never insures, because he cannot pay the high premiums demanded by the companies, and besides, he cannot engage to pay them at the dates rigorously fixed for their falling due.

Life insurance companies have established their tariffs to suit a rich class of customers, or enjoying at least a certain competence. These tariffs allow an extra premium, which is returned to the insurer in the shape of benefits; an extra charge easily borne by the usual class of customers, but which, added to the general expenses, bring up the price of premiums to a rate inaccessible to workmen.

The obligation to pay premiums at fixed periods is again one of the reasons which keep workmen from insuring; the sums placed aside with difficulty to meet the premiums, being often, between the maturity of each, absorbed by unforeseen expenses, or employed in providing for the family during a stoppage of employment.

Life insurance also on the workman constitutes what is called a "bad risk," on account of the hygienic conditions under which he lives, and the accidents to which he is exposed at his work.

Life insurance on the workman can thus only be effected by a company specially founded in view of it, having tariffs established according to the risks to be taken, and collecting the premiums in weekly payments.

The *Prudential*, an English company, is, perhaps, the most perfect type of this class of insurance. It insures workmen by premiums varying from 2 cents to 25 cents weekly, and counts to-day more than 5,000,000 persons insured, representing risks amounting to \$230,000, or an average of \$46 per each policy, which is, it must be admitted, insufficient to place the family above want. The danger to these companies of petty insurance is, that to attract customers and receive weekly premiums, they must undergo considerable expense, which must be provided for when establishing tariffs, and results in that, for a fixed premium, the employee receives a policy which is of much less value than that granted, for the same premium, when insuring in companies whose customers are recruited from other classes of society.

This question of petty insurance, as it is called, has received the attention of more than one government; and, as far as 1864, Mr. Gladstone presented, and had voted on by the British Parliament, a law creating a State life insurance, granting policies the maximums of which was \$500.

The operations of this State insurance have always been limited enough, but it has fulfilled its intended rôle, remedying the frauds or imprudences of *friendly societies* of the time, of which 269 out of 283, founded from 1850 to 1860, have failed.

The Government of New Zealand has exceeded the limits fixed by the English Government, and has established under the control, and with the guarantee of the State, an actual Life Insurance Company, in good operation, accepting all risks without a maximum, and granting profits, whilst charging a rate of premium much lower than that demanded by ordinary companies (page 271.)

In France, the Government established, in 1868, an "Insurance in case of death" (pages 265 to 268), the maximum of sums insured on one person being \$600. This law (Article 7) grants considerable advantages to approved mutual benevolent societies; it permits them to grant insurances called collective, contracted for one year only by a special tariff.

The mutual benevolent society of the establishment of Redouly & Co. has operated since 1880, in the name and for the benefit of its members, a collective insurance, with the State, which allows of the payment to the widow or children of a deceased member of the sum of \$200. (The results of this institution are indicated on page 72). Upon paying an annual premium from each member varying from \$20.85, in 1880, to \$22.00, in 1888, this mutual society has cashed 34 policies of \$200 each, or a total amount of \$6,800 for a total payment in premiums of \$6,160, or a loss to the State and a benefit to the society of \$640.

This system of collective insurance, established by the French Government in 1868, is an actual encouragement, a prize in reality, granted to the mutual benevolent societies. The following extract from the official report on the operations of mutual benevolent societies furnishes sufficient proof of it:—

"The law of July 11, 1868, which permits, by Article 11, approved mutual benevolent societies to contract collective insurance in case of death, up to an amount of \$200 for each member, is not put in practice as it should and might be. Eighty only of these societies have up to the present time made use of the powers granted them by this law. There is occasion for surprise at this, for the insurance offers to societies real advantages, and forms one of the characteristics of provident societies.

"The societies insured have as a rule taken a policy of \$20 on each one of their members. It is calculated that the average of premiums for insurances of \$20 is 33 cents for each member. Let us take for example the Paris Typographical Society, which stopped paying its premium in 1887, and which was composed of 1,400 members. Its collective insurance was \$26.00, for which it paid on an average 37 cents yearly for each member.

$$1,400 \times 0.37 = \$518.00.$$

The society paid in all \$518.00. It showed an average of 60 deaths yearly.

$$60 \times 26 = \$1,560.$$

The difference between \$518 and \$1,560 is \$1,042, the profit of which it deprives itself.

However, the Typographical Society grants from its funds \$16 on each death.  
 $60 \times 16 = \$960.$

The surplus of \$960 over \$518 is \$442, which it can make available in paying premiums of insurance. Thus, \$1,042 of profits of which it is assured on the one part, and \$442 which it pays in addition to the premiums of insurance on the other, constitute a loss of  $\$1,042 + 442 = \$1,484$  per annum.\*

*Accidents.*—All comment is superfluous on the question of accidents during work after the report containing the remarkable communications which Messrs N. Droz, O. Keller and E. Cheysson have presented to the Congress on accidents inherent to labor. We will content ourselves with remarking the considerable diminution in the number of accidents in workshops forming part of the "Association for prevention of Accidents," and which adopt the measures of precaution prescribed by the regulations of these associations. The accidents are equally less numerous under employers who form part of a syndicate, and have established for their workmen an employers' insurance against accidents during work. Among the number of measures adopted in some factories for the diminution of accidents, we may specially notice as very original and productive of good results the two following regulations:

1st The coal-mining company of Bessèges pay a thirteenth month's salary to all superintendent miners in their employment, if a fatal accident has not occurred during the space of one year—that is, during twelve consecutive months. This premium has been paid four times in fifteen years.

2nd. At the workshop of Messrs Piquet & Co., mechanical constructors at Lyon, accidents are very rare, and this comes from the employment of a method which cannot be sufficiently commended. The premium of insurance paid to the company comprises two elements: one which is definitely its own, and another to which is credited the sums paid to workmen as a provision for suspension of work caused by accidents. By the terms of this contract, the surplus of the second division is divided among the contracting parties. Instead of retaining these profits, Messrs Piquet present them to their foremen. As the quota increases in proportion as accidents are rare, these are interested in employing all their vigilance to prevent every danger. The foremen personally take every precaution to protect the life of the workmen.

#### *Savings.*

The most interesting portion of the exhibition in Section VIII was that of the Schools Savings' banks, of which the School Savings' Bank of Le Mans might justly be considered the most perfect type.

In the report published by this bank (pages 278 to 284) the managers have described in the most lucid manner all the operations of this institution, and the methods employed to stimulate habits of economy among children and to assist the managers in developing the practice of it among their pupils.

To be regular, and attain its best proportions, economy should be rendered easy to the depositor; the bank should be a convenience at the time that saving is easy

\*The Parisian Typographical Society has contracted a new insurance in 1888.

for him—that is, when he finds himself in the possession of money. This is the secret of the development of employers' savings banks: the workman finds the bank in his workshop, and deposits, without effort, without displacing, the portion of his pay he wishes to economize. If he has a long distance to go in order to deposit his money, he nearly always neglects doing so, and this is so much lost to him. Without the tenacity and self-sacrifice of laborers' wives, the deposits in savings banks would be considerably lessened.

It is not always prudent for the workman to place his money in the bank of his employer; and so, in view of encouraging economy among workmen and minors, savings cards have been issued, to which are affixed either ordinary postage stamps or stamps *ad hoc* which can afterwards be deposited in the savings bank to which they belong, in the same way as when cash is deposited. (Page 281.)

The operations of European savings banks offer nothing particularly worthy of special remark, except the tendency which they exhibit to employ the savings of workmen for the profit of the workmen. The Italian savings banks are also remarkable from this point of view. In France, some savings banks employ with success a portion of their reserve fund in the construction of workmen's dwellings. (Page 276.)

The savings banks, whether independent or under State control, are content with receiving deposits, and make no effort to encourage in the laborer, by any inducement, a taste for economy.

It is in Section XIV, of the employers' institutions, that search should be made for combinations used for initiating and encouraging habits of economy; liberal combinations, expensive to the employer, not requiring any sacrifice of self-respect or liberty on the part of the workman, and notwithstanding this, often repulsed or despised by the latter.

#### *Cooperation.*

Section II.—*Cooperative productive societies.*

Section IX.—*Cooperative consumers' associations.*

Section X.—*Cooperative credit associations.*

An economist\* has defined cooperation as:—"An association of persons with a view of evading the deductions caused by intermediaries."

"The aim of cooperation, adds the author, is to reduce the number of middlemen to the minimum; to make the workers their own purveyors, and thus retain the major part of the product of their labor. To this end it says of them: "Associate yourselves, produce, buy, borrow conjointly, and divide among yourselves these purchases and loans. You will no longer have to pay for the services of the contractor, the merchant and the banker. Hence arise the three great divisions of cooperation—the cooperation of production, the cooperation of consumption, and the cooperation of credit."

What is remarkable in putting this theory in practice is, that the first three countries doing so have chosen one of three kinds, developing it almost to the detriment of the other two.

\* Workmen's credit organization, by M. L. Hiernaux.

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England has established consumers' cooperative societies; Germany societies of mutual credit, and France cooperative productive societies. This division of the different branches of cooperation is not due to chance, or to the preference which one or the other country gives to one of these systems, but to industrial condition of the country. In England, the impetus given to industry, the creation of large companies, the abundance of money, render useless all contention with capital, and the laboring classes, renouncing the idea of bettering their condition by participating in the profits of production, leagued themselves together to suppress the profits which the middlemen collected from consumers, by abolishing the middlemen themselves. They established the consumers' cooperative societies.

In Germany, money being less plentiful, and consequently less powerful than in England, the large manufactories were less developed, the workmen were independent—working for the most part at home with their families—and there were more petty employers and contractors than salaried employees. That which was lacking was not the capital, but the credit permitting them to buy material at favorable rates to finish their work, and wait for the proceeds, without having recourse to the usurer. From these requirements there arose the establishment of mutual credit associations and people's banks.

In France the working classes tried to establish cooperative productive societies, with a view of thus finding a means to free the workman from the master and suppress the wages' system.

#### *Consumers' Cooperative Societies.*

The history of these associations, their success in England, the facility with which they can be established, developed and maintained in operation, are facts too well known to require description.

With the example of these flourishing societies existing in Europe, in all the great centres, we may well be surprised at the want of success of the majority of consumers' societies founded in Canada, and their almost entire disappearance.

Cooperative consumers' societies are as flourishing in France, in Italy, in Germany as in England, although less numerous, less rich and less powerful. They are just beginning. Two points are necessary to their success: a fair working capital, easily formed, and a good administration, confided to a manager experienced and honest. With these two elements of success, Canadian workmen would succeed like their European comrades in reducing their expenses, this reduction being equivalent to an increase of salary.

#### *Cooperative Credit Associations.*

Germany is the cradle of mutual credit societies. The first of these was established at Delitzsch in 1850, by Mr. Schulze, whom his fellow-countrymen justly esteem as one of their greatest men.

The popular banks of Germany only make advances to their shareholders, and owe their success to the adoption of the principle of the absolute responsibility of shareholders, a principle borrowed from the banks of Scotland, and the facilities granted to all respectable people to become shareholders.

To become a shareholder it is only necessary to sign the statutes, and be accepted by a committee of admission. Once admitted, the new member becomes entitled to all the rights, on paying an entrance fee of 1 thaler (74 cents) in one or several terms, and a subscription of 40 thalers, which may be made in monthly payments of 5 silbergros (12 cents).\*

This is an accession not only to the capital, but to all the advantages which can be obtained from it, placed in the possession of those with the most limited means.

The capital of these popular banks is formed by the accumulation of assets gradually collected by the members themselves, and by borrowed capital assumed on common credit and common guarantee.

It is the capital thus formed, partly by the savings of the shareholders, and partly by the guarantees offered to the collective responsibility, which permits workmen and small producers to obtain the credit which they need without having to pay too high a rate for it.

The advantages of such a system are easily recognized.

To complete it, Mr. Schulze established at Weimar a *Central Agency* charged with the grouping of information, the assistance of new societies, and of creating a nucleus of establishment.

In 1861 he founded 14 *Provincial Unions*, to serve as intermediaries between the central agency and the banks, and transformed, in 1864, the agency into the *Federation of German Cooperatives*. Finally he founded, in 1864, a *Central Bank*.

Substantially assisted by the German Government, which passed a law, in 1867, regulating the indefinite variation of capital, the number of members, the responsibility for the contraction of debts (but with calls proportionate to the bonuses of members), and the diminution of fiscal charges, these banks multiplied rapidly.

On January 1, 1888, there were in Germany 2,200 popular banks, numbering more than a million of shareholders; 886 of these banks furnished a report of their condition to the Erfurt Congress (1888), and one can form an idea of the importance, the extent of these combinations of petty savings, by the figures given by these 886 banks:

*Statement of Position of 886 German Popular Banks in*

	1859.	1887.
Number of shareholders .....	18,676	456,276
Advances to shareholders.....	\$3,061,491	\$395,658,727
Reserves.....	22,856	5,988,523
Deposits.....	751,479	105,499,940

And this refers to only 886 banks among 2,200. Schulze-Delitsch's work had been imitated in Italy\* and in Belgium with these modifications: that the unlimited liability had been replaced by a more or less limited liability, and that the shareholders could subscribe for more than one share.

\* Statutes of the Credit Society of Delitsch.

\* The promoters of Italian popular banks always professed themselves to be disciples and imitators of Schulze; the by-laws of the popular bank of Milan, page 313, are the same as those of the German banks, with this important difference, that the liability of the shareholder is limited to the amount of his shares.

These modifications did not interfere with the development of the German or Italian popular banks—quite the reverse; but they will, sooner or later, deprive them of their popular character, and will injure their credit, if in the event of any crisis the limited liability prove insufficient to secure from loss the creditors of the first bank that may suspend payment.

In a remarkable report, made at a congress of French popular banks, held at Marseilles in 1889, M. H. G. Rostrand described, as follows, the principles on which are based the organization of banks of the Schulze type, and the results produced by such institutions.

*Fundamental principles.*

“ 1. The wages of the manual laborer furnishes, whatever may be said to the contrary, and if he courageously wills it, once that his legitimate expenses are satisfied, a surplus, which, by savings and fructification of savings, enables him to accumulate a capital, resulting in the improvement of his material condition by better living, and his moral condition by greater dignity, independence and mental culture.

“ 2. Morality, labor, skill, form a spiritual capital, but a sure and safe one—the aim is to bring it out :

“ 3. The tool required is association, mutual help, cooperation, borrowing, the security for which is the wage, the partners retaining for themselves the profits arising from the transactions they engage in.

“ 4. To raise themselves in this manner, the manual laborers should rely upon themselves alone, and bind together equal associations that the cooperation may recruit.

“ *Economic Results*—In 1887, I find in 886 Schulze banks (and there are many more, as we shall see) \$120,000,000 of current accounts—more than is shown by the balance sheet of the Bank of France on 25th April last. It is therefore an immense extension of credit placed at the disposal of the humblest class, the economical education of poor people by personal experience, that nothing can replace—a fecundation by a thousand rivulets of productive forces.

“ *Moral Results*—In the Schulze banks, the noble acceptance of union has raised the average morality of artisans, of cultivators, of small employers, has rendered them prompt in the fulfilment of their engagements. A constant appeal has multiplied savings; the demand on individual energy has accustomed each one to rely upon himself alone, to act, not to wait on State providence, or to indulge in idle dreams. By the Raiffeisen Banks, ties of attachment and esteem have brought together the rich agriculturists and the paysans in the commune. A Hungarian deputy in a trip through the valley of the Rhine, speaking of these institutions, has declared that they had “revealed to him a new world of Christian fraternity and peace.”

“ *Social Results*.—If I consult the most recent statistics of the Schulze banks I discover the following classification of members:—26 per cent. of cultivators, foresters, fishermen, gardeners, 3 per cent. of their workmen: 29 per cent. of small employers, 4·8 per cent. laborers of small industries, 9·5 per cent. merchants, 5 per cent. carriagemakers, sailors, hotel-keepers, coffee-house keepers, 2 per cent. employees in post-offices, telegraphs and railroads. The shareholders consist, therefore, nearly all of the lowest class of wage-earners, to whom is afforded a constant opportunity of becoming employers. It is not a question of transforming the social organization, but of reducing its inequalities. Besides, it is quite evident the union, bred of these associations, is an active agent in consolidating the union of classes. Finally, and above all, they are opposed to “collectiviste” tendencies, which would cause the world to return to its primary condition—a very active element in individual development.”



As regards the Raiffeisen banks, they are philanthropic institutions, rather than financial societies, to which the "Crédit mutuel et populaire" of Paris (page 305) very nearly approaches. These banks are also established in Italy.

There is a type of mutual assistance, of aid afforded by those possessing an overabundance to those who lack means, which is most remarkable, and that the author that we have just quoted describes as follows in his report:—

"Schulze did not wish to depend on any other than the personal energy of the workmen and on the mutual love of laborers among themselves. Raiffeisen was possessed of another idea—mutual assistance, the love described by the evangelist, patronage. In his view the popular banks are not ordinary associations; they are social works. The dividend, the profit, is eliminated. The difference is profound. There is something which, in certain aspects, recalls the enterprise in France of the noble P. Ludovic de Bresse.

"Patronage in rural life is its origin. The Raiffeisen banks lend to cultivators to enable them to purchase their seed grain at wholesale, cattle, agricultural instruments, the construction of buildings. It is understood that in country life such institutions are more easily developed. They are, above all, agricultural banks of mutual credit, and they were established in the valley of the Rhine. This is why they are sometimes styled the Schulze country banks.

"As regards Darlehnskassen-Raiffeisen, the object is not legitimate gain; it is social duty, patronage. They consist of groups of persons, some of them rich or in easy circumstances, others possessing little or nothing, within the bounds of the commune. The first of these help the second, assuming the risk, of which they limit the importance. There is no actual capital. The subscriber has only a claim for his investment and interest, limited, by philanthropy, to 4 per cent. The profits constitute an alienable reserve, that is never divided; in case of liquidation the subscriptions are returned, and the surplus goes to the State, to serve as foundation of another similar bank. They receive savings deposits. The loans, being principally agricultural, are at long dates, as long as five years and more; whence a danger, which they seek to avoid by stipulating that the reimbursement be made at some weeks after previous notice. The new subscribers are elected, and there are no assessments. The treasurer alone is remunerated."

In 1888 there were 310 Raiffeisen banks in Germany, of which 245 having reported, declared that there were 24,466 subscribers, and that they did a business of \$4,446,000; in 1889 it was estimated that there were 500 to 600 of such banks. They are encouraged by a slight Government subvention.

In Italy, where the paysan and the small proprietor pay as high as 100 per cent. interest to usurers, who grant them loans, there already exist 40 rural banks, and where they exist the usurer is rapidly disappearing.\*

Of the number of institutions permitting salaried persons, employés and workmen to quickly arrive at independence, to the position of employer, by the creation of a social capital, we know of none that has attained a more practical realisation than the "crédit mutuel," such as is described in the report of Mr. Luneau to the tenth section "d'Economie Sociale" page 309, which states and solves this problem that presents itself to every workman who wishes to escape from the salaried condition: *Form yourself your initial capital, and when that is established credit will come to you.*

\* Report of Mr. Leone Wollemborg, at the Exhibition of Social Economy.

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 COOPERATIVE ASSOCIATIONS OF PRODUCTION.

After having proved the absolute and complete success of cooperative associations of credit and consumption, it is sad to state the almost total check that cooperative associations of production have received.

The reason is that the problem to solve, concerning these, is more difficult, more complicated, than for the first, and those who have undertaken the solution have too often gone astray in pursuing the object they wish to attain.

The first aspirations of workmen as to cooperation in production manifested themselves in France on the day after the Revolution of 1848; they were encouraged by the Government, who granted them, under the name of a loan, \$600,000, to be divided among the cooperative associations, created by workmen or by workmen and employers jointly.\* What was the result of the governmental assistance? It is not very easy to define, for the Imperial Government suppressed the workmen's associations ever since 1852, leaving only about twenty subsisting. In 1851 there existed in Paris only 250 cooperative associations of production working under excellent conditions.

It was not until 1857, and particularly in 1864, that the cooperative movement was taken up again by the workmen. In the meantime the great industry had made its appearance in France; the relations between workmen and employers was embittered, and the new movement resembled rather a declaration of war against capital and employers than an attempt at economic reform.

This tendency has become still more accentuated since that epoch, and in France, as in America, the word cooperation signifies abolition of wages.†

In principle this is true, but in practice it is not applicable. In principle the true cooperator should furnish his share of cooperation without remuneration up to the division of profits; this is what occurs in cooperations of credit and consumption. In practice, the workman, whose share in the cooperation consists of labor—capital being a tool—cannot wait without a withdrawal for the day of the partition of profits, and should receive a portion—the portion often being greater than the whole—in the form of wages.

It matters little, it may be said, that the workman receives his share in profit under the form of wages. It matters a great deal, for this payment, this advance, is the actual negation of the cooperative principle. The workman adds no more to the mass by his labor, since he receives payment in proportion as he furnishes it, and when such payment necessitates an advance of capital greater than the portion he has contributed, he ought, to procure that wage, to have recourse to a capitalist to advance it to him, and who, to guarantee himself against any loss, directs the company, procures the labor and sells with profit the products of the manufacture—that is, the employer. It is only when the capital paid by the associated workmen

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\*Proposition of M. Michel Alcan, deputy, 30th May, 1848.

Decree of the National Assembly of 5th July, 1848, in favor of associations between workmen or between employers and workmen. Instructions concerning this decree.

Documents exhibited by the French Government.

†By-laws of General Association of Cabinetware of Paris, page 109.

is sufficient to cover the cost of the materials used, and the amount of wages that they will receive, before realizing in cash the product of their labor, that the association is really cooperative.

Capital and labor being found, it remains to make them available, and to give the manager, who profitably develops them, the remuneration to which he is entitled and the authority necessary for conducting the business.

These are the two rocks on which most cooperative associations of production have stranded, which would not recognise either the claims of the manager to superior wages, nor accord him an authority that the cooperators claim for themselves.

It is only in resigning themselves to a very severe discipline, all the details of which are minutely defined in the by-laws, in appointing managers invested with real and serious authority, and remunerated in proportion to the responsibility laid upon them, that some of the cooperative societies of production have succeeded. Workmen are well acquainted with these elements of success, and this is how one of the administrators of the "Cooperative Association of Working Carpenters of La Villette," one of the most prosperous Parisian societies, expresses himself on the subject, before the Commission of Enquiry of associated workmen:—

"The manager is named by the General Assembly. We have inserted in our by-laws a clause that makes a change of manager very difficult; for the change of management is the danger in all societies. The manager can be displaced only by a meeting composed of at least two-thirds of the members of the society, by a majority of two-thirds of the vote. We were subjected also to some rough handling, but this soon calmed down, thanks to the above clause and the council of administration; ten persons agree better than three hundred who commence shouting and end by making fools of themselves.

"The council of administration is elected for three years. It is renewable by thirds; there remains, accordingly, always some of the old stock. The manager is elected for life, so to speak, considering the conditions required to displace him.

"The President:—Therefore the manager reigns and governs?—Yes, it is simply an autocratic Republic.

"The President:—Do you find it satisfactory?—Yes, since, in short, it is the only possible course. This is why we exist. People who have money to spend are not anxious to seek for anarchists."

This was to abandon the principles adopted by certain schools, and consequently, to raise the animosity of their adepts.

The cooperative societies of production, in adopting different modes of assessment, different systems of cooperation, and often rules for their workshop of a severity exceeding that of other workshops rendered themselves obnoxious to criticism and very often justified the attacks to which they exposed themselves.

The cooperative societies of production lack that unity of principle, of plan and idea, which presided at the foundation of cooperative societies of credit and consumption. In studying the by-laws of these societies, we search in vain for the parent idea whence they issued. Some, forgetting that they are cooperations of workmen, divide their profits on a purely financial basis; others overlook, with the

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object of protection, the freedom of labor and forbid during a certain number of years, under severe penalties, to their resigned or excluded members, to work at their trade as employer or partner. Some, scorning capital, accord uniform dividends to shareholders who work, as well as to those who do not, and that without regard to the capital paid up. Others, on the other hand, accord to capital a greater share than to labor, or suppressing the dividends pay to the partners only their simple wages, and apply their profits to the increase of the collective property. Finally, we find among them those who, scorning the principles they profess, refuse to admit their auxiliary workmen to a share of their profits.

Some of these societies have raised, by their workshop rules, more animosity than the hardest employers. We can easily understand this hostility on reading some of the rules published in this report rules, the application of which will cause daily strikes in Canada.

The few cooperative societies, established in the United States, those of Massachusetts, for example, have nothing cooperative but the name. They are stock companies, of which the shares are partly or wholly held by the workmen, but divide their profits, in the shape of a dividend on the capital, excluding the labor from such repartition, exactly the same as done by societies of capitalists.

This tendency of cooperators not to treat auxiliaries according to the principles they profess, seems to be general.

Thus, when, in England, the workmen in the cooperative manufactories of "Wholesale Stores," of the cooperative societies of consumption demanded, in virtue of the fundamental principles of these societies, that they divide the ordinary profits, realised on the manufacture, the "Wholesale Stores" opposed it, alleging that the manufactories worked on the common capital, and that, besides, the workmen had no right to the profits, these profits being made, not by workmen, but by the consumers. It is the old theory of the middlemen, adopted by the very men who declared themselves their adversaries.

Notwithstanding their economical errors, we must not condemn the cooperative societies of production, especially those who treat their auxiliary workmen as they treat their own members. Some of them have succeeded in improving the condition of their members, and in giving the workmen examples of independence, of courage and perseverance, while teaching them how they can create a capital without other resources than their wages.

Cooperation in production is the question of the future; it alone may bring complete social peace. For this reason it must not be compromised. Every unsuccessful effort diverts the workman from the object he seeks to obtain; they must not therefore be incited or urged to try their strength in this direction before they are ready for the contest, and they will not be ready until the day when they have found the fixed and stable basis for cooperation in production as they had been established for cooperation in consumption and credit. Until then workmen will do better to direct their efforts to arrive, when is possible, at the participation of profits, much broader and much more equitable than most of the systems followed by cooperative societies,

and which will lead them with more or less delay to the veritable cooperation of workmen.

Here, nevertheless, is the opinion on the question by the manager of one of the most important cooperative societies, that of "The Spectacle Makers.:"

"The moment you become of member of this association of variable capital and membership, you really are, by the interest derived from it, and the possible access to its divers intricacies and hierarchies, somewhat of a patron, and in that sense you become better. If the system of association permits of advantages which unfortunately cannot be attained by all, the differences of nature, of character, are so many obstacles that cannot be overcome, this cannot be said of the profit-sharing system which does not impose the same obligations as associations and which can more easily be applied. This remedy is the one that must be applied; it is a step necessary before entering into cooperations. Some large establishments have put it in practice and are satisfied with the results. This expedient does not require further proof. It remains with those withholders of well-being to learn, by a generous relinquishment, that in interesting their individual members in their prosperity they work at the same time towards social peace."

#### WORKMEN'S DWELLINGS.

A French savant, Dr. DuMesnil, terminated a report on small lodgings thus:—"It is not simply virtue; it is absolute heroism that is required by all these people, not to contract, in those hovels, a hatred of society." Lord Beaconsfield had, in another form, expressed the same idea in stating that "The best guarantee of civilization is the dwelling."

Not much attention was paid to small lodgings in the early part of this century, until the time when it was perceived that they form dangerous agglomerations to health, morality and public security. Then began, in nearly all the large cities and in many industrial centres, a campaign, having in view an improvement in the hygienic conditions of workmen's dwellings and to render it easy for workmen to acquire property. The hygienic conditions of workmen's lodgings, in certain cities, were such that the mortality reached disquieting figures.

Thus, in Paris, in 1883, it was stated that the mortality was but 14 in 1,000 inhabitants in a rich quarter, embracing but 9 per cent. of lodgings paying under \$60 rental, and that it was 39 per 1,000 in a workmen's quarters, containing 54 per cent. of lodgings under \$60 rental. The tenants of small lodgings are no better lodged in the large Canadian cities. At Montreal only 14·97 persons die per 1,000 in the rich ward of St. Antoine, while in the workmen's quarters of Ste. Marie and St. Gabriel the mortality is 36·38 and 40·66 per 1,000\*\*\*. In England the average length of life among the rich class is 53 years; it is 41 years for the general population and 29½ years only for the laboring class.\*

It is estimated in France and in England, the loss in wages, expenses in treatment and funeral and maintenance of widows and orphans, that results from premature deaths of workmen caused by unhealthy lodgings, amount to over \$100,000,000 annually in each of these countries.\*\*

\*\*\* Report of Dr. Laberge 1889. \*The Metropolitan, No. 731.

\*\* Revue d'Hygiène, page 765.

This figure is certainly not exaggerated, in view of the facts established by recent official enquiries.

At London, for example, the enquiry revealed that among the poor, the family, in the majority of cases, live in one room. They found houses of six rooms occupied by six families, and as many as eight persons lived in the same room. In Hambury street, Spitalfields 63 persons lived in a house of nine rooms.

At Glasgow, 180,000 persons lived in 40,000 lodgings of one room. At Dundee, 22,877 persons in 8,221 rooms; at Dublin, they found 1,074 families occupying 175 houses containing 1,483 rooms.

In France, in 1881, 219,270 houses occupied, according to deputy Martin Nadaud, by 1,300,000 persons, had no windows. At Paris, 39,600 poor families, forming a population of 100,000 souls, had but one room for each families. At Brussels, one-third of workmen's households live in one room. At St. Petersburg, 75,055 persons live in 16,505 rooms. They found as many as 50 tenants in the same room.

In 1880, at Berlin, in 3,230 lodgings they could not have a fire; they sheltered 10,000 persons; in 127,509 lodgings of one room, harboring 478,000 persons, they could not light a fire; 67,000 lodgings, where 302,000 persons lived, containing each two rooms capable of being heated and 100,000 persons lodged in 23,000 cellars.\*

At New York, the crowding is still greater than in the old world. For example, while in London there are about 45 persons to the acre, in New York there are in certain quarters 300 to 750. In 1885 there was, in the last named city, 26,859 tenement houses, harboring 1,300,000 persons.

In one of these houses was found 32 rooms, having no communication with the outer air.

How has it happened that cities have allowed such focuses of epidemics to become established? How have they permitted generations of children to grow up, in such a promiscuous manner that nothing can be looked for to issue from such centres but corrupted souls and dangerous citizens.

Men of courage, philanthropists, patriots, have for long years denounced the hygienic conditions and morals of lodgings in which the workman was too often, alas, forced to live.

For a long time these protestations have been met by the argument of a free contract, to live where one chooses. Nobody, it was said, compels the workman to live in such lodgings; if he does not like them, let him go elsewhere.

But when these unhealthy lodgings became dangerous to the healthy quarters, and in the time of an epidemic death dealt with the tenants of these as well as the former, it was admitted that the protestators had good reasons to object, and that something must be done to improve the workmen's lodgings.

Inspection laws were made. They serve more in admitting the extent and nature of the evil than in suppressing it. They were even incapable of checking it; the crowding increased with the development of industry in the large cities.

\* *Le logement de l'ouvrier et du pauvre*, par A. Raffalovich.

It was then that the Government and municipalities created laws and regulations permitting, to a certain degree, the sanitation of populous quarters. These laws are all recent, the oldest dating less than twenty years back, and their application has given satisfactory results.

But the evil has, during the last few years, taken such proportions that they can succeed in making it only slowly disappear.

The real and serious improvements made in workmen's lodgings have been realized by private initiative.

Generous benefactors, of whom Peabody is the best known, have constructed healthy lodgings and leased them to workmen at very low rates. Others have founded societies for the construction of buildings destined for workmen, contenting themselves with receiving a ridiculous small interest on the capital employed, or have, like Miss Octavia Hill, transformed hovels into habitable lodgings.

The workmen in large manufactories established outside of cities have been, in regard to their habitation, more favored than their confrères in large centres. The employers, or the companies for whom they work, enable them either by loans, or by selling on long terms, to become proprietors without incurring heavier charges than an ordinary lodging would impose upon them.\*

But the greatest progress realized in the habitation of the workman is the work of "Building Societies." In England, in the United States, in Italy, in Belgium, and in many other countries, they have obtained the greatest success, and give fine dividends to their shareholders, while enabling the employees and workmen to easily acquire, at a low price, the ownership of his house.

This transformation of the laborer, the prolétaire, into proprietor, of the crowded tenant of an unhealthy lodging into a proprietor, living comfortably in a healthy dwelling, is perhaps the most important fact that can be made to intervene in the solution of the social problem.

In his opening address, the President of the "Congress of Cheap Dwelling Houses," summarized the results of this transformation:—

"The proprietor workman; said M. Siegfried, is the laborer frugal, cautious, cured of his utopian ideas of revolution and socialism; it is the workman snatched from the tavern."

In the pamphlet "*La Société de la Vieille Montagne à l'Exposition de 1889*," this company, which embraces in its organization 1,000 workmen proprietors, being 20 per cent of its staff, gives the following description of the workman proprietor:—

"There is not in any State a more meritorious and more useful citizen, there is not in an industrial society an element more efficacious and more reliable than the workman arrived at the ownership of property by labor and by saving. It may be said that the power and the progress of a people or of a company may be measured, not by the importance of its territory or its capital, but the proportion of the laboring proprietors that constitute their numbers.

Nothing is more favorable than the possession of the domestic hearth, to the growth of morality and the dignity of the workman, and at the same time of his

\* See Section XIV, Institutions Patronales, page 333.

independence. This transformation of the prolétaire into the proprietor, constantly introduces into society elements of order and of peace."

To this influence of proprietorship on the citizen must be added that of the lodging on the father of the family. This influence is very considerable in counterbalancing that of the tavern. The city of Mulhouse furnishes a convincing proof of it. Since the magnificent creation of M. Jean Dollfus, "*La Société Mulhousienne des Cités Ouvrières*," in which the shareholders deny themselves any profit whatever, this city has always been cited as one of the manufacturing cities exempt from troubles of every nature, and its working population give good reason for the following words that one of the promoters of that work pronounced before an assembly of citizens whose concurrence he was seeking:—

"The convenience, the neatness of a lodging has a greater influence than might perhaps be at first supposed, on the morality and well-being of a family. The man who, on entering his home, finds but a miserable hovel, dirty, in disorder, where he respire nauseous and unhealthy air, cannot content himself in it, and flies to the tavern to pass a great portion of the time he has at his disposal. Thus he becomes a stranger to his home, and soon contracts there disastrous habits of expenditure, which his family feel too soon, and that almost always ends in poverty. If, on the contrary, we could offer these same men clean and bright homes; if a small garden is given each, where he would find an agreeable and useful occupation, where, in his modest attempt at culture, he would learn to appreciate at its just value that instinct of cleanliness which Providence has given us, would we not have solved in a satisfactory manner one of the most important problems of social economy? Would we not have contributed to strengthening the sacred ties of the family, and to render a veritable service to the class so interesting as our workmen, and of society itself." (*Les Cités Ouvrières de Mulhouse*).

In presence of the considerable advantages that building societies afford to the working classes, we have reason for surprise at the small number of associations of this character existing in Canada.

This almost total absence of an institution prosperous in every country is due to a well-known cause.

Some building societies established in Canada nearly all failed; some honestly, because they had been managed by incapables; others, because they had been administered by people that were more capable than honest.

The first building societies inserted in their by-laws the principle of cancellation for non-payment. This principle drives away and will always drive away a large number of workmen, who will not run the risk. It is true that a society cannot exist without funds, and that it contracts engagements which it must fulfil, but it is equally true that the workman being able to place his capital in a way so as not to lose any portion of it, prefers to renounce the advantages offered, by no matter what financial combination, rather than see himself deprived of his savings, just at the time when he may most need of them; at a time of lock-out, of sickness, or to remedy the consequences of any other unforeseen event.

No confiscations, then; they are neither just nor necessary. "*La Solidarité*," (page 328) for example, is a building society that does not admit them; this does not prevent its working. It is erased from the by-laws of the majority of joint stock companies, founded for the construction of workmen's dwellings; and the regula-



tions of employers' building societies, as well as the documents of Section XI (page 323) indicate the measures taken by the founders of European building societies for assuring to workmen the re-imbusement of sums paid in, in case that death or sickness, or lock-out, should prevent the laboring shareholder from fulfilling his engagements.\*

Every one cannot become proprietor, and tenants form not the least interesting portion of the working population. For them, societies of a character essentially philanthropic have been created; they build tenement houses, or cottages, under the most hygienic conditions, and which they lease at a figure giving a very small interest for the capital engaged.

The rents of the small lodgings are relatively very high; they bear, unfortunately, an additional charge put by the proprietor to cover risks of losses. To lower the rent of small lodgings, while guaranteeing their payment by the aid of any combination whatever, is a problem that merited the attention of economists, and that M. Coste solved by his remarkable conception, the "*Epargne Locative*," that he explains as follows, in his book, "*Les Questions Sociales Contemporaines*":—

"*L'Epargne Locative*" is the progressive acquisition of shares conferring the right of lease and promise of sale of the immovable occupied by the tenant with progressive reduction of the rent.

Let us suppose twenty small workmen's dwellings of \$1,200, or ten clerks' houses of \$2,400, or one single large dwelling of \$24,000, containing from 80 to 100 rooms, leased at attics as simple rooms, in the higher stories as lodgings of three or four rooms, in the lower stories as apartments of six or seven rooms; and let us take as the average unity the family house or the lodgings of four or five rooms, representing a capital invested of \$1,200.00. Lodgings of this character, rented to unknown persons, more often to workmen or to employees without resources, will yield a gross rental of \$96.00 to \$120.00, say at a rate of 8 or 10 per cent. necessary to cover the expense of maintaining the immovable, as well as the risks of deficiency, of non-payment, of expulsion of tenants, and repairs, which are considerable for the kind of tenant we are considering. But the proprietor would be well contented with a revenue of 5 to 6 per cent. if he were sure of being regularly paid.

The whole problem consists in constituting a guarantee for the rent, by determining the tenant to devote his savings to it.

Let us consider with this view the value of the house or block as represented for one half, by 600 hypothecary obligations of \$20 each, and for the other half by 600 ordinary shares also of \$20; each household or each lodging of 4 or 5 rooms would have a value of 30 obligations and of 30 shares. In acquiring successively at first the 30 obligations, then the 30 shares, he would become successively owner of a corresponding value of the capital invested in the house or lodging

\*We shall find in the documents of Section XI numerous combinations against the delays resulting from sickness or lock-out. Against death we find only the resiliation of contract with complete or partial re-imbusement to the widow. To assure the transmission of the property, free from all charges, to the widow and children of the workman, dying before the complete execution of his contract, in assuring his life, is an idea that commences to press itself on the attention of economists. The note sent on this subject to the "*Congrès des Habitations Ouvrières*" by M. Cheyson (460) contained a project in every point identical to that proposed by the "Royal Labor Commission." (Report, page 30.)

that he occupies. Once in the possession of the 60 certificates, he would have, to become proprietor of the house or lodging, but to remit the certificates into the hands of the vendor society to be annulled at its pleasure. Up to this, the obligations purchased by the tenant could be deposited in a public bank, to be held subject to payment and guaranteed by his rent. And thus, the savings of the tenant would be found to be doubly secured: On one side, the interests due on his obligations would be compensated by one portion of his rent; on the other the rate of his rent would progressively decrease, because the proprietor would find himself more and more guaranteed by an increasing security.

Now, in this double reduction of rent we see developed a sufficient advantage for inciting the tenant to the acquisition of hypothecary obligations on the immovable, even if he has no intention of acquiring it; and this renders the combination applicable to tenants of all categories, even to those who occupy but a very small fraction of a considerable immovable, of which he could never dream of becoming the proprietor.

Such is the principle of "*L'Epargne Locative*" in all its simplicity; this, then, is how we are able to calculate the results.

Security of Obligations.	Giving right to a lease of	RENT.		Interest 4 % on Obligations going in reduction of rent.	Balance to pay.	Progressive reduction.
		Rate %	Amount.			
\$ cts.			\$ cts.	\$ cts.	\$ cts.	\$ cts.
.....	.....	8.00	96 00	.....	96 00	.....
100 00	1 years	7.66	92 00	4 00	88 00	8 00
200 00	2 "	7.33	88 00	8 00	80 00	16 00
300 00	3 "	7.00	84 00	12 00	72 00	24 00
400 00	4 "	6.66	80 00	16 00	64 00	32 00
500 00	5 "	6.33	76 00	20 00	56 00	40 00
600 00	6 "	6.00	72 00	24 00	48 00	48 00

} Either a profit of 8 % on the capital employed or a security.

"Thus in this system, which in all its lines, is modifiable, the mass of tenants, that is to say everybody, will find in their savings a well determined and very concrete object—stability of lodging, guarantee against the caprices of the proprietor, long lease and the right of purchase. The investment will be more remunerative than in no matter what eventual enterprise; the security will be complete since the investment will be hypothecary; finally, the immobility of the savings will never be final, the permanent tenant always having the right to withdraw his certificates from the bank of guarantee, to treat with third parties, thus involving for them the application of the common right, that is to say, the raising of the rent, the cancellation of the lease and forfeiture of the right of purchase.

"This combination of "tenant savings" would have all the advantages of the ordinary savings banks, with many others besides, and would constitute a very effi-

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acious stimulant to the accumulation of savings. If it became universal it would render certain the payment of rents of small houses, and would lower the rent of modest tenements. Finally, real-estate societies would find, in the application of the foregoing, new facilities for the sale of their property or at least the stability of their invested capital."

What is the best system to adopt in the construction of workmen's dwellings? The solution of this question varies with the climatic condition of each country, and the habits of the working population. In Canadian cities, tenements, constructed under hygienic conditions, heated by steam, lighted by gas, would offer great economic advantages, but these advantages would be far from compensating those which the family draws, in a moral point of view, from the isolation that can alone be procured by the separated house or the cottage. The tenement is almost unknown in Canada; one meets with but few specimens of them in some of the large cities, and the development of this system of construction is not desirable.

The collective house, which is called "tenement," "barrack," "phalanstère," is a hindrance to the transformation of the tenant into a proprietor.

Scotland offers the spectacle, almost unique, of houses sold in detail and occupied by several tenant co-proprietors whose rights and duties are perfectly limited by the law. It was tried to import the system into England; Parliament with this view enacted a law in 1881, "The Chambers and Office Act," but up to the present, workmen have preferred the isolated house to that of the lodging, forming a portion of a great building.

Attempts at dealing with collective property, represented by shares acquired by the workman, at his convenience, up to the amount of the estimated value of his lodging, were made, without success, in France, in England and in Germany.

This collective property combination, is highly praised by the socialists, who affirm that the system of small houses attaches the workman to the land, prevents him from moving, and interferes with his liberty, nevertheless this combination while being very practical, has never enjoyed any favor among workmen. It does not stimulate the desire to save, engenders no idea of sacrifice to attain an object, just because this object is deprived of that fascinating reflection made by joys, of liberty and comfort that the workman foresees in laboring, suffering and economising, to possess his house.

The comfortable house, the "home" especially when the tenant foresees the possibility of becoming proprietor, is the most redoubtable adversary of the tavern. To increase the number of workmen's cottages, to construct them under the best hygienic conditions, outside of the cities, in quarters connected to the city by railways, and to rent them at rates that, while assuring the invested capital a remunerative interest, will permit of the tenants acquiring the property, by degrees and without apparent sacrifices, is a work that merits the attention of all citizens that believes with the president of the "*Congress of cheap dwelling houses.*"

"That here there is a great work to accomplish, a work of moral renovation and social preservation, that is worthy of inspiring those who think that the enjoyment of life consists in the good that we can do, and who are convinced that in creating man and endowing him with moral and intellectual faculties, whose limits

are infinite, God has wished to associate him in His work and permits those who comprehend the wisdom of His conceptions to work with Him in the amelioration of the conditions of human life."

#### SOCIAL HYGIENE.

##### *Dwellings—Workshops.*

Notwithstanding the arrangements made by the various authorities of large European cities, the sanitation of workmen's lodgings has made but very slow progress. On the other hand, the sanitary conditions of workshops, during late years, have been considerably improved. This rapid amelioration is due, in a great measure, to the efficacious inspection of manufactories.

In view of the results obtained by the inspection of workshops, we have reason to ask why the inspection of houses which exist in France and in England, for example, does not in a short time cause the disappearance of unhealthy lodgings? It is because we have here a complex problem, that the causes of insalubrity are manifold, and that it proceeds as much from the condition of the property as from the conditions of existence of those who occupy the property.

The measures to take against overcrowding are most delicate and very difficult of application. The family cannot be subjected to them, whatever may be the promiscuous nature of the life in the midst of which its members may be living, except by assimilating its residence to that of an hotel where they take boarders. From this it follows, that to avoid over-crowding it is absolutely necessary to establish means of rapid communication at cheap rates, thus enabling the working population to live out of the city, to spread themselves in the country, instead of crowding themselves into tenement houses. Even if living in the country or in a well-aired suburb, the small tenant, by necessity or eagerness of gain, takes boarders in a dangerous proportion for the health of his family, we have reason to hope that the evil would not extend beyond the infected house.

With air, verdure and sunlight, regions where sickness continually decimated the population have been transformed into habitable quarters.

To regulate the height of houses, to open large avenues, to create squares and parks, have been the principal measures adopted in the large cities for doing away with the effects of overcrowded lodgings.

It is in England that the most energetic measures have been taken for the sanitation of cities. As soon as the mortality of a quarter surpasses a certain proportion the quarter is expropriated, it is cleared, and on the ground they raise healthy houses. The results obtained by this system are considerable. For example, at Birmingham the mortality in a district thus rebuilt decreased from 62·5 per thousand to 21·9 per thousand, and in another from 97 per thousand to 25·6 per thousand.

The means taken in regard to sewage, the demolition of insalubrious quarters, the improvement in the system of drains, and the distribution of water, have been completed by the establishment of baths and public laundries. The public baths have rendered great services to the European working population; in England they are established under special laws which fix also the price of the bath. (Page 443).

The public laundries are unknown in Canada. They are establishments where the housekeeper or washerwoman goes to wash her linen. The linen is at first automatically washed in lye, then delivered to the washerwoman, who has nothing more to do than to soap and rinse it. These laundries are divided into stalls provided with hot and cold water taps, soap, &c. The operation is a rapid one and the linen is afterwards dried by steam dryers. There are in Paris about 500 public laundries; the linen is washed in lye for 2, 3 or 4 centimes the package, according to its volume, and the stalls are rented at 3 centimes per hour. These establishments are very useful to the working population; they diminish the expenses of the family and economise the strength of the mother, for whom, too often, the washing is a cause of exhaustion and sickness.

Manufacturers have also erected baths in their mills, for the use of their workmen or open to the public. These hygienic measures cost so little to take, where there is no lack of hot water, that we have cause for surprise that they are not more generally taken by the proprietors of large manufactories.

To the overcrowding and insalubrity of lodgings we must, in order to explain the mortality that reigns in the agglomeration of large cities, add alcoholism.

#### ALCOHOLISM.

Alcoholism is a scourge that flourishes, more or less, in all classes of society, but which, in Europe, attains its maximum of intensity in the workmen's class.

Do they drink because they are in poverty, to stupefy themselves, to forget their troubles, as some affirm? Or are they in poverty because they drink?—are the questions that are discussed with equal success by economists who have studied the question.

M. A. Coste, in "*Les Questions Sociales Contemporaines*," shows by irrefutable statistics\*, that, alcoholism increases with the activity of trade and the ease which follows it, while it decreases in times of crises and of strikes." In consulting these statistics we find that alcoholism augments in times of good harvests, and diminishes in bad years. We see it also rise and fall according as workmen are more or less occupied, and follows in its oscillations the height or the fall of the deposits in Savings Banks, as are proved by the following figures:

YEAR.	Deposits, Savings Banks of Paris. \$	Proportion of alcoholic patients per 100 admissions at l'asile Ste. Anne.		
		Men. p. 100.	Women. p. 100.	Total p. 100.
1868-69.....	10,498,400	21 to 24	4 to 6	25 to 30
1872-73.....	7,090,800	13,50	3,33	16,83
1878-79.....	11,459,600	20,97	3,81	24,78

The author adds:

"It seems plain enough that alcoholism, in a usually prosperous country, should be considered as a manifestation of public well-being rather than as a manifestation of want.

\* Hygiène sociale contre le pauperisme.

† L'Asile d'aliénés à Paris.

“ All this is very instructive. As alcoholism is the outcome of plenty as well as want, and also (as mental pathology shows) of intellectual weakness and melancholia, it has evidently numberless causes, both of the moral and of the material order.

“ Wants, over-work, we will only get the better of them with progress in production and division of wealth; but of what use will they be if, on the other hand, it allows *ennui* to exist and morbid dispositions to increase? All increase of wealth not accompanied by co-relative increase in artistic tastes and moral and intellectual aptitudes will naturally tend to an increase of drunkenness; so that, for a people behind the age, for a nation of parvenus, alcohol will be the thermometer of the fortune of the people.

“ France feels dull, said Lamartine. *Woe to the nations who feel dull—they will become drunkards.*

“ What are the cures for this? Education, intellectual culture, the taste for reading and serious occupations; but before everything, more immediate means, a more active influence on the masses. As regards permanent resources, an interest in their occupation, a small property, two things which imply the family life, urgent motives to a constant occupation, which prevents intellectual idleness; as accessory resources, but not less useful, artistic pleasures, concerts, plays, exhibitions, lectures; physical exercise: walks, open air games, etc.

“ It is better to cultivate flowers, play ball, join gymnastic societies, dance, make love, sing, without prejudice to more serious occupations, than to become degraded at the tavern.”

Economists, scholars, doctors, manufacturers, all agree on this subject. In all classes of society the opinion is, that in order to stamp out alcoholism, one must give the workingmen intellectual pleasures, shorten the hours of work, pay sufficient wages, encourage economy and the taste to become property-owners, and, above all, reduce the number of taverns.

In a work on pauperism M. A. Baron has demonstrated with great lucidity that crime and poverty are in direct ratio to the multiplication of taverns.

He has taken two districts in France, quite separate, each having the same number of inhabitants (3,000,000), and has obtained from official statistics the following table:—

DISTRICTS.	NUMBER OF INHABITANTS.			
	Taverns.	Sentence to Prison.	Destitute helped.	By Mutual Benefit Society.
South-west.....	134	626	47½	29
Whole of France .....	105	336	30	37
North.....	59	269	12	46

There were in the whole of France (1878) 350,697 taverns; the south-west districts, 28,474; northern districts, 63,963.

The moral remedy is excellent, but whilst waiting for it to work there is one urgently asked for: the reducing of the number of taverns.

There is in England 1 tavern for 145 inhabitants.  
 France 1 do 100 do  
 Holland 1 do 88 do  
 Belgium 1 do 44 do

Belgium of all European countries is the most ravaged by alcohol. The average consumption of alcohol is  $2\frac{2}{3}$  gallons per annum per inhabitant, or more than 12 gallons per annum per family. One is then not surprised at the consequences which follow such a consumption of alcohol, as set forth and denounced in the following document, by the *Ligue patriotique contre l'alcoolisme* (Patriotic Ligue against alcohol). \*

*Alcoholism in Belgium.*

The country consumes 15,220,000 gallons of alcohol per annum.

Our hospitals are full of victims to alcohol.

Our prisons are full of victims to alcohol.

Our mad houses are full of victims to alcohol.

Our poor houses are full of victims to alcohol.

The consumption is on the increase. In fifteen years the population has only increased 14 per cent.; the consumption of alcohol has increased 37 per 100, and

The Cases of lunacy increases, 45 per cent.

The Crimes increases, 74 per cent.

The Suicides increases, 80 per cent.

Paupers and vagabonds, 150 per cent.

The country spends in strong drinks \$25,000,000 per annum. The State only spends \$3,200,000 on public instruction.

THERE ARE 5,500 SCHOOLS AND 136,000 TAVERNS.

Never has the evil influence of liquor and the increase in the number of taverns been shown in such a conclusive manner. One cannot too urgently insist on having the number reduced, and to demonstrate the influence they exert it is only necessary to compare their increase with that of crime and poverty and other evils they entail.

The *Official Reports of the Communal Council of Brussels* 1868-1883 give on this question the following statistics:—

*Comparative Statistics—Brussels.*

Years.	Population.	Taverns.	Crimes and Offences.	Pledges in Pawn.	Prostitution clandestinely carried on.	Cruelty to Animals.
1868.....	165,098	2,458	4,168	\$ 779,200	731	.....
1871.....	167,313	2,588	5,528	875,900	1,257	.....
1874.....	171,249	2,741	6,691	999,200	1,000	133
1877.....	173,670	2,823	8,207	945,500	1,387	111
1880.....	162,498	3,268	9,338	943,900	2,757	252
1882.....	166,351	3,412	10,179	1,072,600	2,973	314

\* This is a Belgium league, and the document was published in Belgium.

The population of Brussels was about the same in 1882 as in 1868, and one can easily discern by the above statistics the moral and material consequences of an augmentation of one thousand taverns between the one period and the other. If we consider the general situation in Belgium we become aware of a state of things still more sombre than that even presented by the capital.

*Belgium.—Alcohol and Crime.\**

Years.	Population.	Taverns.	Suicides.	Insane.	Sentences.	
					Assizes.	Police.
1850. ....	4,426,202	53,097	246	.....	183	21,445
1855. ....	4,607,066	55,899	245	4,278	.....	.....
1860. ....	4,731,957	74,940	226	5,170	186	18,794
1865. ....	4,984,351	91,527	267	5,612	133	16,350
1870. ....	5,087,826	100,763	367	6,481	105	19,498
1875. ....	5,336,634	.....	336	7,236	134	23,569
1880. ....	5,519,835	125,000	533	8,250	137	36,121

But one would say, a man can only drink a certain amount; once drunk or satiated he is forced to stop, and the increase in the number of taverns diminishes the tavern-keepers' profits without increasing the number of drunkards or the amount of drink. The statistics answer equally to the partizans of absolute liberty for the taverns, and the following table proves that in Belgium consumption per head increases with the number of taverns.

TABLE of the Annual Consumption of Beer, Wines and Liquors per Inhabitant each year.

Years.	Number of Taverns.	Beer, gallons.	Spirituons Liquors over 12-proof, gallons.	Wine, gallons,
<i>Belgium.</i>				
1851-1854. ....	53,097	30,05	1,27	0,05
1864-1866. ....	91,527	32,11	1,68	0,06
1870-1872. ....	100,763	34,56	1,66	0,07
1873-1875. ....	.....	38,47	1,91	0,08
1879-1881. ....	125,000	34,65	2,12	0,08
1884. ....	140,000	36,82	2,12	0,08
<i>1884.</i>				
France. ....	400,000	4,59	0,84	25,91
Germany. ....	.....	14,13	1,87	1,30
England. ....	.....	31,28	1,16	0,04
Austria. ....	.....	6,19	1,25	4,86
Russia. ....	.....	1,00	1,75	.....
Italy. ....	24,293	0,01	.....	18,69
Switzerland. ....	.....	8,15	2,02	7,60

\*DOCUMENTS.—*Annuaire Officiels* of the Kingdom, 1840 to 1882, and statistics of the Minister of Justice, 1875-1880. General state of the Kingdom, 1851 to 1875.



In 1886 the English Ambassador of Brussels, after the sanguinary strikes which had taken place in Belgium, addressed to his Government a report, in which he says:

“The traffic in liquor, which is immense in Belgium, has exercised a most pernicious influence in the social and moral progress of the nation, and produces habits of intemperance and improvidence which prepare the people for strikes and riot.”

In a pamphlet issued by the Patriotic League against drunkenness: “Drunkenness in Belgium,” the following occurs:—

“During the years 1873–1876 the salaries paid in Belgium exceeded a sum which has been valued at over \$100,000,000, the regular amount paid during the same period of time before this date; the official figures of the excise establish that, during this time of extraordinary prosperity, the consumption of liquors had increased by about \$85,000,000.”

And in presence of this unheard-of fact, the discouraged author asks if it is necessary to increase the salaries, and if it is not in vain that the country is prodigal in efforts and expenditure to instruct generations of drunkards and idiots on whose depraved instincts instruction can have no influence whatever.

The other countries of Europe, without being so seriously affected by that which Doctor Lefebvre of Louvain styles “*the alcoholic barbarity*,” experience, however, an increase in the average consumption of liquors, and a great portion of the salaries of workmen goes to the tavern.

In England, the budget for liquors is \$65,000,000, and \$60,000,000 in France. It is estimated that in England an adult spends \$74 annually on liquor, and that a workman who drinks moderately spends between the sixth and the fourth part of his wages at the tavern; \* also, it need not astonish us to learn that in England among 910,000 poor people, we may count 800,000 drunkards. It has been proved that in Belgium a person earning from \$160 to \$240 per year spends really \$43 in liquor, and in France, among 100 demented people, there were 14·36 per cent. drunkards, and 13·14 per cent. suicides.

No government, except that of Switzerland, does anything to diminish the evil. In Switzerland, there is a law which reserves and distributes 10 per cent. of the excise, about \$176,000 per annum, to associations the object of which is to contend against the traffic and use of intoxicating liquors. Besides Switzerland, opposition to the traffic is made, as in Canada, by the temperance societies.

These societies, while fully advocating the principle of total abstinence, attack mainly alcohol, their motto being—not teetotalism, but war on alcohol. In Europe, everywhere on the continent, the natural wine, product of fermentation, not of distillation, has never been regarded as a scourge. It intoxicates, but it does not poison. It degrades the drunkard morally and physically, but it does not kill; it does not destroy the race like alcohol. Thus the temperance societies of Europe having proved that the consumption of alcohol increased in direct ratio with the diminution in the consumption of wine, do not at all endeavor to condemn the use of wine. It is the stand taken by one European society, “The Blue Cross, of Geneva” (page 363), and the successes which attend it every day prove that for Europe at least wine is the great enemy of alcohol.

\* Report of the Committee to enquire into the condition of the Bristol poor—1886.

*Philanthropic Societies.*

These societies, especially those which prevent men from succumbing to misfortune, sustaining him, assisting him to contend with hardship, are powerful auxiliaries in the contest against alcohol. Among the typical societies whose statutes and labors are mentioned in this report (page 353 &c.), some are peculiarly remarkable, whose good deeds are performed in a considerate manner, thus increasing their value, assuring a good effect, and demonstrating the extreme honesty existing among these who struggle earnestly with misery. (Condition and situation of gratuitous loans, page 358.)

WORKMEN'S CLUBS—GAMES AND RECREATIONS.

The number of workmen's clubs, gymnastic companies, archery and shooting galleries, choral societies, dancing-berths, and especially public libraries, existing in all European countries, are matter for astonishment to visitors.

These associations are often maintained, in whole or in part, by the employers or the municipalities; but the greater number, except libraries, are supported by active members, nearly all workmen, or employees, assisted by honorary members.

Public libraries have multiplied in a remarkable degree; the most frequented are the municipal or communal libraries, whose regulations, extremely liberal, render the taking out of books for perusal quite convenient, and those who contain books on the industries established in the neighborhood.

At Paris, the number of books lent from the municipal libraries has been as follows:—

	Number of Books Lent in	
	1888.	1887.
<i>Sciences, Arts.</i>		
Instruction.....	121,934	117,556
History.....	113,120	111,112
Geography, Travels.....	162,345	149,366
<i>Literature.</i>		
Poetry, Voyages.....	187,404	173,235
Fiction.....	625,489	580,394
Foreign Languages.....	7,387	6,403
Music.....	59,757	55,322
Total number of books lent.....	1,277,436	1,193,388

The loan of engravings, plans, industrial designs, can be made for a period of 15 days.

In Belgium,\* out of 2,595 districts, 442 contained in 1887, 446 libraries, established under the patronage of the communal administration. Their catalogues contain altogether 1,243,489 works; they were visited by 97,110 readers, and count 122,601 subscribers.

\* From the archives of the *Administration of General Statistics* (Minister of the Interior and Public Instruction.)

The loans of books during the year were as follows :—

Commerce and industry.....	19,833
History and geography.....	95,188
Fiction and literature.....	561,845
Moral science, political, &c.....	42,558
Natural science, mathematics, &c. ....	142,239
Miscellaneous.....	100,106
Total number books lent.....	<u>992,344</u>

The people seek instruction, and the public authorities rival private enterprise in catering to these aspirations. Besides national, provincial, municipal or commercial libraries, the workmen's societies, the syndicates of employers or workmen, and the industrial societies have founded libraries open free to all, or at a very moderate entrance fee. Wherever there is a library, one may be sure of finding a liberal supply of programmes of the courses or conferences, thanks to the attention of the managing committee, and all persons connected with it generally. In England, France, Switzerland, Belgium, Germany, you can hardly find a town, even a village, without its regular evening lectures, or at least a society of lecturers whose services are given gratuitously. We can affirm, without fear of contradiction, that in countries where the hours of labor are reasonable, the employees can, with very little effort, acquire instruction which many young people do not receive at school.

After reading, music suits the taste of workmen. While the choral societies in France only numbered 100 in 1840, there are now 7,000, counting their members by hundreds of thousands, and their expenses by millions. We must admit generally that choristers and musicians are bad customers for the wine-shops.

What are the results of these institutions? We find them indicated in a striking manner in the report of the Belgian Commission of the XIIth Section.\*

The social question, we are convinced, reduces itself to a system of education. Let us place men of good character in the different positions of superintendence, and soon all will lend assistance, and associate fraternally to raise those who are in lower state, and thus ensure the welfare and happiness of all. But those who are doubtful of these educational institutions, which we have passed rapidly in review, may refer to the opinion of Mr. Emile de Laveleye,\* an eminent social economist.

"Twenty years ago, in the industrial centres of Verviers, Hadimont, Dison and Ensival, numerous groups of workmen were to be met with, openly declaring war on property, constituting themselves judges of all actions of their employers, pronouncing against them, without listening to them, terrible sentences, which they postponed until the first day of revolution. They passed under the name of *Francs-Ouvriers*, and their number increased from year to year. Every Sunday they held their meetings in the public halls of the vicinity, every district was covered by their clubs, and every one of these vied with each other in violent denunciations. The women also, as in the Reign of Terror, abandoned themselves to even more extravagant declarations than the men. Strikes also broke out in establishments where the employees could not find any serious cause of grievance. The employers and judges

\* Belgian Section.—Extract from report of Mr. Ernest Gilon: *Workmen's Clubs*.

\* *Moniteur Belge*—Official, 1888.

were openly insulted in broad day-light. The conflicts between the police and the *Francs-Ouvriers* were of frequent occurrence. In consequence of their enmity, all attempts made by the city authorities to preserve the peace were entirely futile.

"The situation must become worse, we must suffer still more," they said "so that the agitation will become greater, more general, and force the more moderate among us to revolt with us against the upper classes." An interdict was passed upon the *Prévoyante*, a Cooperative Consumers' Society, founded in the interest of the working-classes, to furnish provisions at a moderate rate. This society had been flourishing till then, but afterwards no workman dare make his purchases there. A newspaper, *le Mirabeau*, which demanded the violent destruction of existing social order, was sold at Vervais at 5,000 copies, and forced *L'Ami du Foyer*, founded and edited by the Pastor Bost, to disappear through want of readers. The agitation increased daily, and extended thence to Liège, and throughout all the valley of the Meuse. The principal headquarters of the "International" was at Verviers.

To-day all this is changed. The turbulent working classes are the most peaceful in the country. They are also the best instructed, if we are to believe the physicians established at Verviers, after having resided elsewhere, and the superintendents of workshops, who can establish comparisons between the intellectual condition of the local workmen and those of other industrial centres. They have successfully opposed the excitement caused by agitators, who have come to them in vain, endeavoring to lead them away, two years ago, since the terrible scenes which troubled Liège, Charleroi and Borinage.

The Annual Report of the Chamber of Commerce of Verviers speaks of the new situation in the following terms:—

"The good sense of our workmen, their love of order, the ideas which by means of many conferences, certain institutions really popular, have sown in abundance, the education they have given, all have contributed to prevent contagion, and while other centres of workmen were agitated we are able to state that no spark from the disturbance had alighted in our city. At no time was the calmness and moderation of the population of our workshops at all destroyed."

This is an indication of the important change for the better effected in sentiments since 1870, and it is only fair and proper to congratulate those who, by unremitting efforts, have effected this improvement, and those who also know how to profit by their excellent advice.

As the reporter says: *these facts are convincing.*

#### SECTION XV.

The XVth section, *grande et petite industrie*,—*agriculture*—contained manuscript documents on very interesting questions, but of a purely local interest, hardly going beyond the limits of the districts occupied by the writers, and for that reason, we have not thought expedient to cite or make a review of them.

#### ENGLISH SECTION.

Except France, Belgium is the only country whose Social Economy Exhibition was complete. The other countries sent only a few papers, altogether insufficient to give a just idea of the position occupied by social questions at home.

The exhibiting nations had no intention whatever of keeping aloof; but the novelty of this exhibition, of a purely moral order, had somewhat put out the class of expositors it was intended to attract, and it was only on visiting the exhibition, and seeing the documents exposed, that they understood what was wanted of them.

Great Britain had merely sent forty-five documents to the Social Economy Exhibition. About twenty of these documents were descriptions, plans, photographs of schools, workingmen's houses, &c. The remainder, besides the annual statements

of the Order of Foresters and Oddfellows, was principally composed of the reports of some professional schools, and official statistics, of no interest to Canada.

All the documents exposed in that section relating to a project or to an idea little known in Canada have been reproduced in the report.

Moreover, being aware of the influence of English ideas and legislation on this continent, we have extracted from foreign reports, all the statistics respecting Great Britain, and applicable to its economic legislation.

We have thus been able to publish a very complete *résumé* of British laws on capital and labor, and of writings on profit-sharing, cooperative societies, technical education, employers, responsibility in the case of accidents, sanitary laws, inspection of factories, &c., the whole giving an exact idea of the state of those questions throughout England.

#### CONCLUSION.

The Social Economy Exhibition of 1889 will be fraught with good results.

It had the effect of grouping and showing to interested parties what could and should be done, to lessen the ill-feeling existing between employers and workmen.

It has proved beyond possible dispute, that profit-sharing, the first step towards cooperative production, was as beneficial to the employer as to the workman, and that it was the only means to put an end to the dissensions which disturb the manufacturing industries.

It has shown that women's and children's labour should be regulated, and even discountenanced; that the industrial strength of a nation depended on the degree of theoretical and practical instruction of its apprentices and workmen, and that the greater the number of property-holding workmen, the greater was its wealth.

It has caused to be recognized the principle of the professional risk, which charges on the products, that is, on the general expenses, the consequences of accidents due to the nature of the work, and it has established that victims of accidents were legally entitled to receive an indemnity for injuries sustained.

It has demonstrated that the acquiring of capital and property was not impossible, even in the present state of things, for the provident workmen, and that the advantages of insurance, in all its phases, could be extended to the working classes.

It has also shown that the greatest enemies to social peace were crowded and unhealthy tenements, and alcoholism.

It has demonstrated, established and proved those things, among the most important, by means of experiments, essays and facts, dating back half a century and over.

The record of the struggle carried on for many years against the selfishness of employers and the distrusts of workmen, by employers and workmen really anxious to secure social peace, is contained in the papers sent to the Social Economy Exhibition.

Imbued with their importance, we have compiled these documents with fairness and have made them as complete as possible, so that the legislators, employers and workmen of Canada could appreciate them at their real worth, and so that the teachings they contain could be of some benefit to the country.



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SECTION I.

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REMUNERATION FOR LABOR.

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## FRANCE.

## The ordinary Daily Wages of Minor Industries (\*).

INDUSTRIES.	PARIS.			OTHER TOWNS.‡		
	Usual Wages.	The usual duration of apprenticeship.	Customary prices paid to masters for apprenticeship.	Usual Wages.	The usual duration of apprenticeship.	Customary prices paid to masters for apprenticeship.
	\$ cts.	Months.	\$ cts.	\$ cts.	Months.	\$ cts.
Jeweller goldsmiths.....	1 20	48		0 84	37	75 60
Laundresses.....	0 80	30		0 36	18	17 20
Butchers.....	1 20	24		0 64	18	35 00
Bakers.....	1 40			0 72 $\frac{1}{2}$	17	31 20
Brewers.....	1 00			0 69 $\frac{1}{2}$	22	60 00
Brick and tile makers.....	0 90			0 61 $\frac{1}{2}$	21	
Embroiderers.....	0 60	48		0 34 $\frac{1}{2}$	20	19 00
Quarrymen.....	1 00			0 65	18	
Coach makers.....	1 20	48		0 74	30	40 60
Charcoal burners.....	+ 1 00			0 56		
Pork butchers.....	+ 1 00	24		0 61	22	36 00
Hatters.....	1 30	6	20 00	0 73 $\frac{1}{2}$	21	45 00
Carpenters.....	1 70			0 80	25	38 60
Wheelwrights.....	1 20	36		0 70 $\frac{1}{2}$	27	36 00
Braziers.....	1 20	48		0 71 $\frac{1}{2}$	31	41 40
Stocking makers.....				0 54 $\frac{1}{2}$	17	21 00
Rope makers.....	0 80			0 57	23	27 40
Shoemakers.....	0 70	36		0 61	26	26 00
Corset makers.....	0 49	24		0 35	22	26 40
Cutlers.....	1 20	36		0 63 $\frac{1}{2}$	31	43 80
Dressmakers.....	1 40	36		0 37	25	20 40
Roofers.....	1 55	36		0 80 $\frac{1}{2}$	23	
Trouser makers.....	0 80	24		0 35 $\frac{1}{2}$	20	16 80
Lace makers.....	0 60	48		0 42 $\frac{1}{2}$	20	19 20
Cabinet makers.....	1 55	48		0 73 $\frac{1}{2}$	34	45 20
Tinsmiths and lamp makers.....	1 00	36		0 68 $\frac{1}{2}$	29	38 00
Artificial flower makers, men.....	1 00	36		0 42	22	27 60
do women.....	0 60					
Blacksmiths.....	1 20			0 78	30	30 80
Vest makers.....	0 60	24		0 36 $\frac{1}{2}$	22	16 00
Clock makers.....	1 20	48		0 84	36	63 40
Printers.....	1 30	36		0 78 $\frac{1}{2}$	30	41 60
Gardeners.....				0 60 $\frac{1}{2}$	18	25 80
Linen drapers.....	0 40	24		0 32 $\frac{1}{2}$	21	18 00
Masons.....	1 60	24		0 73 $\frac{1}{2}$	21	
Horse shoers.....	1 20			0 65 $\frac{1}{2}$	25	35 00
Joiners.....	1 50	24		0 72	30	37 00
Milliners.....	1 00	24	0 40 to 1 20	0 33 $\frac{1}{2}$	25	24 40
Pastry cooks.....	1 00	36		0 60 $\frac{1}{2}$	26	45 40
Painters.....	1 50	36		0 77	29	31 60
Wig makers.....	0 60			0 56 $\frac{1}{2}$	25	38 40
Boot binders.....	0 60	12		0 36 $\frac{1}{2}$	18	13 00
Plumbers.....	1 20			0 73 $\frac{1}{2}$	29	37 00
Stove makers & chimney repairers.....	1 40			0 75 $\frac{1}{2}$	32	35 00
Potters.....	1 00			0 62 $\frac{1}{2}$	26	45 80
Bookbinders.....	1 10	36		0 62	30	30 20
Sawyers.....	1 50	8		0 73 $\frac{1}{2}$	16	
Sculptors.....	1 40	48		1 04 $\frac{1}{2}$	36	55 20
Saddlers.....	0 90	48		0 68 $\frac{1}{2}$	29	43 00
Locksmiths.....	1 30	36		0 71	30	43 00

\* General Statistics of France, Vol. XV., Year 1885, published in 1889, by the Minister of Commerce and Industry and of the Colonies.

+ The unloaders of vessels work by the job and earn from \$1.20 to \$1.60 a day.

‡ Are boarded and paid by the month; the average monthly wages, \$9.00

§ Chief Towns of the Department.

|| Are boarded and paid by the month; average monthly wages, \$12.00.

The ordinary Daily Wages of Minor Industries—*Concluded.*

INDUSTRIES.	PARIS.			OTHER TOWNS. §		
	Usual Wages.	The usual duration of apprenticeship.	Customary prices paid to masters for apprenticeship.	Usual Wages.	The usual duration of apprenticeship.	Customary prices paid to masters for apprenticeship.
	\$ cts.	Months.	\$ cts.	\$ cts.	Months.	\$ cts.
Tailors.....	1 00	48	.....	0 67 $\frac{1}{2}$	27	30 00
Stone-cutters.....	1 70	.....	.....	0 80 $\frac{1}{2}$	24	.....
Tanners.....	1 00	.....	.....	0 66	22	.....
Upholsterers.....	1 00	42	.....	0 81	31	39 40
Dyers.....	0 90	42	.....	0 63 $\frac{1}{2}$	26	47 60
Terrace-makers.....	1 00	.....	.....	0 56 $\frac{1}{2}$	.....	.....
Weavers.....	0 77	24	.....	0 52 $\frac{2}{5}$	11	22 00
Coopers.....	1 00	24	.....	0 67	25	37 00
Turners in wood.....	1 00	36	.....	0 70	27	35 20
Turners in metal.....	1 40	36	.....	0 78 $\frac{3}{5}$	31	36 80
Basket makers.....	0 90	.....	.....	0 74	23	33 40
Night men.....	1 00	.....	.....	0 85 $\frac{3}{5}$	.....	.....
Glaziers.....	1 10	.....	.....	0 76 $\frac{1}{2}$	.....	.....

§ Chief Towns of the Department.



In these large industries the wages of foremen vary according to the following table :

	Department of the Seine.	Other Departments.
Highest wages.....		\$1.40 to \$2.50
Average do .....	\$1.10 to \$2.00	0.98 $\frac{2}{5}$ to 1.62 $\frac{2}{5}$
Lowest do .....		0.50 to 1.20
Wages of overseers :		
Highest wages.....		\$1.00 to \$2.40
Average do .....	\$0.93 to \$1.30	0.70 to 1.65
Lowest do .....		0.40 to 1.30
Wages of workmen charged with care of machinery :		
Highest wages.....		\$0.80 to \$1.50
Average do .....	\$1.00 to \$1.40	0.73 to 1.00
Lowest do .....		0.40 to 1.00
Wages of assistants, carters :		
Highest wages.....		\$0.60 to \$1.00
Average do .....	\$0.80 to \$1.12	0.54 $\frac{4}{5}$ to 0.65
Lowest do .....		0.30 to 0.50

*Departments exclusive of the Seine.*

Lowest daily wages paid to men over 21 years of age, are :

Men working in felt hats.....	\$0.39
Marble, flour mills, lime kilns, spinners of all kinds .....	0.40

Lowest daily wages paid to men of from 15 to 21 years of age, are :

Marble works, brick works, porcelain, and wax candle works .....	\$0.20
---	--------

In the other industries, the lowest rates of wages vary between \$0.30 and \$0.40.

The lowest for looking-glasses is from \$0.48.

The lowest daily wages paid to women, are :

Marbles, limekilns, flour mill, spinning, shawl manufactories, from .....	\$0.10 to \$0.19
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In the other industries the lowest wages vary from \$0.20 to \$0.30

The lowest daily wages paid to boys, are :

Marbles, limekilns, brick works, sawmills, tanneries, spinning factories.....	\$0.10
--	--------

In the other industries the lowest wages vary from \$0.12 to \$0.20

The lowest daily wages paid to girls, are :

Gimp and bonnet trimmings .....	\$0.06
Shawl making .....	0.08

Marbles, limekilns, brickworks, porcelains, looking-glasses, sawmills, tanneries, paper and pasteboard factories, gas factories, wax candle factories, spinning factories, weaving, dyes and preparations.....	0.10
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In the other industries the other wages vary between \$0.15 and \$1.00

**BORDEAUX.\***

At Bordeaux, according to a report of the Departmental Committee of the Gironde, the wages in the building industry, for a day of ten hours, are as follows :

	1889.	1887.	Increase.
Terrace-makers .....	\$0.76 to 0.80	\$0.50 to 0.55	50 p.c.
Masons .....	1.00 to 1.00	0.75 to 0.85	37 p.c.
Stonecutters .....	1.00 to 1.20	0.70 to 0.80	37 p.c.
Plasterers .....	1.20 to 0.40	0.90 to 1.00	47 p.c.
Hodmen .....	0.70 to 0.76	.....	.....
Carriers.....	1.00	.....	.....

\* Of all the towns of France is that which in its population and situation most resembles Montreal.

*Paviers.*

The price of their day's work is, on an average, \$1.00. The duration of their day's work varies according to the season; 10 hours in summer, and from 8 and even 7 hours in the depth of winter. The price of their day's work is the same in winter as in summer, no matter how many hours in the day's work. To encourage the workmen they are often given work by the job with a settled price for so many square yards of paving, and any workman working over hours has the right to claim wages for the surplus of time which varies from \$0.20 to \$0.60 according to his ability and quickness.

## LYONS: AVERAGE WAGES.

	1857.	1887.
Masons .....	\$0.75	\$1.10
Turners.....	0.80	1.10
Blacksmiths.....	0.95	1.00
Cabinet makers.....	0.65	1.00
Printers.....	0.90	1.10

## FARM WAGES.

*Department of Sarthe.*

They vary according to the seasons and they are as high again in summer as in winter. There is a little difference in the different cantons. As for example.

*Men hired by the day.*

Canton.	Winter.	Summer.
Vitray per diem.....	25 to 30c.	80 to \$1.00
St. Calais per diem.....	30c.	60c.
North and West.....	30 to 35c.	60 to 70c.

When the workman is given his board the rates are lowered from 20 to 30c.

Servants hired by the year are paid:

Waggoners, \$55 to \$60; valets, \$50 to \$53, cow-herds, \$25 to \$50, maid servant, \$30 to \$35. These servants get their board.

During the last twenty years the condition of the farm servant has been greatly ameliorated. His dwelling is more comfortable, his food more wholesome and his clothing better. This improvement in his general well being has, as a consequence, given rise to an increase in wages, and, among a certain number of them, has encouraged habits of economy.

## STRIKES IN FRANCE FROM 1874 TO 1885.

Number of strikes officially reported from 1874 to 1885, (the year 1881 excepted).

Year.	Strikes.
1874.....	21
1875.....	27
1876.....	50
1877.....	30
1878.....	34
1879.....	53
1880.....	65
1882.....	182
1883.....	144
1884.....	90
1885.....	108
Total.....	804

## Causes of the Strikes.—The workmen's grievances.

1874-1885.

Causes.	Number.
Demand for increase of wages.....	364
Reduction of wages.....	182
Different grievances concerning conditions of labor.....	93
Demand for reduction of number of work hours .....	46
Demand for dismissal of foreman or other employee.....	25
Dismissal of workmen, foremen.....	16
Reduction of work hours ....	13
Delay in payment.....	7
Demand for new rules.....	7
Inferior quality of the raw material .....	6
Manner of payment.....	5
Retention for accident insurance fund.....	5
Introduction of improved machinery.....	4
Refusing new rules.....	4
Demand for dismissal of foreign workmen.....	4
Establishing a tax on bread (master-bakers).....	3
Demand for posting up of tariff.....	3
Severity of masters or foremen.....	3
Regulation for fines.....	3
Demand for the withdrawal of payment for tools.....	2
Relieved from obligation of belonging to board of syndicate....	2
Change of locality.....	2
Refusing to work on Sundays.....	1
Workmen's projected plan of forming a syndicate (masters refusal).....	1
Competition between two rival houses.....	1
Introduction of work women .....	1
Demand for work to be done by the job.....	1
Refusal to work by the job.....	1
Demand for work to be done by the day.....	1
Demand for wages to be fixed by the syndicate.....	1
Refusal to work at night in winter.....	1
Establishing a co-operative society.....	1
Refusing to subscribe to superannuation fund.....	1
Unreliability of a master.....	1
Defective tools.....	1
About the matter of meal hours.....	1
Total.....	813

## RECAPITULATION.

Demand for increase of wages.....	44 p. c.
Reduction of wages.....	22 p. c.
Divers grievances not specified concerning the labor societies .....	11 p. c.
Demand of reduction of hours of labor.....	5·6 p. c.
Demand for the dismissal of a superior.....	3 p. c.
Other causes.....	14·4 p. c.
	100 p. c.

*Number of men on strike.*

YEAR.	Number of Strikes in which the Number of Workmen was known.	Total Number of Men on Strike.	Average Number of Men on Strike.	Number of Female Strikes.
1874.....	11	2,730	257	2
1875.....	22	8,544	387	1
1876.....	30	7,173	239	1
1877.....	18	4,662	259	2
1878.....	23	6,207	269	2
1879.....	36	*43,283	1,200	.....
1880.....	59	23,526	485	4
1882.....	136	42,156	311	1
1883.....	140	32,908	235	8
1884.....	90	23,702	263	2
1885.....	108	16,671	154	4
Total and average.....	673 on 804	216,662	323	27

\* Strike of 20,000 joiners in Paris.

*Duration of strikes.*

YEAR.	Number of Strikes the Duration of which is known.	Total Number of Days of Strike.	Average Duration of Strikes.
			Days.
1874.....	18	218	12
1875.....	26	371	14
1876.....	36	537	15
1877.....	19	566	30
1878.....	16	183	11
1879.....	42	659	16
1880.....	54	848	16
1882.....	157	3,696	23
1883.....	141	1,442	10
1884.....	90	1,455	16
1885.....	100	1,056	10
Total and average.....	700 on 804	11,31	16

*Number of days lost by strikers.*

YEAR.	Number of Strikes of which it has been possible to learn the Duration and the Number of Workmen.	Total Number of Work Days Lost.	Average Number of Days' Work Lost.	
			By Strike.	Per Workman.
1874.....	11	27,120	2,455	10
1875.....	21	*263,875	12,550	32
1876.....	25	99,355	3,580	15
1877.....	13	26,072	2,000	8
1878.....	15	+196,360	13,100	48
1879.....	28	‡1,956,992	69,850	58
1880.....	49	362,621	7,382	15
1882.....	138	868,553	6,300	20
1883.....	138	598,212	4,340	19
1884.....	91	§930,280	10,220	39
1885.....	100	189,927	1,899	12
Total and average.....	629 on 804	5,509,367	8,664	27

*The number of strikes and strikers divided according to the nature of the industry (1873-1885).*

	Classification of Strikes.	Number of Strikers.
Textile industries.....	310 about 39 p.c.	77,922
Mineral and metallurgical industries.....	140 " 17 "	42,045
Clothing.....	38 " 5 "	12,683
Leather and hides.....	50 " 6 "	7,547
Building and furniture making.....	123 " 15 "	39,013
Terrace makers (lawn makers).....	14 " 2 "	1,253
Other industries.....	129 " 16 "	36,199
Total.....	804 about 100 p.c.	216,622

*Result of the strikes during the period from 1874 to 1885.*

YEAR.	Favorable to the Workmen. Satisfaction given to the Strikers.	Transaction. Satisfaction given, in part, to the Strikers, after having come to an understanding with the Masters.	Unfavorable. Workmen being Replaced or having Resumed Work on Former Conditions.	Total Number of Strikes of which the Results are Known.
1874.....	4 about 18 p.c.	6 about 27 p.c.	12 about 55 p.c.	22
1875.....	4 " 14 "	9 " 33 "	15 " 53 "	28
1876.....	14 " 31 "	11 " 25 "	20 " 44 "	45
1877.....	4 " 16 "	4 " 16 "	17 " 68 "	25
1878.....	5 " 22 "	5 " 22 "	13 " 56 "	23
1879.....	10 " 29 "	6 " 18 "	18 " 53 "	34
1880.....	17 " 27 "	13 " 21 "	33 " 52 "	63
1882.....	50 " 29 "	29 " 17 "	93 " 54 "	172
1883.....	50 " 35 "	16 " 11 "	76 " 54 "	142
1884.....	27 " 30 "	3 " 3 "	61 " 67 "	91
1885.....	21 " 19 "	18 " 17 "	69 " 54 "	108
Total.....	206 about 27 p.c.	120 about 16 p.c.	427 about 57 p.c.	753

\* Among which is included the strike of Quiltmakers at Cours (Rhone). 3,000 strikers; duration, 63 days.  
 + " " " Typographers of Paris..... 2,000 " " " 90 "  
 + " " " Viennese Weavers..... 4,000 " " " 148 "  
 " " " Joiners of Paris..... 20,000 " " " 46 "  
 " " " Bakers of Paris..... 3,500 " " " 71 "  
 " " " Miners of Anzin..... 10,150 " " " 59 "



*Attacks on the liberty of labor and trade.*

	Accused.
1875.....	95
1876.....	118
1877.....	114
1878.....	279
1879.....	106
1880.....	132
1881.....	89
1882.....	162
1883.....	147
1884.....	117
1885.....	17
Total.....	1,376

## MESSRS. BESSELIÈVRE, SONS.

*Calicoes.*

## MAROMME, (SEINE INF.)

Men earn \$0.60 per day, and the women \$0.36 per ten hours' work. The emoluments attached to certain special positions increase the daily wages of the greater number of the workmen by \$0.20 to \$0.40, and those of workwomen from \$0.10 to \$0.20.

## HOUSE OF FONTAINE BESSON.

## MANUFACTORY OF MUSICAL INSTRUMENTS.

[Paris,—London.]

*Organisation of work.*

The ordinary day's work is of 10 hours. It begins at 6 o'clock in the morning, in summer, at 7 o'clock in winter. No workman works by the piece and overhaste does not therefore exist in our establishments, such a thing would, besides, be incompatible with our system of work which is, above all things, to attain perfection. Pay day is every Saturday. Lack of work is unknown in our establishments.

*Increase of pay and premiums.*

The increase of pay is always progressive and consistent. Firstly, with the ability of the workman, secondly, with his length of service.

At the expiration of 10 years' service in our establishments, the workmen receive at the end of each quarter a premium which we call a *chevron*. This premium of work is from \$10 per each quarter and it increases progressively for the best workmen and the foremen.

One fourth of the number of our workmen receives this *chevron*, the other workmen receive an annual gratuity in accordance with their handiwork.

## MR. CHARDON.

## COMMON POTTERY.

*Malicorne (Sarthe).*

Our staff of workmen consists of turners and assistants.

The turners work alone in separate workshops, the women are allowed to help their husbands prepare the material, having in winter the heat from the stove for themselves and children.\*

\*Turners of earthenware are thus isolated in the twenty potteries in the department of Sarthe.

The wages represent 38 per cent. on amount of income from pottery, and from 21 to 30 per cent. from delf.

There are few good turners, a good turner is a kind of workman hard to find.

A turner and his wife earn from 70 cents to 80 cents a day, that is, from \$200 to \$220 a year. An assistant gets 45 cents a day all the year round, that is, from \$140 to \$150 a year.

The turner's work is not regulated, if he work at night he supplies his own light.

The day laborers work from 5 o'clock a.m. to 7 p.m. in summer and in the winter during the hours of daylight, yet the pay is the same. The wages of a turner are such that he can support suitably two children, but should his family be larger his circumstances would certainly be straightened.

Rents average from \$12 to \$15 a year and include house and garden. In fine the position is not a bad one for industrious and careful persons.

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## THE COMPANY OF THE IRON MILLS OF CHAMPAGNE AND OF THE CANAL OF ST. DIZIER, AT WASSY.

### *Organization of Labor.*

This company employs in its different branches of industry, 1,760 workmen divided as follows :

Men, 1,573 ; women, 49 ; boys, 129 ; girls, 9.

*Women and young girls.*—Women and young girls are employed in the brickyard to place bricks on the dryers. In the mines, women help their husbands working by the job, they watch the shifting of the earth and equalize the size of the heaps of minerals. In work on the canal, they attend to the bridges and flood gates. In boat work they help their husbands to guide and take care of the boats. As regards age, young girls may be divided as follows : 3, of 17 years of age ; 5, of 16 years ; 1 of 15. Total 9.

*Children.*—Young boys who work in factories or mines are classed in the following manner : 13 years of age, 22 ; 14 years, 43 ; 15 years, 48 ; 16 years, 16. They are mixers and straighteners of small irons, 6 are pounders, 8 work in the mines with their parents, 4 are employed in loading and sending off the minerals, 1 is engaged at the stables.

Different modes of fixing wages are followed in these establishments ; by the month, by the job, by the quantity produced ; certain classes of workmen receive a premium on extra wages.

The notes on wages and the rules of the workshops published by the company are too long to reproduce, we will only give the following passage :—

“ When it has become necessary to reduce wages, the management has taken the precaution to explain the measure by means of affixed notices, and to furnish all information on the industrial situation to members of benefit societies elected by the workmen. This mode of action has been the means of preventing disorder, strikes and insubordination.”

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## COMPANY FOR LIGHTING BY GAS THE CITIES OF MANS, VENDOME AND VANNES.

Number of workmen, 92.

The monthly wages of the workmen vary from \$17 to \$36. The average is \$22 a month ; it was \$18 in 1878 and has therefore increased 22·2% per cent. About 10% per cent. of the workmen have, through their saving, been able to build or buy small dwellings with gardens.

The yearly savings of a steady man after having brought up his family may be estimated at from \$40 to \$48, as during the last ten years wages have risen from \$216 to \$264, and during the same space of time the cost of living has scarcely altered.

## GLASS FACTORY OF BACCARET.

*(Established in 1765.)*

BACCARAT—(MEURTHE AND MOSELLE.)

The staff is thus divided:—

	1878.	1889.
Men by the month .....	991	992
Boys or apprentices .....	359	270
Women (apprentices included) .....	500	487
Assistants and workmen by the day).....	261	199
Employees, foremen, watchmen .....	77	77
	<u>2,186</u>	<u>2,025</u>

In this industry that has increased more than a tenth in money, and whose operations have extended in much larger proportion, the staff which regulates the amount of production has remained the same, while the occasional help is less.

This is a circumstance on which there is all the more reason for congratulation, as there is a consequent increase of the average wages.

*Average daily wages.*

	1878.	1889.	Increase.
Workmen of age.....	\$0.64	\$0.80	23 p.c.
do 15 to 21 years of age ...	0.45	0.50	11 p.c.
do 12 to 15 do ...	0.20 $\frac{2}{5}$	0.23	12 p.c.
Women .....	0.31 $\frac{2}{5}$	0.45	42 p.c.
Girl apprentices.....	0.20 $\frac{2}{5}$	0.20	.....
Assistants .....	0.44	0.44	.....
Employees.....	1.00	1.40	40 p.c.

These figures prove that the workmen, as well as these master, have profited by this progress in trade.

While the average wages increased in this way, the cost of provisions has diminished in proportion: Bread, 12 p.c.; meat, 29 p.c.; fresh pork, 12 p.c.; butter, 8 p.c.; and firewood, 4 p.c.

The cost of clothing, boots and shoes, and other manufactured articles has, during the same period, diminished in excessive proportion.

There is no night work; a staff of workmen comprising only the number absolutely required are employed as night watchmen, and to attend the fires.

The day's work is ten hours, the glassmen alone, who form one-fourth of our staff, work ten hours and a-half per day.

*Organisation of the Work.*

Workmen paid by the month, and women, are generally formed into bands, each composed by a head-workman, a certain number of blowers, and boys attending on the glassmen, of journeymen and apprentices for the other workmen. Among the women there is also a mistress journeywomen and apprentices.

The earnings of each band is calculated by the piece at the end of each month, according to the rates of work in use for all branches of the business that allow of this manner of computation.

The members of the band deduct from this total the fixed wages of each workman, according to his grade, and the balance is divided among them as a gratuity in graduated proportion.

The fixed rates of wages is the minimum guaranteed to each workman, no matter what may be the monthly amount of work done by each band.

For glassmen the fixed rate for the head of the band is from .....	\$28.20	per month *
Of the 1st blower .....	19 20	do
Of the 2nd blower.....	14.80	do
Among the cutters of rich pieces of work, our most numerous class of workmen, the wages of the head of the band is.....	18.00	do
1st journeyman.....	13.00	do
2nd do .....	11.00	do

It is an exceptional case, and one of very rare occurrence, when there is no surplus to divide, and the men receive only their guaranteed minimums.

This was the reason why the head glassmen's actual earnings, in 1888, were from \$47.20, some even earning more than \$60, whilst its head cutters earned \$34.20, and some more than \$40.

It frequently occurs that the gratuity is larger than the fixed wages.

Among cutters the surplus is divided in the following proportion, 4 parts for the head, 3 parts for the first journeyman and 2 parts for the second. The formation of bands is, from the nature of their work, more uncertain among glassmen, and the basis upon which they are formed is more complicated.

Among women working in bands, the guaranteed wages of the head woman, are generally about \$6, but she actually receives from \$10 to \$18 per month.

#### *Promotion, increase.*

The difference above noted among the journeymen of different classes, and between the head man and the first journeyman show the importance that those interested necessarily attach to their advancement. The head man, on his part, cannot watch with too great care that each man's work shall reach the highest point possible to his ability, not alone in his own interest but in that of the band in general.

Nominations to a higher grade when occasions occur, are made by a council composed of the head men of the factory and of the employees; those interested being heard. The applicant's length of service is taken into consideration, but much more his ability in his business.

Once every year, the journeymen of each class compete for rank on the list. They are ranked according to the excellence of the piece of work done by each for the occasion.

This classification is given on a table or list for promotion, much importance being attached to it by the council when occasion arises.

Premiums in money are granted to those standing first on the list, posted in all the workshops, having been awarded with all possible guarantees of impartiality.

The increase of the fixed wages, as far as the established maximum, are made half-yearly by the council above mentioned, on suggestion made by the manager.

#### *The settled tariffs.*

The settled tariff that determines the actual wages of the workmen is known to all. It cannot be diminished without a previous notice of three months to those interested, whilst an increase in the rates is calculated from the date of its publication. The notice of reduction is not usual until after a previous understanding. In any case, the workmen who refuses to work at the new rates has three months in which to seek another place.

There is no instance where a workman has taken advantage of this notice, to leave the factory. He fully understands that such changes have not been made without careful consideration and that his ultimate gain rarely suffers from them, the increase in the production being now given an impetus which had been previously wanting. In any case this matter has never given rise to any serious trouble.

\* Men working by the month are lodged, rent free, in cottages having gardens attached.

Each band of workmen has its own book, in which is entered the daily amount of work done by each band. Each individual concerned may consult the book at will, verify the amount entered, and, if need be, discuss the entries with his superior, a permission of which he does not fail to avail himself.

Each one having thus a full knowledge of this daily account, and in case of error or omission rectifying it at the moment, is not subject to disappointment at the final monthly settlement at the central account office. As a consequence there are no disputes about the monthly earnings, no trouble concerning the application of the tariff, which is known and accepted by all

## CROCHARD & SONS.

### SHOE FACTORY AT MANS.

The annual output of this house is 80,000 pairs of boots and shoes, representing a value of \$160,000. The wages paid represent about 25 per cent. of the amount of production.

The working staff is composed as follows :

In the establishment: 75 men, 10 women, 5 children.

Outside the establishment 60 men, 30 women.

180 workpeople in all.

30 to 35 persons work by the day, earning, in a day of 12 hours, from 70 to 90 cents, and 10 women work 11 hours a day for 40 cents. The others work by the job and earn, on an average, as follows :—

The men from 80 cents to \$1 per day.

The women from 40 to 45 cents per day.

Children (13 to 16 years old) 15 to 30 cents per day.

During the past 20 years the rate of wages has increased from 20 to 25 per cent.

A workman earning, on an average 80 cents a day, if he be married, has no more than is needed to bring up his family. If his wife works also he may be able to put in the savings bank \$3 or \$4 each month.

During the last twenty-five years, wages have increased at a greater ratio, than the cost of living, notwithstanding which fact the workmen save no more than formerly.

## FAMILISTERE DE GUISE.

### HEATING APPARATUS, STOVES, &C.

#### *Wages of the ten best workmen.*

	Moulders.	Fitters.	General average of each individual workman.
1879-1880.....	\$1.23	\$1.01 $\frac{1}{2}$	\$0.86 $\frac{1}{2}$
1883-1884.....	1.52 $\frac{1}{2}$	1.11 $\frac{1}{2}$	0.94 $\frac{1}{2}$
1887-1888.....	1.64	1.42 $\frac{1}{2}$	1.06 $\frac{1}{2}$
1888.....	Women	Children	
Highest day's work.....	\$0.67	\$0.43	
Average do.....	0.55 $\frac{1}{2}$	0.36	
Lowest do.....	0.38 $\frac{1}{2}$	0.32.	

*Pay of workmen.*—The pay-list is made in alphabetical order without regard either to the business or the shops in which the men work.

The list is then divided into four equal sections, two of which are paid on the Tuesday and Friday of each week, and the two others on the Tuesday and Friday the following week, each section and each workman being thus paid every fifteen days.

The sections are divided as follows:  
 From A to C are paid on Tuesdays.  
 From D to G are paid on Fridays.  
 From H to L are paid on Tuesdays.  
 From M to Z are paid on Fridays.

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## HOUSE OF LECŒUR.

JOINERS—(Paris.)

### *Organization of the work.*

The Lecœur establishment was already in existence in the middle of the last century. In ordinary times it employs about 400 workmen at 113 benches. For a long time past the establishment has had in operation a system of remuneration for work by the piece, which seems to us excellent and which the "Bulletin de la participation" thus describes:—

"The men are formed into bands of seven or eight under the direction of one foreman or chief who directs the work and lends his tools. They work by the day, and on doors, window frames and other articles a uniformity of price is established. The account of each band is settled fortnightly. A minimum salary of \$1.20 a day is guaranteed to each workman of the band, but the work done is very much over the minimum and has never given to each, as a total, less than \$1.56 per head. The foreman's wages are twenty cents extra. During a recent visit to the workshops of Miss Lecœur, we established the fact that, a band of seven men earned in their fortnight \$1.146.11, of which \$90.23 was day's wages and \$55.78 was in excess of the days' wages. The excess is equally divided among the band."

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## LETHUILLIER AND PINET.

ENGINEERS—MECHANICS.

[Rouen.]\*

### *Extracts from the Rules of the Workshop.*

*Art. 5.*—Work is done by the piece or by the hour according to the orders given, the workmen having nothing to say in the matter. \* \*

The number of working hours is fixed by us and posted up on the 1st of each month.

The hours in excess of 132 hours of actual work per fortnight, will be paid for as follows:

One hour and a quarter per hour during the week.

One hour and a half per hour on Sundays and holy-days, also for work at night.

Work at night is calculated from eight o'clock in the evening.

No fines are imposed. \*\*\*

*Art. 10.*—Every workman who has worked in our shop for three consecutive years shall receive a premium of \$14.00 on the 31st of December of the third year.

This premium increases every year until the thirty-fifth inclusive, as is shown by the following table:

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\* A maritime and manufacturing town, with a population of 107,000.

\*\* Nearly all the work is done by the hour, work by the piece being only given to very young persons as encouragement to work.

\*\*\* "The system of fines is frightful."—(Master's note.)

TABLE of Premiums.

Number of Years of Service.	Number of Premiums	Annual Premium.	Total Number of Premiums, with Interest.	Number of Years of Service.	Number of Premiums	Annual Premium.	Total Number of Premiums, with Interest.
		\$ cts.	\$ cts.			\$ cts.	\$ cts.
1	.....	.....	.....	19	17	30 00	463 38
2	.....	.....	.....	20	18	31 00	508 28
3	1	14 00	14 00	21	19	32 00	555 53
4	2	15 00	29 42	22	20	33 00	605 19
5	3	16 00	46 30	23	21	34 00	657 35
6	4	17 00	64 68	24	22	35 00	714 07
7	5	18 00	84 62	25	23	36 00	769 43
8	6	19 00	106 17	26	24	37 00	829 31
9	7	20 00	129 35	27	25	38 00	892 40
10	8	21 00	154 23	28	26	39 00	959 17
11	9	22 00	180 86	29	27	40 00	1,029 95
12	10	23 00	209 29	30	28	41 00	1,104 85
13	11	24 00	239 56	31	29	42 00	1,183 99
14	12	25 00	271 75	32	30	43 00	1,267 52
15	13	26 00	305 90	33	31	44 00	1,355 54
16	14	27 00	342 09	34	32	45 00	1,448 21
17	15	28 00	380 35	35	33	46 00	1,545 65
18	16	29 00	420 80				

These premiums will bear interest at the rate of 3 per cent. per annum.

They will be represented by a non-negotiable title, called a premium bulletin.

Every workman of sixty years, or has been employed in our workshops during thirty-five consecutive years, has the right to be reimbursed in cash, the total number of his premiums with the interest.

He may continue, with our consent, to form part of our establishment, in which case he will have no right to any further premium.

If a workman voluntarily leaves our employ, or is dismissed, he cannot demand the number of premiums to which he is entitled, until the expiration of five years to be computed from the 31st December of the year of his departure.

Any workman who leaves our employ and afterwards returns, will have no right to any premium until he shall have worked anew for two full and consecutive years; and this premium shall be equal to that of the last bulletin.

In case of death, the premiums acquired are paid to the widow or to the direct heirs;  $\frac{1}{3}$  at once and  $\frac{2}{3}$  on the 31st December following.

Art. 11.—All the workmen are insured by us against accidents.

## MONSIEUR MARQUET.

COTTON SPINNING AT CROUSILLES, NEAR CHARTRE-ON-THE-LOIRE.

This factory employs 9,200 spindles; the working staff is composed, as follows: 40 men, 40 women and 40 children over 13 years of age. The wages paid represent  $\frac{1}{7}$  of the value of the production.

The working day is of twelve hours, and the wages are as follows:

Spinners, (men) from.....	\$0.70 to \$0.80 per day
Spinners (women) from.....	0.36 to 0.48 do.
Children from.....	0.15 to 0.40 do.
Women by the day.....	0.28 to 0.24 do.

The wages have increased 40 p. c. since 1840.

A spinner earns from \$200 to \$240 per year, and some families of four members earn \$500 per year.

Old workmen of steady habits possess a capital of from \$800 to \$1,200, being partly in real estate and partly in money.

The months' wages are paid on the 12th day of the following month.

A workman leaving without notice forfeits the amount that may be due since his last pay; otherwise he must give due notice.

Work has doubled in quantity since 1850, the cost of living not increasing in proportion, but a love of luxury has sprung up and needs have gone with it.

## THE MOUTIER ESTABLISHMENT.

### WORKS FOR BUILDING OPERATIONS.

(Saint Germain-en-Laye.\*)

*Locksmiths Work and etallic Contrivances a Specialty.*

With the exception of employees, foremen, chief mechanics wages and of bellows-blowers who may be paid by the month, work is generally paid by the hour and always according to the ability of the workman, taking the following table as a basis:—

	Cts.
Foremen—	
For heavy work.....	13
For light work.....	12
Adjusters, carpenters, rivetters—	
Very skilful, being capable of executing a work from plans...	12
Very skilful.....	11
Skilful .....	10
Ordinary capability.....	9
Beaters—	
Capable when required of forging irons for plastering.....	9
Of ordinary capability.....	8
Blacksmiths—	
Knowing how to design on sheet iron.....	14
Very skilful.....	13
Skilful.....	12
Of ordinary ability.....	10
Men working in the town—	
Very good iron workers having a knowledge of bell hanging and banister making.....	12
Very good iron workers.....	11
Iron workers .....	10
Of ordinary ability.....	9
Borers—	
Borers knowing how to set and sharpen gimlets.....	9
Ordinary borers.....	8

### *Pay-Days.*

The first and sixteenth day of each month are pay-days.

Workmen encumbered with large families or those who are the support of their parents may receive money on account in the interval between pay-days.

No allowance of time or money is made for those who have to go or come from shanties within a two mile limit.

Allowance of half an hour morning and evening, being an hour for the day, is made for those working in shanties at from two to four miles distance; the workman being expected to leave and arrive at the supplementary hours.

Beyond four miles, the journey to and fro, made outside the regular hours is allowed to the workman in full.

\*Saint Germain-en-Laye is a city of 16,000 inhabitants, situated 8 miles from Paris.



The establishment pays the expense of the journey for all work done in the Provinces, and a daily allowance of 50 cents besides, to pay for expense of board and lodging.

All work that obliges the workmen to sleep away from home is considered as done in the Provinces.

#### *Premiums, or Over-Wages.*

*General Idea.*—When a valuation has been established by the board of account for handiwork, the attempt may be made to lower the amount by premiums granted to the staff by whom the work may have been done.

*Division.*—Previous to the division of the premiums 10 per cent. will be allowed to the House in order to present a proportionate division between the head foreman and all the staff, and 10 per cent. will be withdrawn for the foreman; the remainder will be divided as follows:—

Chief of the staff.....	4 parts
Director.....	3
Workmen.....	2
Auxiliaries.....	1

The premium will be paid on the completion of the work.

*Control—Receipts.*—No premium will be granted if the time has not been kept by the chief of the staff and the accountant.

The value of any work imperfectly done requiring to be completed or repaired will be deducted from the amount of premium.

#### *Rules of the Workshop.*

As nearly as possible the workshop will be opened at:

In summer from 6 a.m. to 6 p.m.

In winter from the beginning of daylight to its close.

No work is done on Sundays or holy-days, nor on the Monday or Tuesday of the feast of lodges (a local feast.)

Whenever a workman, from lack of work, has to be dismissed, notice is given him of it a few days previously. Any workman leaving the establishment of his own free will is expected to give the same notice.

Misconduct, impropriety and the non-observance of any of the rules are causes of instant dismissal. The account of the person thus dismissed is settled the same day.

All tools are supplied by the establishment, but those using them are responsible for them.

On Saturday when the day's work is finished, the workmen are bound to place the benches in order and to clean the vices.

The workshops are to be kept in a daily state of cleanliness by the beaters and borers.

When the engine has stopped work, the apprentices are obliged to clean the machines, and are under the supervision of the engineer.

## THE SONS OF PEUGEOT BROTHERS.

### HARDWARE AND VELOCIPEDES.

#### *Valentigney (Doubs.)*

The works of this establishment are represented by these factories in which are employed 1,900 workmen. Nine-tenths of the workmen work by the piece, and one-tenth by the day.

Work is paid for by the piece whenever it admits of a tariff, and the rate is so fixed that the workmen are charged with the furnishings and heating required in

their work, and, when possible, with the waste consequent on their work; a considerable saving has thus been realized, both in means of heating and in raw material.

The working day is ten hours.

The rates for piece work, and for day work of ten hours :

	Maximum.	Minimum.	Average.	In 1863 the average rate was	In 1858 the average rate was
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Men.....	1 60	0 60	1 00	0 60	0 40
Women.....	0 80	0 40	0 60	0 40	0 20
Children.....	0 40	0 20	0 30	0 20	0 12
<i>By the day.</i>					
Men.....	1 20	0 50	0 60	0 40	0 30
Women.....	0 50	0 30	0 40	0 20	0 15
Children.....	0 25	0 16	0 20	0 12	0 08

The annual earnings of an ordinary workman are \$260. Those of a family of four people working in the shops, say, two men, one woman, and one child, are from \$760.

Wages are paid monthly in cash, and are paid to every workman in the shops.

## THE FACTORY OF PIQUET & CO.

DRIVING ENGINEERS.

(Lyons.)

\* The harmony that prevails in this factory, the permanent nature of the workmen's engagements, and the absence of strikes is a proof of its superior organisation.

By what means have these results been obtained?

In the first place, Messrs. Piquet have granted their workmen the highest rate of wages possible, consistent with the proceeds of the business assuring them a sufficient commercial profit. The men are paid by the hour, at an average rate of 15 cents per hour. This is a mode of payment little approved of by political economists who are under the impression that, for a workman to be assured of a certain amount, no matter what his application is, is to insure idleness and loss of time. It has, however, been adopted in this factory on account of its superior results in the quality of work produced.

When an order is received it is opened at the office where the prices are settled, a particular account, the real backbone of the concern, is opened, composed of three separate accounts, relating one to raw material, the other to the handiwork, and the third to general cost. In the account for material the foreman enters all the goods manufactured or in the rough that leave it; the account for handiwork remains open during the whole length of time required for each piece of work, and every day the number of hours spent on the work are entered in it. Finally, the third account includes the many elements which cannot be valued with the exactness of the two others; the hourly waste on the use of tools which is a proportionate part of the general expenses of the factory.

When an order has been executed it is an easy matter by means of simple addition of these accounts in a strictly mathematical manner to ascertain the amount it has cost and to add to it the amount of profit allowed by the state of the market.

\* Exhibition of 1889. Report of the Departmental Committee of the Rhone.

This means of compilation which Messrs. Piquet have had in use for many years has been of great advantage to them. By referring to the record of former orders which are carefully filed, they have a sure basis on which to regulate their prices. It also affords them an excellent substitute for pay by the day. If at any time, a workman grows careless or idle, his want of energy is the immediate cause of a rise in the price of returns. Thus automatically warned of the increase in such price, the master searches for the cause of it, without requiring to examine any one he can discover the real culprit. By means of this ingenious contrivance he can dispense with the services of a foreman altogether, or if there be one, the disagreeable and irritating duties peculiar to his office, are entirely removed. It is no longer necessary for him to reprimand idlers there being none, and collision between him and the workmen, is thus avoided. The workman knowing himself to be thus watched by a silent automatic overseer works more assiduously, and moreover his ambition and his pride are aroused to maintain his standing up to his past record.

### PINAUD'S PERFUME FACTORY.

[Paris.]

*Extract from the Rules of the Factory.*

*Article 5.*—Any workman or woman having been employed in the factory during 5 consecutive years, receives over and above his or her wages a yearly gratuity of \$10 in a saving's bank book or in the form of French bonds.

After 10 years of service, this yearly gratuity is raised to ...	\$20
After 15 do do do ...	30
After 20 do do do ...	40

The workmen are bound to preserve these amounts intact, whether in bank or in bonds, under penalty of losing all right to any future gratuity.

To this rule is attached a table demonstrating how an apprentice beginning work at the factory at 15 years of age, the usual age, will become possessed of the following amounts at the ages mentioned. Interest is calculated at 5 per cent.

At 15 years of age, the first year he will receive a premium of.....	\$	10
At 26 years do do of \$20		78
At 31 years do do of 30		220
At 36 years do do of 40		456
At 41 years the amount of premium does not change after 36 years.....		804
At 46 years do do .....		1,247
At 51 years do do .....		1,812
At 56 years do do .....		2,554
At 61 years do do .....		3,445
At 65 years when the man retires from work .....		4,372

A workman leaving the establishment is at liberty to dispose of his capital.

### JOINT STOCK COMPANIES OF LUMBERING AND WORKSHOPS OF THE GIRONDE.

SHIP-BUILDING.

[Bordeaux.]

The number of workmen employed is 800, of which 35 are children, of from 14 to 15 years of age.

Wages are calculated by the day, and the price varies according to the nature of the work; thus assistants are paid \$0.65 and even \$1.00 per day for carpentering and caulking. Children receive \$0.30 per day.

The work day is 11 hours in summer and 8 hours in winter. The wages per day remain the same in winter as in summer, although the working hours are one-third less.

JOINT STOCK COMPANY OF THE COAL PITS OF MONTRAMBERT AND  
OF BÉRAUDIÈRE.

*Basin of the Loire.*

Rate of Daily Wages.	1854.	1888.
	\$ cts.	\$ cts.
Overseers.....	0 93 $\frac{3}{8}$	1 29 $\frac{3}{8}$
Time-keepers.....	0 87 $\frac{2}{8}$	1 13 $\frac{3}{8}$
Woodworkers.....	0 76 $\frac{3}{8}$	1 05 $\frac{3}{8}$
Miners.....	0 94 $\frac{3}{8}$	1 10
Carriages.....	0 52 $\frac{2}{8}$	0 79
Levellers.....	0 55 $\frac{2}{8}$	0 76 $\frac{3}{8}$
Divers.....	0 58 $\frac{3}{8}$	0 86
Average for the interior.....	0 67 $\frac{3}{8}$	0 96
Machinists.....	0 58 $\frac{3}{8}$	0 75 $\frac{2}{8}$
Receivers.....	0 44 $\frac{3}{8}$	0 59 $\frac{1}{8}$
Assistant levellers.....		0 69
Forgers.....	0 63 $\frac{3}{8}$	0 77
Measurers.....	0 65 $\frac{3}{8}$	0 85
Sorting.....	0 18 $\frac{1}{8}$	0 43 $\frac{3}{8}$
Divers.....	0 47 $\frac{2}{8}$	0 61
Average for outside.....	0 44	0 59
General average.....	0 62 $\frac{1}{8}$	0 86
<i>Mines of Roche-la-Molière and Firminy.</i>		
	1873.	1888.
Average daily wages for the interior.....	0 85	0 94 $\frac{1}{8}$
do outside.....	0 51 $\frac{3}{8}$	0 58 $\frac{3}{8}$

SEYDOUX SIEBER & CO.

CARDING, SPINNING AND WEIGHING.

[Le Coteau, Bousies, Maurois.]\*

*Number of Workers.*

	Le Cateau.	Bousies.
Men.....	752	475
Women.....	480	290
Girls from 16 to 21 years.....	153	150
Girls under 16 years.....	155	.....
Boys under 16 years.....	150	.....
Boys from 16 to 21 years.....	.....	160

Totals..... 1,690 1,075

Total number of workpeople, exclusive of hand weavers, 2,765.

Amount of yearly wages, \$600,000.

*Daily Wages.*

	1863.	1888.
Day laborers.....	\$0.50	\$0.60
Day laborers, average men in the shops.....	9.55	0.75
Wool sorters.....	0.33	0.40
Engine drivers.....	0.70	0.90
Wool cleaners.....	0.45	\$0.60 to 0.70
Wool dressers (carding and spinning).....	0.30	0.45
Spinners.....	\$0.73 to 0.86	\$0.90 to 1.00
Weavers.....	0.55 to 0.75	0.70 to 0.90
Mechanics.....	0.70 to 1.20	0.90 to 1.60

The work day is 11 $\frac{3}{4}$  hours.

\*Villages in the northern department.

*Premiums for assiduity.*—If a workwoman does not leave her work except for legitimate purposes, foreseen by the rules, she has a right, at the expiration of three months, to a premium for assiduity, amounting to \$2.40. The total amount of premiums thus allowed amount to a yearly sum of about \$2,400.

*Premiums for production.*—The minimum amount of the production is fixed by the rules, and a premium is granted to the workman for anything over that amount produced by him. This premium may amount to \$2.20 each quarter for each loom. The total amount of these premiums represent an annual sum of \$2,400.

*Share in the profits.*—Employees and foremen are alone permitted to share, 28 per cent. of the net profits being allowed them.

*Savings.*—From the above mentioned wages the workmen have put in the savings bank the sum of \$600,000, divided as follows:—

200 deposits of under \$200.

325 deposits of over \$200.

*Fines.*—Fines are imposed for infraction of the rules of the factory. They amount to a yearly sum of about \$416, and are applied to the funds of the Mutual Benefit Society of the workshops.

*Messrs. Seydoux, Sieber & Co. themselves give the Mutual Benefit Fund an annual sum equal to the amount of fines levied.*

#### *Strikes.*

There have never been any.

## THE ESTABLISHMENT OF DECAUVILLE, SR., AT PETIT-BOURG.

### RULES OF THE WORKSHOP.

#### *Article 1.—Journeyman's Assistants.*

Every workman hired by the management is considered to have taken cognisance of the present rules and to have bound himself to conform to them.

#### *Article 2.—Entrance.*

The workmen must enter the workshops in the morning and at half-past twelve noon

The factory whistle will give warning fifteen and five minutes previously and at the time of entry.

The door will open at the second whistle and will close three minutes after the third.

Any workman arriving late will enter by the director's office where note will be taken of the reason of his want of punctuality, and of the time to be deducted.

#### *Article 3.—Exit.*

The workmen will leave at half-past eleven, and at night at the signal given by the whistle.

They must not stop their machines nor prepare to leave before the sound of the whistle.

Any workman remaining in the workshop five minutes after the sound of the whistle will pay a fine of 20 cents.

#### *Article 4.—The Doors.*

Door No. 1 is the only one by which the workmen must enter or leave.

Every time they enter or leave by any other door they will pay a fine of \$0.40.

#### *Article 5.—Absence.*

Any workman requiring to absent himself must ask his foremen for a ticket on which will be marked the hour he is to leave, and which he will give to the door-keeper.

Any workman who, without previous permission, loses a half day on Monday or any other day of the week will lose \$0.04, and be refused any sum on account during the month.

If he be absent a second time during the month he will be reduced by a total sum of \$0.01.

*Article 6.—The Refectory.*

There is a refectory for the foremen and a refectory for the workmen.

Any workman entering the foremen's refectory will be fined \$0.40.

The workmen's refectory will be open in the morning at the first whistle, that is fifteen minutes before the entrance hour, and will close at the third sound of the whistle.

All the workmen should place their baskets in the refectory, and the dishes they desire to keep hot on or in the ovens.

Any workman bringing his basket into the workshop will pay a fine of \$0.40.

The baskets must be taken away at the latest ten minutes after leaving work at night for ordinary days, and twenty minutes after leaving work on days of distributing.

*Art. 7.—Bestowal of Counters.*

Workmen may take amounts on account in provisions (bread, wine, coal &c.) by means of counters.

Counters are distributed several times per week, at the office of the workshops, when the workmen leave at night. Any workmen leaving the workshop, before the whistle sounds, in order to get to the office, will pay a fine of \$0.20.

*Art. 8.—Amount on Account.*

Sums in money on account which must not exceed \$8.00 each individual, will be given fifteen days before pay-day to workmen who have not missed one day during the month.

These amounts on account cannot, in any case, exceed in counters the amount already earned.

*Art. 9.—Pay-Days.*

The pay for work done in the month is given at the office of the workshop the first Saturday following the 5th of the next month.

All claims must be made at the office of the workshops during the five days following pay-day. After which period no claims will be allowed.

*Art. 10.—Machines.*

Any workman who wipes his machine, even if it be unbanded, whilst the wheel is in motion, will pay a fine of \$1.00, and if under these circumstances any accident occurs to him he will be considered to have brought it upon himself voluntarily, and will have no claim to any indemnity.

*Art. 11.—Smokers.*

It is only allowed to smoke a pipe.

Any workmen found smoking a cigar or cigarette will be fined \$0.20.

*Art. 12.—Closets.*

Closets and urinaries being provided for the use of workmen, any one committing a nuisance other where will be fined \$0.20.

If he commit the nuisance against a pile of rails or metallic object, he will be fined \$0.40.

*Art. 13.—Electric Wires.*

The current which passes over the wires is strong enough to kill a man. Any workman touching the wires will be considered as wishing to commit suicide.

*Art. 14.—Writing on the Walls.*

Any workman writing on the wall, doors, &c., will be fined \$0.20, and will pay the expense of painting over such writing.

*Art 15.—Distribution of the Fines.*

The total amount of fines imposed will be made over to the Mutual Help Society of Petit-Bourg.

*Art. 16.—Wounds, Accidents.*

In case of a workman being wounded or meeting with an accident sufficiently serious to incapacitate him for work, he shall immediately give notice of it to the physician of the establishment, and before resuming work shall present at the office a certificate from the same physician stating that he is fit for work.

This certificate is indispensable, in order to claim the indemnity of \$0.30 per week day given by the insurance company.

*Art. 17—Illness.*

The *Mutual Help Society of Petit Bourg* was founded in 1867 to provide medical aid and medicines for sick members, and to pay a daily indemnity during their illness.

The workmen are strongly urged to become members of this society, the regulations and rules of which will be communicated to them by the secretary.

Those not belonging to this society can, in case of illness, receive gratuitously the care of the physician of the establishment, but must pay for their own medicines, and will receive no indemnity. The physician will visit the workshops every Tuesday and Friday, and any workman wishing to consult him must give his name at the office.

*Art. 18.—Military Service.*

Any workman called to the 28 days or to the 13 days' service will be granted the following indemnity by the establishment:—

1st. \$0.40 a day (Sundays included) if he has been more than two years in the workshops.

2nd. \$0.20 a day, if he has been a year in the workshops.

No indemnity will be allowed any one who has been less than a year in the workshops.

*Art. 19.—Savings Bank.*

Workmen desiring to trust their savings to the care of the establishment, can place their money in the Savings Bank at the rate of six per cent. interest per annum.

*Art. 20.—Reduction of Rents.*

The rents of the houses let by Mons. Decauville, senior, have been reduced \$0.10 per month per child under 13 years of age attending school.

The rents are also reduced \$0.20 per month for each year of service with Mons. Decauville, senior, counting from the third year of service.

The years are calculated dating from the 1st of the next January following the workman's engagement.

*Art. 21.—Superannuation.*

When a workman has reached the period when he has no more rent to pay, he is considered to be the proprietor of his house until his death, on the sole condition that he works for no other master.

## BELGIUM.

Average daily wages of Laborers in 1887.\*

INDUSTRIES.	Average wages of workmen.			Duration of daily work of workmen.	
	Under 14 years of age.	From 14 to 16 yrs. of age.	Over 16 years of age.	Day.	Night.
	\$ cts.	\$ cts.	\$ cts.	Hours.	The night.
Working of mines of pit coal.....	0 23 $\frac{1}{2}$	0 37 $\frac{1}{2}$	0 66 $\frac{1}{2}$	7 to 12	7 to 12
do slate and stone quarries.....	0 21 $\frac{1}{2}$	0 28 $\frac{3}{4}$	0 67 $\frac{1}{2}$	6 to 14	9 to 12
do metallic and mineral mines.....	0 17 $\frac{1}{2}$	0 33 $\frac{1}{2}$	0 54 $\frac{1}{2}$	8 to 13	8 to 10
Metallurgical industry.....	0 24 $\frac{1}{2}$	0 35 $\frac{1}{2}$	0 68 $\frac{1}{2}$	5 to 14	5 to 12
Siderite industry (preparation and treatment of the smelting of iron and steel.....	0 29 $\frac{1}{2}$	0 42 $\frac{1}{2}$	0 76 $\frac{1}{2}$	10 to 12	10 to 12
Manufacture of castings of all kinds.....	0 21 $\frac{1}{2}$	0 35 $\frac{1}{2}$	0 74	6 to 12	.....
Illuminating gas.....	0 15	0 35 $\frac{1}{2}$	0 70 $\frac{1}{2}$	2 to 15	7 to 14
Manufacture of coke.....	0 21 $\frac{1}{2}$	0 32 $\frac{1}{2}$	0 59	8 to 12	10 $\frac{1}{2}$ to 12
do bricks of coal.....	0 18 $\frac{1}{2}$	0 27 $\frac{1}{2}$	0 62	7 $\frac{1}{2}$ to 12	11 to 12
do lime.....	0 28 $\frac{1}{2}$	0 38 $\frac{3}{4}$	0 63 $\frac{1}{2}$	5 to 14	10
do cement and articles in cement.....	0 26 $\frac{1}{2}$	0 42	0 61 $\frac{1}{2}$	10 to 14	11
Ceramic industry, pottery, porcelain, delf, bricks, pipes, &c.....	0 27 $\frac{1}{2}$	0 38	0 62 $\frac{1}{2}$	4 to 16	8 to 12
Manufacture of chemical products.....	0 19	0 36 $\frac{1}{2}$	0 63 $\frac{1}{2}$	10 to 13	8 to 12
Salt refinery.....	.....	0 31 $\frac{1}{2}$	0 48	4 to 14	.....
Glass factories.....	0 27 $\frac{1}{2}$	0 45 $\frac{1}{2}$	0 94 $\frac{1}{2}$	4 to 12	4 to 12
Boilers and brazier's wares.....	0 19 $\frac{1}{2}$	0 37 $\frac{1}{2}$	0 69	8 to 14	.....
Bridges and iron timbers.....	0 24 $\frac{1}{2}$	0 37 $\frac{1}{2}$	0 71 $\frac{1}{2}$	10 to 12	.....
Manufacture of needles and pins.....	0 18 $\frac{1}{2}$	0 35	0 65 $\frac{1}{2}$	.....	10
Mintage.....	.....	.....	0 85	.....	11
Flax industry.....	0 17 $\frac{1}{2}$	0 28 $\frac{1}{2}$	0 43 $\frac{1}{2}$	2 to 14	.....
Hemp do.....	0 14 $\frac{1}{2}$	0 26 $\frac{1}{2}$	0 44	4 to 15	.....
Cotton do.....	0 18 $\frac{1}{2}$	0 32 $\frac{1}{2}$	0 51 $\frac{1}{2}$	6 to 14	.....
Grist mills.....	0 23 $\frac{1}{2}$	0 37 $\frac{1}{2}$	0 53 $\frac{1}{2}$	2 to 16	8 to 12
Grinding mills.....	0 15	0 35	0 48 $\frac{1}{2}$	6 to 12	12
Rice mills.....	.....	0 51	0 67	10 to 13	.....
Brewery.....	0 17 $\frac{1}{2}$	0 34 $\frac{1}{2}$	0 58 $\frac{1}{2}$	4 to 17	7 to 12
Alcohol distillery.....	0 17	0 39	0 55 $\frac{1}{2}$	4 to 18	8 to 12
Sugar factory.....	0 27 $\frac{1}{2}$	0 36 $\frac{1}{2}$	0 58 $\frac{1}{2}$	10 to 12	10 to 12
Sugar refinery.....	.....	0 46 $\frac{1}{2}$	0 65 $\frac{1}{2}$	10 to 13	.....
Manufacture of glucose.....	0 15	.....	0 62 $\frac{1}{2}$	10 to 13	.....
Vinegar.....	.....	0 35	0 54 $\frac{1}{2}$	4 to 14	.....
Bleachery of thread and cloth.....	0 16 $\frac{1}{2}$	0 31 $\frac{1}{2}$	0 48 $\frac{1}{2}$	8 to 15	.....
Starch factory.....	0 15	0 32 $\frac{1}{2}$	0 45 $\frac{1}{2}$	6 to 12	11
Preparation of tobacco.....	0 14 $\frac{1}{2}$	0 27 $\frac{1}{2}$	0 60 $\frac{1}{2}$	2 to 13	.....
do vegetable oils.....	0 24 $\frac{1}{2}$	0 38	0 52	2 to 16	9 to 12
Manufacture of rubber goods.....	0 15	0 29 $\frac{1}{2}$	0 68 $\frac{1}{2}$	10 to 12	.....
do pasteboard.....	0 15 $\frac{1}{2}$	0 29	0 52 $\frac{1}{2}$	6 to 12	10 to 12
do paper.....	0 21 $\frac{1}{2}$	0 35 $\frac{1}{2}$	0 55 $\frac{1}{2}$	8 to 12	10 to 12
do wall paper.....	0 16 $\frac{1}{2}$	0 24 $\frac{1}{2}$	0 60 $\frac{1}{2}$	10 to 12	.....
Woollen industry.....	0 25 $\frac{1}{2}$	0 37 $\frac{1}{2}$	0 60 $\frac{1}{2}$	6 to 16	8 to 12
Slaughter of cattle for food.....	0 15	0 32 $\frac{1}{2}$	0 60 $\frac{1}{2}$	1 to 14	.....
Tanneries and currier shops.....	0 15 $\frac{1}{2}$	0 34 $\frac{1}{2}$	0 58 $\frac{1}{2}$	2 to 15	.....
White leather trade.....	0 19 $\frac{1}{2}$	0 36	0 67	8 to 13	.....
Hosiery in wool and cottons.....	0 14	0 29 $\frac{1}{2}$	0 50	6 to 13	.....
Steam machinery, looms, &c.....	0 23	0 38	0 74	6 to 12	8 to 10
Agricultural implements.....	0 20	0 30	0 53 $\frac{1}{2}$	3 to 15	.....
Musical instruments.....	0 15 $\frac{1}{2}$	0 49 $\frac{1}{2}$	0 94	7 to 12	.....
Weights and measures, &c.....	0 17	0 38 $\frac{1}{2}$	0 74 $\frac{1}{2}$	7 to 13	.....
Manufacture of fire-arms.....	0 25 $\frac{1}{2}$	0 35 $\frac{1}{2}$	0 69 $\frac{1}{2}$	9 to 16	8 to 12
Powder factory.....	.....	.....	0 65 $\frac{1}{2}$	10 to 12	.....
Railroad materials.....	0 25 $\frac{1}{2}$	0 41 $\frac{1}{2}$	0 75 $\frac{1}{2}$	10 to 12	10 to 11
Boat-building.....	0 16 $\frac{1}{2}$	0 39 $\frac{1}{2}$	0 82	8 to 12	10
Carriage factories.....	0 16	0 31	0 71	6 to 13	.....
Printing.....	0 22	0 32 $\frac{1}{2}$	0 75 $\frac{1}{2}$	2 to 15	.....
Building contractors.....	0 30	0 42 $\frac{1}{2}$	0 68 $\frac{1}{2}$	7 to 14	.....
Manufacture of cloths.....	0 17 $\frac{1}{2}$	0 30 $\frac{1}{2}$	0 49	6 to 14	.....
do oil cloth.....	0 15	0 45	0 67	10 to 12	16
do wax candleery.....	0 22 $\frac{1}{2}$	0 42 $\frac{1}{2}$	0 58 $\frac{1}{2}$	10 to 14	12
do matches.....	0 16	0 26 $\frac{1}{2}$	0 52 $\frac{1}{2}$	7 to 12	.....
do soap.....	0 13 $\frac{1}{2}$	0 32 $\frac{1}{2}$	0 58 $\frac{1}{2}$	3 to 14	10
do artificial manures.....	0 21 $\frac{1}{2}$	0 38 $\frac{1}{2}$	0 59 $\frac{1}{2}$	8 to 13	9 to 12

\* Report of the Belgian section, group XI, sec. 1, by Mr. A. Soupert.



All these industries together employ :

15,508 directors and employees.  
 24,709 workmen under 14 years of age, earning an average of \$0.24 $\frac{1}{5}$  per day.  
 38,336 do from 14 to 16 years do 0.36 do  
 321,020 do over 16, earning an average of 0.62 $\frac{3}{5}$  do

*Coal Industry, Bassin de Hainault.*

	1850.	1870.	1887.
Production, number of tons.....	4,420,761	10,196,530	13,470,060
Number of workmen.....	46,895	90,958	98,087
Average daily wages.....	\$ 0 36 $\frac{2}{5}$	\$ 0 58 $\frac{2}{5}$	\$ 0 57
do wages, per ton.....	0 75 $\frac{1}{5}$	1 18 $\frac{3}{5}$	0 88
Cost of mining, per ton.....	0 25 $\frac{3}{5}$	0 17	0 09 $\frac{3}{5}$
Average cost of flour, per 100 lbs.....	.....	4 03 $\frac{2}{5}$	2 41
do butter, per lb.....	0 19 $\frac{3}{5}$	0 26 $\frac{2}{5}$	0 25 $\frac{3}{5}$
do meat, per lb.....	0 09	0 13 $\frac{3}{5}$	0 15

**DURATION OF THE DAY'S WORK IN BELGIUM.**

According to the last census taken for the information of workmen, it was shown, that there were :

2,790 workmen, working less than 8 hours, about.....	p. c.	0.73
5,817 do do 8 do .....	1.51	
12,071 do do 9 do .....	3.14	
161,193 do do 10 do .....	41.97	
54,717 do do 11 do .....	14.25	
133,431 do do 12 do .....	34.74	
14,646 do more than 12 do .....	3.66	

*Industries having the greater number of workmen working 10 hours.*

		Average duration of a day's work.
		Hours.
Working of coal mines.....	53,843 on 94,757	10' 37
do slate and stone quarries.....	12,014 " 17,458	10' 01
do mines.....	2,743 " 3,346	10' 02
Metallurgic industry.....	3,424 " 5,193	9' 80
Illuminating gas.....	1,116 " 1,834	10' 69
Manufacture of coke.....	1,023 " 2,069	10' 90
Glass industry.....	6,598 " 10,503	10' 50
Manufacture of sugar.....	11,150 " 22,634	10' 97
do paper.....	2,916 " 5,884	10' 78
do engines, &c.....	4,255 " 7,857	10' 46
do railway supplies.....	3,390 " 7,722	10' 65
Printing.....	3,396 " 5,318	10' 34
Building contractors.....	3,355 " 5,943	

*Industries having the greater number of Workmen working 11 hours.*

Builders of bridges and metal timbers.....	694 on 1,855
Starch factory.....	471 " 630

*Industries having the greater number of Workmen working 12 hours.*

Siderite industry.....	8,891	on 18,272	
Manufacture of bricks.....	413	" 717	11·39
Ceramic industry.....	7,829	" 19,477	11·41
Linen industry.....	21,367	" 33,048	11·53
Cotton industry.....	9,238	" 16,654	11·45
Brewing.....	4,231	" 9,857	11·63
Woollen industry.....	13,322	" 23,359	11·70
Manufacture of mixed fabrics.....	8,403	" 11,940	
Chandlery.....	596	" 915	12·21
Manufacture of foods.....	513	" 912	

*Industries having the greater number of Workmen working over 12 hours.*

Makers of arms and fire-arms.....	1,358	on 3,536	12·03
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*Rates of wages for agricultural laborers.*

YEARS.	Without Board.		With Board.	
	Men.	Women.	Men.	Women.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1850.....	0 23 $\frac{4}{5}$	0 15 $\frac{1}{2}$	0 13 $\frac{2}{5}$	0 08
1856.....	0 27 $\frac{1}{2}$	0 17 $\frac{1}{2}$	0 15 $\frac{2}{5}$	0 09
1874.....	0 40 $\frac{2}{5}$	0 24 $\frac{2}{5}$	0 23 $\frac{2}{5}$	0 13 $\frac{2}{5}$
1880.....	0 48	0 25	0 24 $\frac{1}{2}$	0 14 $\frac{1}{2}$

The report gives for 1887, the average wages without classification, for the whole kingdom, as follows:—

Men.....	\$0.40 $\frac{4}{5}$ a day
Women.....	0.24 $\frac{4}{5}$ do

COAL COMPANIES MARIEMONT AND BASCOUP.

[Belgium.]

These companies employ over 6,000 persons of the working class. They have established in favor of their staff numbers of institutions for their benefit, and none of these institutions present any distinctive characteristic from others of the same nature, with the exception of their remarkable *chambers of explanation*.

*Organisation of work.*

In the work of mining the system of sale and that of premiums have been in use for the last fourteen years and have proved eminently satisfactory to the interest of both master and workman.

*Sales.*—Certain kinds of work with mines, the condition of which rarely change, may be put up to auction. Herein the workman finds many advantages, a settled price for his work during a certain period of time agreed upon, the security it gives him, the power of choosing as partners in his work, workmen of the same ability as himself, and the chance of his wages increasing in proportion to the work done, provided work is regular and favorable, &c.

*Bargains.*—The care of the underground ways, the different repairs to be made and especially the cutting of coal are all subjects of bargaining; that is the price discussed between the engineers or their assistants and the workmen.

*Premiums.*—Since the system of premiums has been introduced for all workmen loading, driving or drawing the coal from the pits, their wages now consist of one fixed part, and of one proportionate part in accordance with the number of cars that

have passed through their hands, or with the quantity of coal taken from the pits. This system is a real stimulus for the workmen, and a certainty for the owner, of coal being mined with regularity.

*Contracts.*—In dealing out the material from the repair shops, stores, &c., the organisation of work by the job has been extended to all workmen without distinction, although in certain classes of work, such as drawing up coal, and repairs difficulties are incontestably met with. Its results are an increase of wages of 20 per cent. with a proportionate decrease in the price of returns. The greater part of the yearly work, such as the driving of machines, the repair and the care of the material are all contracted for, the contracts not extending over a year. They are signed by the coal companies and the bands of workmen who accept them. The amount for which they are accepted is frequently based on the quantity of coal extracted. All the risks of the work, which very often varies in quantity, are accepted by the workmen. Past experience shows that, though the coal company may at times advance money, and at others, the workmen may advance work, in the end the compensation is about equalized. Besides, the profits made by the contractors show that the confidence in the results was not misplaced. They have, in fact, signed new contracts under conditions entailing reductions of 20, 30 and even 40 per cent. in favor of the companies. If, therefore, their wages have not diminished it must be because they have worked harder, or they have improved their manner of working, making it more intelligent and have thus seconded the efforts made by their superiors in providing improved implements.

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NOTES ON THE WORKMEN'S CHAMBER OF EXPLANATIONS FOR THE DIVISION OF MATERIAL.\*

The Chamber of Explanations, instituted for the workmen employed at the coal mines of Mariemont and Bascoup (45 in number), is divided into two sections: one for the workshops, and one for the extraction of coal and for the machines.

Each section is divided into as many committees as there are different kinds of work.

The committees are delegates chosen by the workmen, and a chief elected by the delegates themselves.

They meet once every quarter the agents under whose orders they work. The meeting is presided over by the chief engineer of the divisions for the material. The meetings are held during work hours.

The committees enquire into all matters, differences, disputes, &c., that may have arisen between the workmen and the master (here represented by the company); they interpose also in settling the rate of wages, and in all difficulties concerning the regulation of the work.

The following is given as an instance of the importance of those chambers of explanations and of their working; the case was brought before the chambers for the blacksmiths of the shops:—

A working blacksmith had to do from plans given him, and at a rate settled by the chief of the shop, certain difficult pieces of work, which had never heretofore been attempted in the shops. When the work was received, it was noticed that the pieces were not made in accordance with the plans, and the workman who had made them, having fallen ill, the correction of the work was entrusted to another blacksmith who undertook the work under reserve, the hammer, according to his opinion, not being strong enough; the result proved him to have been right. An adjuster was then charged with the correction and succeeded in arranging it. When it was proposed to deduct the price of the work done by the adjuster from the amount agreed upon by the first blacksmith, the latter protested against such a course, pleading:

1st. That the iron used for the work was not large enough.

2nd. That the hammer was not strong enough.

3rd. That the correction of the work was given to another person and of a different trade.

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\* Group IX.—See The Trades Associations of Belgium, Appendix VI.

In reply it was argued that:—

1st. That he was in no way obliged to make use of the iron in question, and the proper iron was to be had in the store.

2nd. That he had made no protest as to the insufficiency of the hammer.

3rd. That the correction of the work could not be confided to him, he being sick at the time.

All the members present and the complainant himself accepted the correctness of these explanations, on condition that for the future, in similar cases, it should be clearly understood that, reservations being made in time, the workman should not be held responsible.

## LA VIEILLE MONTAGNE COMPANY.

*Established in 1837.*

ZINC MINES AND FOUNDERIES.

[Angleur, Belgium.]

*Organization of Wages.\**

All those employed in the Vieille Montagne factories, from the directors down to the smallest assistants working at the ovens, are, according to their degree, interested in producing good work. This end has been attained by the bestowal of over-wages or premiums, the regulation of which we will explain. The one is the real wages and is fixed; the other, what is called the premium, is variable and incidental. The first is designed as a payment for the time devoted to the company's service, the other as a reward for the workman's individual exertion, the success attained by exceptional assiduity and intelligence.

The basis for the workmen's premium is determined by the kind of work at which they are employed; it varies according to the relative importance of the work, but the workman is always acquainted with the rates, and can himself every day, by the results obtained, calculate the amount.

The premiums are granted proportionately for the amount of mineral manufactured, for economizing the raw material, and in particular, the materials for fire, for good work and the quantity produced in a given time.

In a word, they are regulated according to the personal care and ability of the workman.

The premium account is settled at the same time as those of the fixed wages, every fortnight or every month, as the case may be.

Half the amount of the bonus is paid and constitutes an addition to his salary, and of which he is given possession. The other half is carried to the credit of an account which is opened for each workman; it is paid to him in full at the end of each year, if during that time he has fulfilled all the moral and material obligations of his engagement. In case of death the bonuses that have been retained are paid over in full to the workman's heirs.

The average rate of wages paid by the Vieille Montagne Company has since its foundation followed a scheme of progression as follows:—

1837 to 1847	—	\$ 0.27	to	\$ 0.29	—	\$ 0.02
1847 to 1857	—	0.29	to	0.44 $\frac{3}{5}$	—	0.15 $\frac{3}{5}$
1857 to 1867	—	0.44 $\frac{3}{5}$	to	0.50 $\frac{3}{5}$	—	0.06
1867 to 1877	—	0.50 $\frac{3}{5}$	to	0.62 $\frac{1}{5}$	—	0.12 $\frac{1}{5}$
1877 to 1888	—	0.62 $\frac{1}{5}$	to	0.63 $\frac{3}{5}$	—	0.00 $\frac{3}{5}$
Total.....						\$ 0.36 $\frac{3}{5}$

In fine the average wages of a workman in the Vieille Montagne Company since 1837 have gradually increased by about 140 per cent.

In the average wages of 1888 of \$0.65 $\frac{3}{5}$ , the amount of the bonus varies from 25 per cent. to 10 per cent., according to the workman's rank.

\*The Vieille Montagne Company at the Exhibition of 1889.—Labor Societies.

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SECTION II.

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PROFIT SHARING.

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CO-OPERATIVE ASSOCIATIONS.

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## PROFIT-SHARING.

BARBAS, TASSART ET BALAS.

1804-1888.

ROOFING, PLUMBING AND HEATING.

Participation in profits was introduced into this establishment by Mr. Ed. Goffinon, the predecessor of the present partners.

In 1862 Mr. Goffinon granted to his staff a share in the profits. This share was given in money, in the form of a bonus, and was distributed after each stock-taking.

In 1872 Mr. Goffinon inaugurated a new system of profit-sharing, a system which with certain improvements, dictated by experience, is at present followed by his successors and may be described as follows:—

All the workmen of this establishment are not allowed to participate in the profits.

To be admitted as a participant, the workman must be French, must have worked three consecutive years in the establishment, and have given proof of his industry and capacity.

Every candidate for admission as a participant must make application in writing to the heads of the house, and inclose a copy of his *cahier judiciaire* and a health certificate from the doctor of the Mutual Aid Society. He must also pass an examination by the Consultative Committee,\* who, according to rule, may postpone the admission of the candidate if he does not possess sufficient capacity for his work.

Besides the participants, there are “aspiring participants” who may enjoy a part of the privileges of profit-sharing.

The Consultative Committee each month determines the extent and importance of the advantages to be accorded them.

After a year of probation these aspirants, on the advice of the Committee, may become real participants.

Apprentices of the house are admitted as participants from the first January that precedes the end of their apprenticeship.

The amount to be distributed among the staff of this house is fixed at five per cent. of the net profits of the business.

The distribution of this dividend is made among the participants *pro rata* on the sums they receive in the year as fixed sums allowed, or as wages, without counting gratuities or other variable allowances. From the sum apportioned to each participant, two equal parts are taken;

The one which is paid him in cash each year after the settlement of accounts, at stated periods.

The other which is placed to the employees' credit in the Provident and Retiring Fund.

Participants cannot withdraw their deposits until after twenty years consecutive service in the establishment, or after having attained the age of fifty years. In either case the participant may demand the amount entered to his credit in his little book if he continues to work in the establishment; his new account of participation cannot be closed by reason of long service, or of age, but he must await his final leaving before he can demand a settlement of his account. Every participant who leaves the house of his own free will, without having concluded the length of service above mentioned, is considered to have been dismissed and is deprived of all rights,

\*Is composed of the managers, the chief overseers, the two oldest employés and the five oldest workmen.

even those in the Provident Fund. The amount to his individual credit is, on the 31st December after his leaving, divided among all the accounts of the participants, in proportion to the amounts already to their credit.

All persons dismissed for serious reasons are in a similar position.

Every participant, on leave of absence, is bound to return to his work if he is recalled, within the month. If he does not return to his work within eight days after notice to do so, he is considered as having been dismissed and he is deprived of his rights; if the house allows him to remain away over a month, he then has the right to demand the settlement of his account.

When a participant dies, while in the employ, the sums to his credit are given: 1st to his wife if she be not divorced, nor separated from bed and board, nor as to property. 2nd to his legitimate children or children legitimized by subsequent marriage, to his adopted children and his grandchildren. 3rd to ascendants.

In default of the above mentioned, the sums resulting from the settlement of the deceased participant's account are divided among the other participants *pro rata* to the sums entered to their credit.

If it is shown that a participant has become so infirm as to be unable to work, the total amount to his credit may be paid to him should the committee consent.

As long as the sums mentioned in the account books of the participants are deposited with the house, 5 per cent. interest will be granted.

A general meeting of the staff and participating workmen takes place every year after the closing of the stock-taking, to receive an account of the operations of the year, to ascertain the sum to be divided and to approve, if necessary, the changes in the regulations, &c.

This meeting every year names an arbitrator, an expert duly authorized to examine into the accounts with the partner or partners. The object of the report prepared by the arbitrator is to ascertain and state:

1st. If the inventory or stock-taking was made in conformity with the stipulations of the general agreement.

2nd. If the participation of 5 per cent. on the net profits of such stock list was duly applied to the staff of workmen in conformity with the regulations.

This meeting also decides on the advice of the Consulting Committee whether it would be advisable to leave their capital with the house, or whether the amount should be invested with an Insurance Company, a Trust Society, or a Public Treasury.

The participants should belong to the Society of Mutual Aid of the house.

#### *Results of the organization.*

From 1872 to 1884, total amount of wages amounted to \$162,306.73

The 5 per cent. on the profits produced..... 17,140.00

Which gives in regard to wages a proportion of 10.55 per cent.

The wages paid are the same as those paid in other houses.

A workman with \$1.50 a day (the tariff of the City of Paris) and who works 300 days in the year, receives as a bonus at the end of the year.

In cash..... \$23.75

To be entered in their books..... 23.75

From 1872 to 1888, 117 workmen were admitted as participants, of which number:

14 became masters.

5 retired.

2 entered military service.

6 returned to the house after voluntarily leaving it.

10 died.

4 were dismissed.

26 left voluntarily.

—

67

50 were participants in 1888.



## MR. BESSELIÈVRE, JUNIOR.\*

AT MAROMÉE (Seine Inférieure).

The question of the participation of the workmen in the profits of the employer is not a new one; but it has never been put into practice in our locality, and it was considered that it would not be uninteresting to describe the trial we have given the system in our calico establishment at Maromme (Seine Inférieure). About 250 workmen and employees are employed in our establishment. The day's work of ten hours varies from 3 francs for the assistant workmen to 7 and 8 francs for the workmen and foremen. The women earn from 1 franc 80 to 2 francs per day.

Since 1877, with the desire to increase the well-being of our fellow laborers and to strengthen the bonds between them and us, we have inaugurated the system of profit-sharing. However, in fear of making a step backward after making a step forward, we did not wish, at present at least, to assure the participants a fixed percentage in advance on the annual profits. We granted this as a gratuity over and above the regular wages, and we reserved the right to determine each year, after the closing of the stock list, the sum to be allowed the participants.

The work-people (men and women) admitted to participation are not chosen arbitrarily by the master; certain conditions of age (25 years), and of length of service (5 years), give them the right to be participants. We may add that the young men called away at twenty-one years for military service do not lose the rights they have already acquired. An account is kept of the time they worked in our establishment before the twenty-first year, the time of their sojourn in the army being alone deducted.

The bonus allowed to each in proportion to his annual wages is divided into two parts. The first part is paid to the participant in cash. He has the immediate enjoyment, or at least the immediate disposal, of part of his acquired savings. This immediate payment seemed indispensable in order that the system might be appreciated. Human nature is so constituted that it prefers some enjoyment in the present to giving all to the future. Moreover, the workmen can put this amount to profitable use, and he is also encouraged to increase his wages by economy.

The second part, the other half of the bonus coming to the workman, forms the provident fund. It is entered in the provident book of account and yields a fixed annual interest of 4 per cent. The completion of the system is the payment of this sum, which strictly should not be in the hands of the employer, but in a special provident fund which will certainly be established when the system of participation will have progressed and be adopted by a certain number of factories. The time will come when the workman will receive the sum due him. A clause of the regulations determines the cases when payment shall be made of the sums entered in the small account book, viz., at the death of the participant; in case of incurable illness; at the age of sixty years, and after twenty years of service in the house and forty-five years of age. There is no danger of the money being spent in the tavern.

The owners of these books never lose their rights, not even when they leave the establishment. The sums entered in their books belong to them and will be paid them with interest in the cases of settlement provided by the regulations. A consulting committee, composed of six co-laborers already interested in the business of the house and of six delegates named by the workmen, is appointed to manage the distribution of the bonuses allotted to the participants. This committee acts as an intermediary between the employer and workman in any difficulty that may arise. The participants cannot be dismissed except on the advice of this committee.

\*Notice given to the jury.

This participation, organized under these conditions, gives the results shown in the following table :—

YEARS.	Amounts to be Shared.	Number of Participants.	Share Proportioned according to amount of wages.
	\$		
1878 .....	2,000	96	11,67%
1879 .....	3,000	96	17,36
1880 .....	3,000	99	16,71
1881 .....	3,000	128	11,29
1882 .....	3,000	118	11,77
1883 .....	2,000	116	8,17
1884 .....	4,000	116	16,35
1885 .....	2,000	120	8,07
1886 .....	2,000	126	7,63
1887 .....	2,000	132	7,26
1888 .....	2,000	131	7,26

The workmen thoroughly understand the advantages of this system.

They quite appreciate the material help this increase is to them, an increase which, in good years, has reached as high as 16 to 17 per cent. One old woman working in the factory declared that with her share and that of her husband who works in the same establishment, she was able to pay her rent and taxes.

The subscription of a part of their profits to the provident fund has taught the sharers habits of economy, and as a consequence the greater number of sharers, of their own free will, deposit every year the amount of their shares over and above their wages, in the Savings bank of the establishment.

Looked at from a higher point of view the workmen who are already attached to the establishment by strong ties feel that participation will draw master and men closer together by uniting them in a common work. They have by their watchfulness and care, been able to save both material and time for the benefit of the house, and the bonds between them and their chief are such that they speak of *our factory*, *our calico*, and no event can occur either happy or otherwise in which the workmen do not enter, sharing in the joy and mourning of the head of the establishment as though they were but one family with their master.

This is a real advantage to all, and the experience of eleven years allows us to add that the employer himself has an interest in associating his workmen in his profits, above all in great industries, where superintendence is less direct and leakage more easy. Under organized participation the workmen themselves exercise this superintendence, and we may cite the example of that participating workman in one factory charged with oiling the machinery, who economized in one year an amount of oil of greater value than the bonus he was to receive.

It is our hope that the system of participation will ever be better understood and that heads of establishments will ever give more and more attention to its application. But let there be no mistake: there is no ready-made form for applying the system. Each one must apply it in his own particular way, according to the work he is engaged in, taking into consideration the workmen he employs, the country they live, and their surroundings. There is but one thing about the system that is common to all, and that is good will, the wish to lend a helping hand to the workmen, rating them at their worth, and as they deserve. "Our workmen are not our slaves, our machines are our slaves, our workmen are our fellow-laborers!" These words spoken by Mons. Steinhel of Rothans, at the banquet given by the Industrial Society of Mulhouse in 1876, are fresh in our memory, nor have we forgotten the system of participation established in Alsace by Messrs. Schaeffer & Lalance, successors to Mons. Haeffely. We have borrowed more than one idea for our organization from this system.

To the future belongs associated work. An extra-parliamentary commission associated with the Minister of the Interior has been occupied in gathering all the documents relating to this subject of those who have interested themselves in this matter, and who have practised the system.

The results we expect from the system of participation cannot be more aptly given than in the words of Richard Cobden (1861) : "I view with pleasure every measure that tends to fill up the abyss that separates the two classes of capitalists and laborers. I wish these two classes to understand the difficulties of their mutual position. I would wish the workmen to understand that capital is nothing more than accumulated labor, and that labor itself is only the seed grain of capital; that these two, the capitalist and the laborer, concerned in a common work, should see that what is to the profit of one is to the benefit of the other, and that both are equally interested in the success of the enterprise."

To masters belong the realization of these wishes, to masters belong the right to support and help their fellow-laborers, so that there may be established between them real parental relations, that to them may be applied the words: "We are but one family, and with us, as with the workingman's family, some members are older than the others, and bear the younger ones in their arms."

## THE BON MARCHÉ.

HOUSE OF ARISTIDE BOUCICAULT.

### *Co-operation.*

In the year 1880 Mde Boucicault, widow, passed a notarial deed with 96 of her heads of departments, by which the *Bon Marché* became a co-operative association. Mde Boucicault took as co-partners, in two-fifth parts of her business, a number of her employees, who were already the owners of a saving or capital sum with which they bought shares and became sleeping partners. The total capital was fixed at 2,000,000 francs, of which Mde. Boucicault held 12,500,000 francs and the associates 7,500,000 francs. The society is a collective name as regards Mde. Boucicault, the other parties interested being merely sleeping partners.\*

The business has been divided into 400 parts of \$10,000, in order that the lesser employees may be permitted to purchase a share or to join together to raise the necessary capital. Cash boys, drivers, saleswomen have joined together to purchase shares, but all heads of departments or of counters have at least one share in the business.\* \*

It had been provided in the case of Mde Boucicault's death that the society should continue under a collective name as regarded the agents named by her, or failing such, by agents named by the associated partners, and remain a sleeping partnership for the representatives of Mde Boucicault and the other partners. But, by the mere fact of her death, the company, from being one of sleeping partnership, became a joint stock company with shares of \$10.00 francs as capital.

Mde Boucicault died in 1887, and, according to the act of the society, new agents were named. Thanks to the co-operative system introduced in the establishment, though the management was changed, in spite of the importance of the business none of its interests suffered. The *Bon Marché* is now doing business under the name of Plassard, Morin, Fillot & Co., as appears by the following extract from a notice at the Exhibition :

"By the constitution of the Society of Veuve Boucicault & Co., founded in 1880, the entire commercial capital, divided into 400 shares of eight parts each, that is 3,200 parts, has been divided successively among a large number of the employees of the house, who are thus partners in the profits."

### *Profit-Sharing.*

A certain number of the superior employees in the *Bon Marché* have an interest either in the profits or in the business of the establishment, or in the general sales in their department.

\* Profit-sharing, &c.—Dr. Bohmest.

\*\* Examination of the labor societies—Mr. Fillot's deposition.

In 1876 Mons. Aristide Boucicault, founder of the *Bon Marché*, established a Provident Fund, in order to interest, besides his superior employees, all his staff in the profits of the business. The shares according to the regulations of this Provident Fund were:

All employees who had been in the house for five years or more (with the exception of those already interested in it).

A personal account was opened for each participant.

The division is made proportionately to the amount received by each employee calculating on a basis of \$600 for the lowest amount received, even though the employees may earn less than that sum, and on a basis of \$900 for the largest amount, although the employees may earn more. The amounts carried to the names of each individual are bonused by an annual interest of 4 per cent.

The right to share in the Boucicault Provident Fund is given:

1st. For one-third part to the employees, men, having served ten years in the house.

2nd. For two-thirds, employees, men or women who have served fifteen years in the house.

3rd. For the total amount, employees, women having served fifteen years in the house.

4th. For the total amount to employees, men, having served twenty years in the house.

5th. For the total amount, equally among the employees, women, who have attained the age of forty-five years, or of employees, men, who have attained the age of fifty years and over.

An employee having attained the limit of the age may remain in the house, and draw the interest accruing to him as shown by his book, but he can draw the capital sum only on his leaving the establishment.

In case of the death of a participant his share is paid over to the heirs.

In case of infirmity or any sickness incapacitating the participant from work, the agents may make over all or part of his share to himself or his family. When the participant is given an interest in the house, he no longer belongs to the Boucicault Provident Fund, his account is stopped and put aside to be liquidated under the same conditions as for the other participants.

When a participant leaves the house of his own free will or is dismissed, he loses his rights, and his share is divided among the other accounts.

The agents, however, having enquired into his reasons for leaving, or for his dismissal, may remit to him the whole or part of the amounts carried to his account.

Any lady participant contracting marriage, no matter what may have been the length of her service in the house, and even if she leave the house, has a right to the payment of the amounts due to her account, and the whole sum is given to her on her wedding day.

#### *Progression of the Boucicault Provident Fund.*

This fund is maintained by an annual sum taken from the profits of the house.

Years.	Capital.	Number of Sharers.	Years.	Capital.	Number of Sharers.
	\$			\$	
1876.....	12,404	128	1883.....	132,267	699
1877.....	24,016	199	1884.....	152,766	738
1878.....	40,148	275	1885.....	177,189	851
1879.....	57,785	351	1886.....	201,826	995
1880.....	75,444	443	1887.....	230,077	1,250
1881.....	93,114	515	1888.....	248,735	1,383
1882.....	113,567	592			

On the 31st of July, 1888, there were therefore 1,383 sharers in the Boucicault Provident Fund, possessing a capital of \$248,735; besides the sums distributed since the founding in 1876, amounting to \$70,365.

### M. E. BUTTNER-THIERRY.

LITHOGRAPHER.

[Paris.]

After deducting from the gross sales, losses, failures in production and breakage of material, Mons. Buttner-Thierry grants 1 p. c. to his employees. To this grant established by statute, he adds a bonus proportionate to the amount of profit made. One-third part of the annual dividend is paid in cash to the participant, the other two-thirds are deposited to the workmen's account in the Union Insurance Company at compound interest, payable after his death to his wife or children, or to the participant after 20 years' service in the house, or when he is 60 years of age. The employee may add to this deposit the third he has at his disposal, and in that case Mons. Buttner-Thierry increases it by 5 p. c., as an encouragement to thrift. Four of the twenty-six participants have so far profited by this advantage offered them.

### CHAIX PRINTING ESTABLISHMENT.

Participation was established in Chaix in 1872.

Since that date 15 p. c. of the net profits has been divided among the workmen participating, *pro rata* on each man's regular earnings.

$\frac{1}{3}$  of the part of each participant is paid in cash.

$\frac{1}{3}$  is credited to his account on the books of the retiring and provident fund, which the participant can receive only on quitting the establishment, or, in case of his death, while still employed by the house, it is paid over to his heirs.

$\frac{1}{3}$  is paid into the same retiring and provident fund, but which he cannot touch until he is sixty years old, or has worked twenty consecutive years for the firm.

Any employee, workman or workwoman can after three years service in the house, become a participant on condition that his competence and zeal in work has been manifest, and he must make application in writing to Mons. Chaix.

The amount of profits allotted in 1872 represented 10 p. c. of the wages; in 1873, 7 p. c.;  $10\frac{1}{2}$  p. c. in 1874; 7 p. c. in 1885. The average proportion from 1872 to 1888 was 6 p. c. of the wages.

#### *Results of the Organization.*

The results are given in the following table exhibited by the Chaix printing establishment:

Share allotted to the staff every year:—15 p. c. of the profits.

Amount distributed from 1872 to 1888:—\$180,669.20 divided by means of the individual books.

Member of participancy admitted:—871 workmen, workwomen and employees.

Average rate of the division:—6 p. c. of the wages.

#### *Amounts in 871 individual books.*

1 of \$5,480	9 of \$600 to \$700
1 of 4,500	14 of 500 to 600
1 of 3,500	20 of 400 to 500
5 of 2,000 to \$3,000	30 of 300 to 400
37 of 1,000 to 2,000	42 of 200 to 300
20 of 800 to 1,000	89 of 100 to 200
7 of 700 to 800	595 of 100 and under.

\* No application has so far, been refused.

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*Profit-Sharing by Apprentices.*

A special fund has been opened by the Chaix house in favor of compositor apprentices, to divide annually among them a part of the profits procured by their work

The amounts proceeding from this fund are divided as follows :

$\frac{1}{3}$  is immediately entered on the book of the fund belonging to the party interested.

$\frac{1}{3}$  is retained in the house to be remitted to the parents at the expiration of the term of apprenticeship.

$\frac{1}{3}$  is reserved for distribution every five years among the apprentices then present in the establishment.

The apprentices are thus, at the expiration of their apprenticeship, in the possession of a small capital, varying from \$100 to \$120.

On the first of January previous to the termination of their apprenticeships, the apprentices share in a division of 15 per cent. of the profits among the staff.

From 1869 to 1888 the number of apprentices sharing in the profits for apprentices was 618, and the amounts paid over to the fund by the house, were altogether \$4,548.

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GENERAL INSURANCE COMPANIES.

This Assurance Company founded in 1850 a Pension Fund which later on was changed into a Provident Fund. In 1850 the Board of Administration contributed to this fund \$30,000, and every year it adds five per cent. of its profits.

All the employees of the company, excepting outside agents, experts and door-keepers, are allowed to participate on the 1st of January following their admission into the company's service.

The sums paid into the Provident Fund are divided among the sharers, *pro rata* the amounts received by each employee during the year. An individual account is opened for each participating employee; the accounts are capitalized and accumulate at 4 per cent. per annum.

The employee cannot touch this amount until after twenty-five years in the service of the house, when he has attained the age of 65 years. He can then purchase with the amount set to his account an annuity in the office, transferable to his heirs, or he can invest the money in railway or government securities, the company then keeps possession of the stock certificates and pays him his dividends, the certificates being paid over to the persons named in his will.

The employee whose account has been settled can remain in the company's service, and continue to share in the profits; but he cannot enter the service of any other insurance company without the written authorization of the company under penalty, if the council so orders, of forfeiting all the sums or annuities to his account, which will then be returned to the Provident Fund.

Employees who have resigned, or been removed or dismissed, have lost all right to the Provident Fund, unless the council decide otherwise.

The amounts forfeited are divided among the individual account, in proportion to the amounts already inscribed in them.

In case of death the amounts in the sharer's books are paid over to his family.

If an employee be afflicted with any infirmity by which he is incapacitated for work, the council may dispose of all, or part of, the amount to his account for his benefit.

If an employee be named a director his account is settled on the day of his nomination, and he can receive in cash and in full the amount inscribed in his book.

If a participating employee should, with the consent of the council, undertake some employment excluding him from participation, he may by permission of the council receive all or part of the amount credited in his book.

*Results of the organisation.*

	\$
Since 1850 the company has paid over to the	
Provident Fund.....	1,324,329
Interest at 4 p.c. ....	481,893
	<hr/>
Amounts paid to retiring employees or to their families	1,806,222
amount to.....	979,668
	<hr/>
Amount in full in the Fund on the 31st December 1887..	<u>826,554</u>

Shares in this company are very high, there are superior employees whose books at the age for retiring carried amounts of \$20,000, and office boys who, after 25 years service, find themselves in possession of a capital of from \$4,000 to \$7,000.

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**THE NATIONAL.**

FIRE AND LIFE INSURANCE COMPANIES.

[Paris.]

The National Insurance Company divides every year a cash dividend of 2½ p.c. among its employees, the division being based on their salaries. Directors and inspectors do not share in this division. The division has been made annually since 1837.

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**THE SUN AND EAGLE.**

FIRE INSURANCE COMPANY.

These Companies founded in 1881 a Provident Fund, based on the principles of the Provident Fund of the General Insurance Company. The only difference of any importance between the two systems is in the manner of division which in these two companies is based not only on the amounts received, but on length of services.

Every year these two companies give to the Provident Fund 3 per cent. out of the sums set aside as dividends for the shareholders.

75 per cent of this annual allowance is divided as follows :

50 per cent *pro rata* of the wages.

25 per cent. *pro rata* the number of years service.

The other 25 per cent. of the sum remaining at the disposal of the managing council to reward exceptional services, to aid certain employees and to add to the account of the participant's interest at 4 per cent.

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**COMPANIES FOR ILLUMINATING BY GAS THE TOWNS OF MANS,  
VENDOME AND VANNES.**

CENTRAL COMPANY OF ELECTRICITY OF THE TOWN OF MANS.

The workmen and employees receive every year a gratuity proportionate to the services rendered. Every two years a sum is taken from the company's profits and divided between the workmen and employees in proportion to salaries. This sum, which represents an increase of about 10 per cent. of the allowances and wages, is placed in the Savings Bank, and books are given on which the credit is entered.

An annual sum of \$10.00 is levied on the profits for the benefit of the workmen meriting it, and who have worked over five years in the house; and this sum is placed to the credit of the workmen in a special account. At the end of ten years this allowance is raised to \$15.00 a year.

The total bears interest at 5 per cent.

In 1888, at the inauguration of the new factory of Mans, the company gave to each of the children of their workmen a book for the Retiring Fund for old age, with an entry of credit of \$4.00.

From that time the workmen are obliged to pay annually to the credit of their children at least \$2.00 until such time as the children are able to earn their livelihood; the company place a similar amount to the credit of each child. The capital is reserved for the parents.

With the object of assisting workmen with large families, the company themselves pay the subscription for the children, counting from the fourth.

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## RAILWAY FROM PARIS TO ORLEANS.

### REGULATION ON THE PARTICIPATION OF EMPLOYEES IN THE ANNUAL PROFITS OF THE RUNNING OF THE ROAD.

*Extract from the Statutes of the Orleans Company.*

The Administrative Council, see article 54 of the new statutes :

.....  
 Art. 54. After the different assessments mentioned in Articles 50, 51, 52 and 53 above referred to, and those to which may be applied the guarantee of interest granted by the State, and to the future division with the State of a part of the profits, the net proceeds of the enterprise will each year be divided among the shares at the rate of the six hundred thousandth, per share, with the exception made in Article 10 above mentioned concerning new shares.

However, when there is added to the total shares as interest and dividend a sum of \$4,000,000 there is made on the surplus of the proceeds a deduction of 15 per cent., which amount shall be distributed by the Board of Directors among the employees of the Company, in proportion to their wages, or by reason of their services, on principles to be determined by regulations which shall be submitted for the approval of the next general meeting.

When, by application of the preceding dispositions, the total of shares has amounted to a sum total of \$5,800,000, the assessment to be levied on the net proceeds shall be reduced to 10 per cent.

When, by application of the preceding dispositions, the total of shares has amounted to \$6,400,000, the assessment to be levied on the proceeds shall be reduced to 5 per cent.

In accordance with the resolution of the general meeting of the 31st March, 1863, which gives power to the Board of Directors to modify the by-law of the 30th March, 1854, in accordance with the by-law of the 30th March, 1854, it is decided:—

Art. 1. When, in carrying out Article 54 of the Statutes, there is made, on the annual proceeds, deductions of the sum to be divided among the employees of the Company in proportion to the wages, and to their services, this sum shall be divided according to the following dispositions by the decision of the administrative council, rendered on the propositions of the Directors:—

Art. 2. Each year, before any division be made, there shall be deducted, for the aid and encouragement fund, a sum which, in any case, shall not exceed 15 per cent. of the amount to be divided, and which shall not be more than the sum needed, with the full disposable amount of the previous year, to make up the maximum of \$50,000. Special decisions of the administrative council, rendered at the request of the directors, have decided what sums shall be taken from the aid or encouragement fund, either during the year, or at the end of it, to be given:—

1st. To the employees who, in the performance of their duty, have been wounded, have contracted illness, or suffer from infirmities that render it impossible for them to continue their employment.

2nd. To the families of those who have died under similar circumstances, or by reason of some extraordinary ailment.



3rd. To employees in want.

4th. Finally, to employees who distinguished themselves in the service.

Art. 3. The assessment prescribed by Article 2, above mentioned, having been made, the surplus of the sum to be determined is divided among all the employees, in proportion to the wages which each has received during the course of the year.

Art. 4. Those employees alone are included in the division, whose wages are fixed by the year, saving the exceptions established, or to be established, by special decisions of the administrative council.

Every employee entering the service of the company is admitted to the division, dating from his nomination.

Every employee who leaves the service of the company during the year, for any cause whatever, ranks at the division only on the portion of the annual wages which he has drawn.

All employees attached exclusively to the first establishment, that is the construction or working of sections, of which the proceeds and expenses were carried to the account of the first establishment, were not allowed to share in the division in any case.

Those employees are admitted who, though placed under the conditions of the preceding paragraph, are at the same time performing duties in regard to the general working of the road.

Art. 5. The bonus allowed to each employee, to the extent of 10 per cent. on his wages, is placed to his credit in the retiring fund for old age, instituted by the State under conditions of Article 7 following.

The surplus of the bonus is, to the extent of 7 per cent. of his wages, paid to the employee in cash.

Finally, after these two deductions (amounting to 17 per cent. of his salary), the balance, if any exist, is placed to the account of the employee in the savings bank of Paris on the conditions in Article 8 following.

Art. 6. The sums carried to the account of each employee either in the retiring fund or in the savings bank are given by the company as a voluntary gift, not transferable and not seizable.

Art. 7. The subscriptions to the retiring fund for old age, given before the employee has reached the age of fifty years, are made on condition of its being made a life rent to him at that age, either as a sinking fund or as reserved capital, as he may wish, the whole in conformity to the plan and regulations of the fund.

When an employee has reached the age of fifty years, if he remains in the service of the Company, the subscription to the retiring fund of the amount conveyed to him for the year in which he will have reached his fiftieth year is given to him with the life rent due at 51 years. If he remains in the service of the company when he is 51 years the new subscription is given him with the enjoyment of the life rent when he is 52, and so on, from year to year. As to the rent acquired at 50 years, at 51 years, &c., by reason of the subscriptions made anterior to these ages, the enjoyment is sent back a year as the employee commences a new year of work after 50 years, after 51 years, &c.

The subscriptions to the retiring fund cease at the moment when the life rent attains the maximum fixed by law. In such case the extra subscriptions as well as the arrears of the liquidated rent is placed in the name of the employee in the Savings Bank of Paris until such time as he will sever his connection with the company.

Art. 8. The subscriptions to the Savings Bank are made on condition that they can only be withdrawn by the employee, in virtue of a special decision of the administrative council rendered at the request of the director.

The subscriptions are suspended when the credit of the employee to this fund has reached the maximum determined by law; if, moreover, his subscription in the retiring fund for old age has not reached the maximum fixed by the law which regulates the latter fund. In that case that part of his contribution which should have been given to the Savings Bank is made over to the retiring fund to supplement the maximum fixed by Sec. 1 of Art. 5 above given. The contributions to the Savings Bank recommence when the maximum of the life-rent acquired by the retiring fund has

reached the maximum. Then the sums which ought to be contributed to the retiring fund as well as the arrears on the liquidated rent of such fund are paid to the Savings Bank, on condition that it shall invest such sums in State rents not to exceed the maximum determined by law, until such time as the employee severs his connection with the Company.

Art. 9. Every employee has the right to increase from his own resources the contributions made on his account according to the foregoing dispositions, either to the Savings Bank or the retiring fund.

Art. 10. The book of accounts of each employee in the retiring fund or Savings Bank fund is taken care of by the Company. These books are given up, with the right of disposing of them, either to the owner in case of his dismissal, or to his heirs or assigns in case of his death.

Art. 11. Every year after the work of division is accomplished a bulletin is given to employees on which is stated :

1. The amount of the sums to his credit in the retiring fund, with the indication of the life-rent to which these sums give the right.

2. The amount to his credit at the Savings Bank.

Art. 12. At the end of the grant, as well as in the case provided for by Art. 37, on the bill of charges, the part of the aid or encouragement fund, formed as stated in Art. 2 above given, which has not been disposed of by the administrative council shall be distributed among the employees in service, according to the rules prescribed by Articles 4, 5, 7, 8 of the present by-law.

Art. 13. Any anterior clause contrary to the present by-law is repealed.

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## THE FIVES-LILLE COMPANY.

### MACHINISTS AND BUILDERS.

[Fives-Lille (Nord).]

This company supports a Provident Fund for its workmen of Fives & Gisors (between 2,500 and 3,000) upon the following basis :

The subscription to the fund are :

1st. A sum equal to 8 per cent. on the net proceeds of the workshop.

2nd. The disposable balance on a sum equal to 2 per cent. of the same net proceeds, after deduction of amounts for medical attendance in the factory, miscellaneous aid, and judicial indemnity amounts which may have been paid in bonus during the year.

The participant must be 22 years old, and have served for three consecutive years in the establishment.

The amounts paid in to the Provident Fund are divided among the participants *pro rata* the wages they have received during the year.

The individual accounts bear interest at the rate of 4 per cent.

After twelve years' service, dating from the day he was admitted to participation (about fifteen years' service in the factory), the participant's account is settled, and the amount due him is placed in his name in the retiring fund for old age as a reserve capital, or as an alienated capital if he asks for it.

The participant whose account has been settled may continue to work for the company, and the part coming to him is then paid over to his account in the retiring fund.

Settlement in case of death or sickness, etc., forfeitures are defined and provided for as in other provident institutions of like nature.

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## COMPAGNIE GÉNÉRALE TRANSATLANTIQUE.

### PROFIT-SHARING.

It is the principle of the Compagnie Générale Transatlantique (Ocean steamers) that every employee of the company, from the General Manager down to the lowest

workman should receive, besides his monthly dues, a share or bonus on the whole or part of the amounts accruing from the business.

The shares of the administrative staff are provided for by statute, and are voted every year by the shareholders at a general meeting. The shareholders also vote an amount of so much per cent. on the profits to be divided among the head officials and other stationary employees. The share for the head officials is determined by a certain number of shares, varying in number according to the status of each. These shares are invariable so long as the dividend remains the same. An amount of so much per cent. of the profits voted by the shareholders is then deducted from the total amount of the head officials and divided as a general bonus among the stationary employees in sums proportioned to the amount of wages. This general bonus represents about 10 per cent. of the salaries.

The watchful care of the administration is brought to bear also on the sailing portion of the staff—on the officers as well as on the crew. The bonuses are considered as commercial drafts. On the other hand, captains and other officers of packets are responsible for losses, averages and harbor dues. A regulated system of bonuses and penalties has, therefore, been established, so calculated that by good management the bonus exceeds the penalty by a great deal, and increases the amount in full by about 14 per cent.

The margin allowed for bonus and penalties is broad enough to allow a deduction of 10 per cent. on the difference for the sailing staff, and 5 per cent. for the stationary staff working in the ports.

These deductions form a capital, which is divided every year among the stationary employees under the name of special bonus.

The division is made in all branches of the service under the advice of the head officials among the most worthy employees, who thus receive a supplementary sum of about 5 per cent. on their wages in addition to the general bonus of 10 per cent.

### THE SUEZ CANAL COMPANY.

The Suez Canal Company established a system of participation when it began its operations in 1855. The following articles are from its statutes :—

*Article 13.*—The net proceeds or profits of the enterprise are divided as follows :—

4. 2 per cent. for the formation of a retiring and aid fund, for indemnities or bonus granted to the employees as the council may deem advisable.

Mons. Charles-Aimé de Lesseps explained the company's system in the following way before the Commission of Enquiry on Labor Societies :

In establishing an annual division of a part of the profits, our general idea has been to associate our staff in a real manner to the enterprise, to its profits, its prosperity in proportion to the services rendered by each employee.

From the time an employee has reached the retiring age he receives a pension proportionate to the number of his years of service, and to the amount of his salary. There are two proportions which combine to form the retiring fund. When an employee is retired at the end of one year's service only, with a salary of \$360, he can receive but a very small amount of pension ; but if he has served thirty years, with a salary of \$5,000, when he retires he will receive \$2,400. He is, moreover, associated with the profits of the business, even when he no longer belongs to the acting staff. The period for retiring is therefore not restricted.

The following is our manner of proceeding :

We find ourselves this year with a profit sharing of \$120,000. We will first allow the retiring fund a sum in proportion to half the amount of the salaries of those retired. Then we will also give half in proportion to their salaries to acting agents ; the remainder will be divided among the rest of our staff *pro rata* the wages and years of service of each.

These explanations will enable us to understand the rules for retiring and the eventual division of 2 per cent. granted in 1876 by the administration.

*Article 1.*—The right to retire is given all employees classified by the company, after thirty years of active service, calculating from the date of their classification.\*

\*Mons. de Lesseps in his deposition before the Commission gave the following explanations in regard to the classifications :—“ Our agents are all taken on trial for a certain length of time, and they are classified, that is put in a position to admit of retiring, after they have served two years in Egypt and a certain time in France.

*Article 2.*—The right of retirement for years proportioned to the years of active service, counts from the date of classification and is granted—

1st. To employees having served twenty years in Egypt.

2nd. To employees having served the company part of the time in France and part in Egypt, during a space of time, which, allowing fifty per 100 for services in Egypt, will give a total of thirty years' service.

3rd. To all licensed employees for stoppage of work, re-organization, or any other administrative measure which does not partake of the nature of dismissal.

4th. To all employees afflicted with certified maladies which incapacitate them for active service.

5th. Employees having attained sixty years of age.

Article 3.—By special agreement between the company and the employee the right to retire does not prevent continuation of active service.

Articles 4 and 5 give the reversion of half the pension of a deceased retired employee to his descendants or heirs, or to such persons whose support the deceased has been.

Art. 6. Any employee who has been dismissed or whose appointment has been revoked loses a right to retire, or to any amends whatsoever.

However, in the case of a dismissed employee being reinstated in the classified staff, his former years of service will be admitted in the calculations.

Art. 7. Licensed employees readmitted to the company's service, and whose licenses have been granted them, may calculate the whole of their service as classified employees for the right to retire and to the bonus.

Those employees whose licenses have not been returned on returning to the company's service, as well as all those who may in the future be re-admitted, will calculate their services only from the date of their new classification.

Art. 8. The minimum amount for retiring employees who have given thirty years' active service is rated on their average salary during their last three years of service. A proportionate minimum is granted the other employees retired.

Art. 9. The amount required for the retiring fund is provided by the proceeds of the 2 per cent. on the profits reserved for the staff.

Art. 10. § 1. Whenever the proceeds of the 2 per cent. is more than sufficient to cover the minimum for retiring employees a deduction of 10 per cent. will be made on the total amount of proceeds to establish a reserve fund to provide for deficits, and for aids voted by the Council in favor of workmen in adversity or for their families.

§ 2. The amount deducted may be modified, suppressed or established at any time the Council may see fit to do so.

§ 3. A current account producing interest at 4 per cent. per annum will be opened by the company for the employees' reserve fund.

Art. 11. When from the proceeds of the 2 per cent. deducted from the minimum for retiring employees, provided for by Art. 8, and the deduction provided for by Art. 10, there remains a sum in excess, this sum will be divided among those employees retired in proportion to the average amount of their wages for the last three years of their service multiplied by the total number of years they have served the company as classified employees, the multiplier never to exceed 30.

But this privilege will cease when the amount to be distributed shall reach half the average amount of the retiring employee's last three years' salary, he having served the company for thirty years, and it shall be proportionately smaller for those who have served the company less than thirty years.

Art. 12. When, after deducting the 10 per cent. provided for by Art. 10 from the amount for retiring carried to the maximum as provided by Art. 11, the annual proceeds of the 2 per cent. still leaves an excess, this excess will be divided entirely among all the classified employees in service in proportion to their salary on the 31st December of the previous year, multiplied by the number of the employees' years of actual services, the multiplier never to exceed 30.

Art. 13. The number of years' service of the classified working staff having a share in the division provided by Art. 12, will count from the 1st of January.

No employee classified after the 1st of January shall share in the division of profits for the year in which he is classified; but the year of his retirement shall in any case be counted in compensation as entire, for the division of profits.

Art. 14. When the division provided for by Art. 12 has produced for the working staff a part equal to that granted by Art. 11 for the retiring employees, that is, a part equal to half the salary of employees of thirty years of services, the surplus of the proceeds of the 2 per cent. will be divided among all the staff generally acting or retired, according to the provisions of Art. 12. A last settlement for the retired employees will be based the same as for the settlement at the period of their retirement.

Art. 15. The annual amount to be given retiring employees, shall in no case exceed \$1,600 for those employees whose average salaries during their last years of service shall have been \$3,000 and under.

And in like proportion for those whose salaries have exceeded \$3,000, the amount of \$2,400 remaining as a last maximum whatever may have been the amount above \$5,000.

## ESTABLISHMENT OF A. DEBERNY TYPE FOUNDRY. (Paris.)

### RULES FOR PROFIT-SHARING AND FOR THE FUND OF THE FOUNDRY.

#### *Introduction.\**

Mons. DeBerny introduced profit-sharing in 1848; this was the fourth trial of this system of remuneration. (\* \*)

\* Notice returned to Jury.

(\* \*) The first application of the system was by Leclair in 1842, the second by Laroche-Joubert in 1843 and the third by the Orleans Company in 1844.

The first Mons. DeBerny based his system on the relative value of capital and labor, uniting in a more complete way than had ever been done before these two factors for production.

The system he has used since 1848 is a proportionate division of the profits (and the losses) between capital and labor.

The same rule is applied to the division of the profits accruing from labor among the workmen.

Mons. DeBerny was therefore inspired, above all, by a sense of distributive justice. He had the honor to be the first to make use of this manner of profit-sharing, in which capital and labor are associated on a footing of entire equality.

The form he chose, free from all idea of despotism, shows the workmen clearly that their share in the profits depends upon and is entirely measured by their work. This, therefore, was well adapted to encourage them, and to create and develop mutual confidence, without which experience teaches, any system of participation is precarious.

Not only was Mons. de Berny guided by a sense of justice in his system of profit-sharing, but he was moved by a desire to provide a provident fund and one for mutual help. This was how he became inspired to establish the fund for the foundry. Since its establishment this fund has been not only an aid fund, but also a fund for mutual credit. The loan society was established, and it is not the least original nor the least useful fund in the establishment.

The fund was, for a long time, supported by little else than subscriptions from the wages; but in 1871 Mons. de Berny, not satisfied with the small amount of foresight shown by his workmen, and deeming that too small a share of their profits were devoted to thrift, decided to make a change, and devote that portion of the profits heretofore paid to the men to a foundry fund.

This fund has flourished, and has since extended its operations, and pension funds have been created for retiring workmen, as well as a pension fund for acting employees subject to certain conditions regarding age and length of service, which adds materially to their usual wages.

Profit-sharing and the foundry fund are therefore two dependent institutions which support and assist each other. They cannot be considered separately.

*Charles Tuleu.*

#### BASIS FOR PARTICIPATION OF LABOR IN THE PROFITS.

The profits are divided proportionately among the amounts in wages and allowances and with CAPITAL.

The first of these two parts represents LABOR'S share; it is given to the Foundry Fund.\*

The Foundry Fund shares in the losses in the same proportion.\* \*

#### REGULATIONS OF THE FOUNDRY FUND.

##### *Management.*

The Foundry Fund will be managed by a council composed of members named by the direction, and of members periodically elected by the workmen.

The council will give out the work in the shops. It will study and regulate all matters relating to the management of the interests of the fund.

##### *Rules for Admission.*

To become a participating member of the Foundry Fund, it is necessary that every workman should:

1st. Have worked 180 days in the establishment.

2nd. For men, be 18 years of age and earn at least 80 cents per day.

(\*) This share has been devoted to the fund since 1871.—From 1848 to 1870 the share of the profits belonging to labor was divided among the members of the fund *pro rata* of their work.

(\* \*) A case occurred in 1852.

3rd. For women, be 16 years of age and earn at least 40 cents per day.

All participating members shall, on their pay-day, be subject to a retention of 2 per cent. on their wages in favor of the fund.

Every member is bound to belong to some recognized mutual aid society.

Members on leave of absence are not subject to the retention when their absence is not for one month. When their leave exceeds one month, a monthly tax of 60 cents for men and of 30 cents for women is demanded.

Military service is considered as leave of absence, and is free of the monthly tax.

A workman re-admitted to the workshop after having left it may be received as a participating member without any further probation, provided he refunds the share drawn when he left.

#### *Monies of the Fund.*

The Foundry Fund is provided for :—

1st. By an assessment of 2 per cent. on the wages and allowances.

2nd. By interest on money lent and invested.

3rd. By the shares of the profits granted to labor.

The accounts of the fund are kept by a special accountant, as well as by the accountant of the establishment.

They are inspected every year by the Council of Administration.

The fund has a reserve fund, the amount of which is regulated every year.

The monies of the fund are deposited in the Banque de France, in Mons. Tuleu's name, the directing proprietor of the foundry.

#### *Contingent Shares.*

The monies of the fund are common property during the lifetime of the workmen. Each one's shares are determined at the expiration of each year as follows :—

Half the actual amount, reduced by the amounts to be paid in pensions the coming year, is divided proportionately among the number of days' service ; a woman's day is considered as  $\frac{2}{3}$  of a man's ;

The other half is divided proportionately among the wages ;

The days and the wages are calculated from entering the foundry.

The shares remain in the fund to each one's name. They serve to determine the amount of aid fund for sick members and the loans which the fund makes to its members.

In this division the days and the wages of the working pensioners are reduced by  $\frac{1}{5}$  or  $\frac{1}{3}$  or  $\frac{1}{2}$  or by  $\frac{3}{4}$ , according as their amount of pension is  $\frac{1}{5}$  or  $\frac{1}{3}$  or  $\frac{1}{2}$  or  $\frac{3}{4}$  of the entire pension.

Retired pensioners have no contingent share in the fund.

The contingent shares are liquidated only in case of death, or of leaving the foundry. They are then subject to a reduction of :

The total amount previous to 900 days work.

The  $\frac{9}{10}$  after 900 days work.

“  $\frac{8}{10}$  do 1,200 do

“  $\frac{7}{10}$  do 1,500 do

“  $\frac{6}{10}$  do 1,800 do

“  $\frac{5}{10}$  do 2,100 do

“  $\frac{4}{10}$  do 2,400 do

“  $\frac{3}{10}$  do 2,700 do

“  $\frac{2}{10}$  do 3,000 do

The council is the only judge of the disposition of the contingent share in case of death.

The fund is allowed two years for the payment of the shares. The division of the amount in the fund will be made in accordance with the same regulations in case of the establishment being in liquidation.

*Loans.*

The fund loans to its members the amount of their liquidated shares as long as such shares have not reached one-third the amount of their entire contingent share. It may lend another third as an encouragement to thrift; this second third must be used to buy French life-rents, the deeds remaining on deposit in the fund until the loan is paid up.

The loans bear interest at 6 per cent. per annum, and are payable every fortnight at the rate of

\$0.80	the least	up to	\$ 25
1.20	do	do	40
1.60	do	do	60
2.00	do	do	140
2.40	do	do	200
2.80	do	do	240
3.00	do	do	300

*Aid.*

The fund allows aid in case of sickness to all workmen who have worked 180 days in the foundry. The length of time in which aid may be given is restricted to one year.

The tariff is as follows:—

\$0.40 per day for 40 days, and \$0.45 for the remainder of the year, for men who have served 900 days; and \$0.20 per day during 40 days, and \$0.23 during the remainder of the year for women who have served at least 900 days.

Or of \$0.45 per day during 40 days, and \$0.50 during the remainder of the year for men who have served more than 900 days; and of \$0.23 during 40 days, and \$0.26 during the remainder of the year for women who have served more than 900 days.

Over and above these aids, a supplementary allowance is granted of \$0.05 per \$20 of the contingent shares in the fund, over \$80 for men, and \$40 for women.

Chronic diseases, and those of more than one year's duration, are subject to particular regulations.

No greater number of days of sickness is paid for more than the number of days' work given. An illness of one day is not paid for.

Aid in case of sickness is paid for only from the time notification has been given of the sickness.

Non-working days are paid for in case of sickness; nevertheless, if the first day of sickness occurs on a Sunday or non-working day it is not paid for.

Women in childbed, members of the fund, or wives of members working or not, are granted \$10, provided they refrain from work in the shop during one month. Women members receive, moreover, the usual help during sickness for the thirty days following their confinement.

The fund shares in the funeral expenses of its members or of their spouses, or of a retired pensioner. Its share of the funeral expenses is \$10 in any case.

Apprentices may be admitted to the fund for aid in case of illness, provided the boys have not reached 18 years of age, nor the girls 16 years of age, on condition of a deduction of 2 per cent. on their wages. The aid is proportioned to the amount of their wages.

The funds allow men belonging to the reserve and the local service an allowance per day of 20 cents for themselves, and 20 cents for their wives, and 10 cents for each child or parent dependent on him.

*Pensions.*

The fund allows pensions to the workmen in cases of infirmity or old age, with the privilege for the pensioners of allowing their pensions to accumulate with wages if they continue to work in the foundry.

Pensions are regulated on the number of days work done, on the amount of wages earned by the workman since his entrance in the foundry, on the amount disposable in the funds, deducted from the reserve fund.

The pension is entire or partial.

The partial pension is of the fifth, the third, or the half or the three-fourths of the entire pension.

A pension of any kind can be granted in case of infirmity, or after a long illness, after 1,800 days work in the foundry.

After 55 years of age a man who has worked 7,500 days in the establishment, and a woman who has worked 6,200 days, have a right to—

A partial pension equal at first to one-third the amount of the entire pension, and four years afterwards to one-half, and finally four years later still to three-fourths of the entire pension, still continuing to work in the establishment.

Or else to the entire pension on retiring.

After 60 years of age the men who have worked 6,000 days, and women having worked 5,000 have a right to—

A partial pension, equal at first to one-third of the entire pension, then four years later to the half, and four years later still to the three-fourths of the whole pension, still continuing to work for the establishment.

Or to the entire pension on retiring.

The pensioner may forego the fifth or the third, the half or the three-fourths, or the whole of his co-property in the fund, in proportion to the amount of pension granted him.

The rates for partial pensions are regulated every year.

The retiring pension does away with the right to aid in case of sickness.

The widow of a pensioner who had a right to an entire pension has a right to a pension of :

The  $\frac{5}{20}$  of the entire pension to which her husband had a right, after 30 years of married life ;

The  $\frac{4}{20}$  of such after 25 years ;  
 $\frac{3}{20}$  do 20 years ;  
 $\frac{2}{20}$  do 15 years ;  
 $\frac{1}{20}$  do 10 years.

#### *Entire Pension.*

The entire pension is regulated as follows :—

5 cents per day for men and 3 cents for women ;

1 per cent. on the wages for men and women ;

With an increase when the funds in hand, after deducting the amount for the reserve fund, are more than \$10,000, of 1 per cent. per \$200 put aside.

Or else with a reduction, when the amount in the fund diminished by the reserve fund is less than \$10,000, of 2 per cent. per \$200 difference.

The retiring pension once determined is fixed as long as the amount in the fund is over \$10,000.

#### FOUNDRY FUND ACCOUNTS.\*

##### *Forty-first Division—1888.*

Receipts for the year.	Francs.
2 per cent. retained on wages and allowances.....	5,182 20
Exterior taxation.....	106 50
Interest on loans.....	674 35
Interest on invested fund.....	4,996 90
Bonuses.....	9 60

Receipts belonging to the fund..... 10,969 55

\*In consequence of the complicated system adopted for determining contingent shares, we have thought proper to calculate by francs.



Share of profits granted labor for work on letters in 1887 and made over to the fund.....	22,024 00
<b>Total amount of receipts.....</b>	<b>32,993 55</b>

*Expenses for the year :*

Aid in cases of sickness : men.....	3,095 70	} 4,442 10
do do women.....	1,346 40	
Retiring pensions at a fixed rate.....	11,571 80	} 21,330 80
Pensions for workers at a variable rate.....	9,759 00	
Funeral expenses, 3 deaths, 4 crowns.....		240 50
Temporary aid.....		130 00
Grants for 8 births.....		400 00
Indemnities to those on reserve or local service.....		52 00
Lighting furnaces.....		42 00
Liquidating contingent share.....		1,818 15
		<u>28,455 55</u>

Excess in receipts over expenses.....	4,538 00
Amount in fund the 31st December, 1887.....	141,175 40

Amount in fund the 31st December, 1888..... 145,713 40

Of which amount 14,000 francs are granted to the reserve fund.

## SETTLING CONTINGENT SHARES OF MEMBERS OF THE FUND ON THE 31ST DECEMBER, 1888.

Amount in hand being.....	Fr. 145,713 00
and the amount for pensions for 1889.....	21,330 00

The amount to serve as a basis for division is..... 124,383 00

The half of this amount, 62,192 fr., is divided proportionately among the days of the members since their entrance into the establishment, the days of the women being calculated as  $\frac{2}{3}$  of the men's day, and the other half is divided proportionately among the wages.

The men's days amount to.....	249,436
The women's, 179,263 reduced to $\frac{2}{3}$ .....	107,558

Total number of days for division..... 366,994

The amount for each day is therefore  $\frac{62192}{366994}$  fr. = 0<sup>f</sup> for the men.

And of 0, 174 fr.  $\times \frac{2}{3} = 0^f 104$  for the women.

The amount to be divided on all the wages of all members since their entrance into the establishment is 62,192 francs.

The men's wages are .....	1,871,863
The women's do .....	646,797

Total amount of wages .....

The amount of wages is therefore  $\frac{62192}{2518660}$  fr. 0<sup>f</sup> 0247 for the men and women.

## ACCOUNTS OF THE FUND SINCE 1871.

Amount on 31st December, 1870.....	Francs. 24,179 45
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*Receipts since 1872 :*

Detained on wages.....	72,428 00
Profits granted the fund.....	199,303 55
Interest on loans.....	7,402 20
do invested funds.....	57,853 05

*Receipts since 1872 :*

	Francs.
Various receipts.....	7,115 10
Legacy from Miss Huet in 1872.....	20,000 00
Legacy from Mons. DeBeryn in 1881.....	10,588 00
Total amount of receipts since 1871.....	398,864 35

*Expenses since 1872 :*

Aid in cases of sickness.....	54,778 65	
Pensions to actual workers.....	94,598 55	} 157,843 35
do to retired do .....	59,314 80	
do to widows of pensioners.....	3,930 00	
Funeral expenses.....	4,066 10	
Various expenses.....	7,445 25	
Liquidation of contingent shares of property on account of leave or death.....	29,017 60	
Total amount of expenses since 1871.....	253,150 95	
Difference in amount on hand 31st December, 1888.....	145,713 40	

## LOANS SINCE 1871.

Loaned in the foundry.....	\$45,158 40	
Paid back.....	42,610 80	
Remains due.....	\$2,547 60	
Loans due 31st December, 1884.....	\$2,673 20	} 5,316 60
Loans for the year.....	2,583 40	
Paid during the year.....	\$2,769 00	
Ballance due as above.....	2,547 60	
Profits shared from 1848 to 1888.....	\$60,619 88	

## DOCUMENTS OF STATISTICS.

Participation of the staff in the profits is given in different ways :

Either as a division of profits between work (represented by wages) and capital.

By grant of so much per cent. on the profits.

By grant of so much per cent. on the wages.

These different ways have no connection with each other.

To attain a practical knowledge of a system of participation, it would be well to study one of these types of the system by calculating how much per cent. of the profits are due to labor.

The relations the profits granted labor bear to the value of the labor.

These three points, in the DeBeryn & Co.'s foundry, and for the last five divisions, are :

So much per cent. on the profits due labor.....	18 per cent.
Relations of labor to capital.....	23 do
Relations of profits granted labor to the value of labor	8 do

## MAISON DOGNIN,

LACE AND TULLE MANUFACTURER

[Lyons].

All the workmen and employees of this house have an interest in the net profits of the concern. The division is not made on the general profits, but on the amount

of profit realized by each department in the factory. The workmen in the mechanical department of the factory were first admitted to share in the profits of the factory in 1882, on the following basis:—

The workmen are divided into seven classes, according to their years of service. The annual wages of each (the fixed wages, or the total amount of piece-work) is multiplied by the number of workmen, and the product serves as the basis of the division. Thus, the share of a workman who has served thirty years, for an equal salary, is seven times as great as that of the young journeyman in his first year of service in the house. The bonus to be divided is so much per cent. on the special profits of the shop; the amount is not made known. This allotment, has for the last six years, given the following results:—

For the 1st class, 0·90 to 1·25 per cent. of the wages.

do	2nd	do	1·30 to 1·60	do	do
do	3rd	do	2·70 to 3·95	do	do
do	4th	do	3·60 to 5·25	do	do
do	5th	do	4·65 to 6·50	do	do
do	6th	do	5·45 to 7·80	do	do
do	7th	do	6·35 to 9·20	do	do

The division of these amounts is not made by the house. It is made at the Lyons Savings Bank. The parties interested are notified by letter of the amount coming to them. It is immediately paid to them in cash, if they request it, or it is entered to their account in a savings bank book.

The distribution being made by the savings bank has, as a result, the opening of many accounts there, which otherwise would not likely be opened.

It is a beginning of thrift. The first year (1882) 40 per cent. books were opened.

## OISSEL SPINNING MILLS.

[Oissel.]

A provident fund was established in 1877 by Mons. Fauquet, the founder of the mills.

The fund was started by a donation of \$6,000 (1877); by an annual assessment of about 5 per cent. on the net profits; by the profits realized on provisions bought at wholesale and sold to the workpeople at a small profit (\$300 to \$540 per annum). The funds of the grant (\$6,000) are divided into 600 shares of \$10 each, and divided among the participants in proportions of one or ten shares to each individual, according to merit. Each annual assessment is likewise divided into 600 shares and distributed in the same way.

The basis of the division is not the amount of wages but the services rendered. Every year the surplus is added to a disposable amount, from which the house allows pensions to a certain number of aged workmen.

For admission to participation the applicant must be at least 18 years old and have served continuously in the house for five consecutive years. The participant has the right to be paid one-third his annual portion in cash; after 10 years service he is at liberty to dispose of half the amount in his book; but the entire amount is paid him only after he has served 20 years in the house, or is 55 years of age. The reserved sums bear 4 per cent. interest.

A participant leaving the establishment of his own free will, or who is dismissed for any reason other than a reduction of the staff, cannot claim any of the amounts to which his claim has not already been established.

## LA GIRONDE PRINTING OFFICE.

G. GOUNOUILHOU, DIRECTOR.

[Bordeaux.]

Mons. G. Gounouilhou introduced participation in the profits of his establishment in 1885.

All the employees, workmen and workwomen, after a five year's service in the house, have a right to a share in the net profits of the year.

The staff's share in the profits is at the least 15 per cent., of which two-thirds is divided among the employees, workmen and workwomen who have served five years in the establishment, and the other third among those who have served twelve years. The share of the first participants is entered to their names in the retiring fund for old age, with the right to enjoyment of the fund at 55 years of age. The second share is given in cash to the participants.

In order to avoid the difference in the division being too great, the amount of allowances and salaries has been rated at \$200 for the minimum and \$1,000 for the next maximum.

The participants have no right to control the management of the shares, but the management is given to a committee composed of a director, two of the oldest editors, two of the oldest workmen, five of the oldest foremen; and five participants elected in secret ballot by the participants at a general meeting.

## RESULTS OF THE ORGANIZATION.

Years.	Profits divided. \$	Number of sharers.
1885.....	4,800	141
1886.....	4,800	162
1887.....	4,800	174
1888 .....	3,400	176

## KESTNER &amp; CO.

BELLEVUE, NEAR GIROMAGNY (UPPER RHINE).

From the year 1851 to 1872 Messrs. Kestner & Co. granted bonuses to their workmen; in 1872 the bonus was replaced by a participation of 10 per cent. on the profits.

To provide this 10 per cent. of the profits a calculation by the following rules had first to be made. The rules were formerly applied for the calculation of the bonus, and the amount is corrected by taking the entire participatory part of the profits as given by the inventory, and granted by the statutes.

## DIVISION.

Art. 2.—The bonus will be given according to salary, and will be increased according to the number of years' service. It will date on the 1st of April following the foreman's or workman's entrance into the establishment; it will rate at 3 per cent. for the first five years, and 4 per cent. for the second five years, and so on, increasing by 1 per cent. every five years.

Art. 6.—Bonuses capitalized will bear interest at 5 per cent. per annum, but may not be withdrawn before the expiration of three years, except in cases of death of the owners, or of their leaving the establishment, with exception for cases provided for by Art 7.

Art. 7.—Foremen and workmen desirous of investing their savings in the purchase of immovable property, or in building a house, are authorized to dispose of their capital produced by premiums.

## RESULTS OF THE ORGANIZATION.

The system of bonuses, or premiums, and of participation, gives the following results:—

1851 to 1861	—	5·41	per cent. of the wages.
1861 to 1871	—	4·32	do do
1871 to 1881	—	7·15	do do
1881 to 1888	—	6·00	do do

In 1887 participation of workmen in the profits gave the following results:—

1	workman	received a premium of \$58.57, 40 years' service.
8	workmen	do between \$20 and \$40, 15 to 33 years' service.
17	do	do do \$10 and \$20, 3 to 38 do
16	do	do do \$8 and \$10, 3 to 7 do

The other workmen received at least \$8.00; those who had not worked, two years received no share in the profits.

EXAMPLE of the manner of calculating a share in the profits:—

Name.	Years of Service.	Wages.	Rate of Bonus.	Bonus.	Majority.	Total.
		\$ cts.		\$ cts.	\$ cts.	\$ cts.
X	30	165 00	8 p. c.	13 44	17 19	30 63
Y	16	205 40	6 p. c.	13 53	17 31	30 84
Z	5	132 60	3 p. c.	3 98	5 09	9 07

## COOPERATIVE PAPER WORKS OF ANGOULÊME.

LAROCHE-JOUBERT & CO.

Participation was established in the firm of Messrs. Laroche-Joubert & Co., (Co-operative Paper Works of Angoulême) under several different forms, not including wages by the piece and monthly gratuities on the selling prices of manufactures, which constitute one particular form of participation much in use, and which was employed in the beginning by this firm.

The large staff of these works is divided into groups called "works" or "enterprises," and each group of the house forming in combination a sort of society, each engaged on a special kind of work for the general good of the house, and each possessing its own set of books and its own inventories, so that each workman understands and feels in a tangible way the results alike of his negligence and his assiduity, results less likely to strike him were he lost among the large staff of the establishment.

There is assessed on the profits of each group:

- 1st. A share allotted to *labor*, that is to say, the wages at so much in the franc.
- 2nd. A share allotted to *intelligence*, that is, to the head men and foremen, and divided among them according to merit by the chiefs of the establishment.
- 3rd. A share allotted to capital as represented by the firm.

The proportion to be reserved in each group for these three elements, *labor*, *intelligence* and *capital*, is settled according to the relations existing between possible profits, the amount of salaries, the necessary capital, and finally the duties and influence of the heads of the business, a proportion which varies sensibly from group to group as may be seen by the accompanying table, as it varies from one business to another.

TABLE of the Division of Net Profits in each Work or Enterprise.

	Wages.	Heads of Departments.	Superior Workmen.	Share in General Profits.
	%	%	%	%
Department of making paper.....	*10	10	5	75
Glazing, finishing and ruling department, and general warehouses.....	20	20	10	50
Envelope and mourning paper department.....	20	20	10	50
Cardboard department.....	20	20	10	50
Account book and cigarette paper department.....	20	20	10	50
Packing department.....	35	**25	.....	40
Paris warehouses.....	10	***30	10	50

These departments form, as we have said, really separate factories, and the net profits of each, after deduction being made for general expenses and wages, gives an interest of 5 per cent. on the capital employed in that department. All the costs of each department are set forth in the most precise manner in the regulations of the house.

The division of the general profits is made in the following manner :—

Before the closing of the books a deduction is made of \$6,600, representing the salaries of the managers, plus 1 per cent. on the amount of the bills of sale of the Paris warehouse, and 5 per cent. interest is allowed to those who share in the capital.

Of the remaining profits is allowed :

30 per cent. to the president of the council, and to the five managers about 5 per cent. to each.

8 per cent. to the superior employees.

12 per cent. to the customers of the house.

50 per cent. falls, so much to the franc, to capital; the participating depositors and the wage-earners of the whole active *personnel* not admitted to a share in the special profits of any department.†

To be admitted to participation, it is necessary to have a book of wages. Such book is given to each worker of 15 years old who was in the employ of the firm for over a year at the time of the stock-taking, in which he participates, and there must be no serious charge against him.

The oldest workers, men and women, as regards the division of profits reserved as wages, receive a share which is larger in proportion to the number of years they have been in the house.

The wages of workers having been 5 years in the employ, and being at least 25 years of age are counted for .....

Having been 10 years in the employ and 30 years of age.....  $1\frac{1}{4}$

do 15 do 35 do .....  $1\frac{1}{2}$

do 20 do 40 do .....  $1\frac{3}{4}$

..... 2

The share of profits is paid the worker in cash after each stock-taking. A savings fund was established for the savings of the staff, and great advantages were extended

\* Plus a prize or gratuity to interest the workmen in seeing that there be the least possible quantity of damaged work, and that the greatest quantity is produced with the least amount of labor.

\*\* Given to the chief packer and principal workmen.

\*\*\* Given to the managers and employees.

† This division of the balance of the general profits, which we take from "Participation in Profits," by Dr. Bohmert, was slightly modified; the share granted to the superior employees being increased to 10 per cent. by the regulation of 1883. This part is added to the percentages on the table of the divisions of the departments and the sum total is divided as follows :

10 per cent. to the management.

35 per cent. to the travellers.

20 per cent. to the heads of divisions.

25 per cent. to the employees.

10 per cent. to the workmen.

to the depositors, who, besides receiving 5 per cent. interest, were entitled to a share in the 1 per cent. of general profits allotted to deposits.

Every depositor who has worked for the firm for two years, and has been noted for his application and zeal in the department, may convert his deposit into the share of a sleeping partner and into actual participation in the profits of the establishment.

In 1885 the amount of capital belonging to the workmen and employees, as sleeping partners, was \$269,000, and eight old workmen and employees possessed \$62,000 of the capital stock.

To prove the complete success of the system of participation as adopted by the the firm of Messrs. Laroche-Joubert & Co., we content ourselves with publishing the following document, which was handed to the jury, and of which they kindly gave us communication:—

ANGOULÊME, 15th May, 1889.

The results shown in the following table are the most eloquent commentaries.

It shows that notwithstanding the crisis in the paper trade of France generally, and in that of Charente in particular, the efforts of the coöperators in the Coöperative Paper Works at Angoulême were such as to destroy the effects of such crisis. The heads of our house will be encouraged by these figures to learn all the improvements of which our work is susceptible and to apply them without hesitation.

TABLE of Results obtained since the Year 1879 to 1888, inclusively.

—	1879.	1880.	1881.	1882.	Total.
	Francs.	Francs.	Francs.	Francs.	Francs.
1. Profits of participation granted by the by-law of the co-operators to the employees, superiors, heads of departments, foremen, chief workers and workmen .....	61,463 02	68,078 74	71,053 68	109,368 96	309,964 40
2. Dividend on salaries .....	18,857 97	22,351 70	28,626 93	37,448 40	107,285 00
3. Dividend paid over and above the 5% interest on the capital possessed by the employees or workmen of the house, either as depositors, co-operators, sleeping partners or participants of not less than 20,000. ....	10,363 50	12,743 77	14,410 79	16,366 36	53,884 42
4. Dividend of co-operators to customers.	19,872 99	21,112 80	28,840 92	32,522 72	102,349 43
Total.....	110,557 48	124,287 01	142,932 32	195,706 44	573,483 25
	\$22,111 '50	24,857 40	28,586 46	39,141 29	114,696 65

—	1883.	1884.	1885.	1886.	Total.
	Francs.	Francs.	Francs.	Francs.	Francs.
1. Profits of participation granted by the by-law of the co-operators to the employees, superiors, heads of departments, foremen, chief workers and workmen.....	89,653 53	83,121 14	58,870 34	48,424 04	284,069 05
2. Dividend on salaries .....	32,172 65	47,908 28	30,670 78	27,656 12	138,487 83
3. Dividend paid over and above the 5% interest on the capital possessed by the employees or workmen of the house, either as depositors, co-operators, sleeping partners or participants of not less than 20,000. ....	8,986 90	10,239 27	4,100 78	3,911 25	27,238 20
4. Dividend of co-operators to customers.	18,409 10	21,477 28	6,818 18	6,930 10	53,634 66
Total.....	149,222 18	166,745 97	100,460 08	86,921 51	503,349 74
	\$29,844 43	33,349 19	20,092 01	17,384 30	100,669 95

TABLE of Results obtained since the Year 1879 to 1888, inclusively.

	1885.	1886.	1887.	1888.	Total.
	Francs.	Francs.	Francs.	Francs.	Francs.
1. Profits of participation granted by the by-law of the co-operators to the employees, superiors, heads of departments, foremen, chief workers and workmen.....	58,870 34	48,424 04	67,078 96	61,415 26	235,788 60
2. Dividend on salaries.....	30,670 78	27,656 12	38,235 19	34,720 24	131,282 33
3. Dividend paid over and above the 5% interest on the capital possessed by the employees or workmen of the house, either as depositors, co-operators, sleeping partners or participants of not less than 20,000.....	4,100 78	3,911 25	11,638 03	12,659 00	32,309 06
4. Dividend of co-operators to customers.	6,818 18	6,930 10	8,323 62	9,318 08	31,339 98
Total.....	100,460 08 \$20,092 02	86,921 51 \$17,384 30	125,275 80 \$25,055 16	118,112 58 \$23,622 51	430,769 97 \$86,153 99

## THE LECŒUR HOUSE.

## JOINERS' WORK.

[Paris.]

Participation in profits on 1st July, 1885. The amount allotted to the staff was 10 per cent. on the net profits. The oldest and most worthy of the workmen or employees formed the first class of participants. For later admissions the by-law requires from the candidate three years probation. The division of profits are made in proportion to wages. The half at least of the amount allotted to each participant is placed in the retiring fund for old age (on reserved capital); the surplus may, on demand, be paid in cash.

Miss Lecœur has adopted a system of accounts similar to that of the house of Barbas, Tassart & Balas.

## BY-LAW ON THE PARTICIPATION OF PROFITS OF THE LOMBART CHOCOLATE WORKS.

[Paris.]

The participation in profits was put in force about thirty-three years ago by Mr. Lombart, who, in order to accomplish his object of making these profits unassignable and inalienable, credited the account of each workmen, each year, with a sum of.....and the accumulation of interest due to invest later on these savings which he thus put aside for him.

These workmen knew that a certain sum was safely laid aside for them, but they did not know the amount, so that in 1884 it was a great surprise to them when their master informed them he was about to realize the aim of his commercial life: "That of giving to each of his workers, men or women, whom he considers his fellow-workers, a book on the retiring fund for old age." And on the 1st January, 1885, at the meeting which takes place every year in the factory, Mons. Lombart had the satisfaction of presenting 159 of his workmen each a book, in which was entered the amounts placed to his personal account, and which he had saved during twenty-seven years. A large number of books having an equal right to this gift had to be suspended on account of difficulty in procuring certificate of birth and the number now sharing is 223 on a total of 279 depositors.



It was at this same meeting, on the 1st January, 1888, that Mons. Lombart announced to his staff, that all, without distinction, were for the future admitted to share in the regular participation under the following conditions, imposed by himself alone, when studying the organization of his plan of work, as in accordance with each workman's work, and also to secure stability in his staff.

Mons. Lombart determines the amount of the bonuses or prizes every year during the month of December. At each period of settlement a certain sum is assessed, in accordance with what amount of profits is not specified, but varies from \$12,000 to \$20,000, and is divided among the employees and workmen. The division for the workmen is made—first, according to seniority; 2nd, earnings; 3rd, merit.

The basis of the division is as follows: the individual's worth, as shown by three notes, the 1st from the head of the house, the 2nd from the foreman, the 3rd from the head of the department. The three notes are expressed by points or marks, the total number is divided by 3, and gives an average of merit. By multiplying this average by the number of points corresponding to his notes and his years of service, the result is a number of points which gives the proportion of the yearly wages in which the workman is to share in the profits.

Thus, the workman whose note is very good (5), and who has served 3 years (or the corresponding number 60), takes part in the division as  $\frac{60}{1000}$  of his wages, and he who has 120 points shares after a number equal to  $\frac{120}{1000}$  of his wages, etc.

The following table shows this basis:—

Number of Years of Service.	Value of the Note.				
	5 Very Good.	4 Good.	3 Pretty Good.	2 Passable.	1 Bad.
	%	%	%	%	%
1.....	20	16	12	8	4
2.....	40	32	24	16	8
3.....	60	48	36	24	12
4.....	80	64	48	32	16
5.....	100	80	60	40	20
6.....	120	96	72	48	24
7.....	140	112	84	56	28
8.....	160	128	96	64	32
9.....	180	144	108	72	36
10.....	200	160	120	80	40
11.....	220	176	132	88	44
12.....	240	192	144	96	48

The foremen of the workshops receive:

80 over if they direct more than 30 workmen.

40 do do 20 do

20 do less than 20 do

Workmen not occupied in the manufacture of chocolate, such as carpenters, machinists, painters, masons, tinsmiths, &c., receive one-half less than the chocolate-makers.

Mons. Lombart has taken as a basis the note *very good*, and a service of 5 years. The workman whose record includes these two conditions shares to the exact amount of his salary. The other shares are more or less, according as their numbers are higher or lower than the amount of their salary, and their service is more or less than 5 years. The amount of profits to be shared is divided by the total number of participants calculated as above, and there is obtained the individual amounts of the division. This multiplied by the number of points of each one gives the sum coming to each.

The shares are capitalised to form a retiring fund, to which each interested party has a right at 50 years of age. An exception is made in favor of young girls, who, on their marriage, receive, according to the importance of the sums to their credit, all or part of their account; the other part of it is paid over to the retiring:

fund for old age established by the State. However, when the shares amount to more than \$20 the owner can collect  $\frac{1}{3}$  in cash, and the other  $\frac{2}{3}$  are paid over to the retiring fund.

These amounts are paid, as desired by the owners, either as reserved capital or alienated capital. Some have thus alienated their capital in order to secure themselves a higher income; but, as a fact, it is those alone who, being married, have no children, or those who have decided to remain unmarried, who have done so. No single subscription has been entered in the books which does not bear mention of its being inalienable and unseizable.

On the 1st of January, 1889, the participation showed the following results:—

	Francs.	
Amount paid to the retiring fund.....	86,210 00	} To the total amount of \$109,- 186 given by Mons. Lombart on the 1st January, 1889.
do in cash from 1856 to 1875.....	42,000 00	
Amount to the credit of the workmen who left prior to 1884...	7,540 90	
Amount paid to employees on staff.....	375,289 75	
do from 1884 to 1889 on occasion of marriage.....	4,195 40	
do to young military men in adversity.....	8,287 00	

#### Supplementary Note.

To make the matter clearer to the jury, Mons. Lombart thinks proper to add the following as supplementary information:—

That the reason for the retiring fund not having been applied to, is that when he started business in 1856 he began by giving his employees a present on the first of January of each year; but having had occasion to remark that in many cases his generosity was of no benefit to the recipient's family, it being spent solely for the recipient's gratification, to the exclusion of his family, he decided to change the manner of the gift, and to establish the nucleus of an account for each one, which should be increased by his yearly gift and the accumulated interest. In the beginning these gifts were in proportion to the profits of the business, which at that time were very small, the establishment having to re-establish its former reputation. Since then the shares have increased in ratio with the profits of the business.

Six years ago a certain number of participants having expressed a desire to start an establishment of their own, Mons. Lombart approved of the idea most highly, and gave them every assistance to free themselves from the associated amounts. For this purpose he paid the necessary amount to secure them the sums carried to their credit in the participation.

The heads of the Lombart factory are given the whole amount of their shares in cash, and thus they receive from those shares amounts varying from the  $\frac{1}{2}$ , the  $\frac{2}{3}$ , the  $\frac{3}{4}$  and sometimes double and treble the amount of their yearly salaries.

### ALFRED MAME & SONS, TOURS.

(1796–1889.)

PRINTERS, BINDERS AND PUBLISHERS.

In 1874 Messrs. Alfred Mame & Sons established a participatory and provident fund, of which the following is a *résumé* of its organization and working:

This fund is supplied by amounts which the Messrs. Mame have engaged to give the 1st of January of each year, from a sum calculated as follows:—

1st. For employees in the publishing department, \$0.60 per 1,000 on total amount of sales effected during the past year.

2nd. For workmen and employees in the printing and bindery departments, \$5.00 on every 1,000 of the proceeds of each department.

The third of the sum total of this amount is immediately distributed in cash among the employees of each class who are 21 years of age, and have been at least one year in the employ of the establishment, and that in proportion to their allowances or salaries; the two-thirds are destined, and go, to form a provident fund in their own favor, under conditions to be hereafter mentioned. For this purpose a book of participation is given to each individual member of the staff who is 21 years of age, and who has been at least one year in the employ of the house.

Two-thirds of the amount for participation given by Messrs. Mame are thus divided among the proprietors of books in proportion to the allowances or salaries of each.

Each one is allowed an interest of 5 per cent. on the amounts in his book, which is calculated on the 31st of December of every year on the amount already entered, and is added to that amount as an increase of capital.

The amounts entered in each book do not become the holder's personal property until he has been a participant for 20 consecutive years.

When a workman or employee has completed his twenty-first year of service he has a right to receive the amount entered in his book.

In the case of the death of a workman or employee while still in the firm's employ, the amount carried to his account on the 31st December preceding his death is paid over to his widow, or his children or grandchildren, or to his ascendants.

In any case of dismissal, apart from a reduction of the staff, or from infirmity or suppression of any branch of employment, in any case of absenteeism or of being turned off, the workman or employee loses all right to the amount entered in his book.

The amount entered to his individual account is divided on the 31st December following his departure, among the accounts of the remaining participants in his department, in proportion to the sums already entered in their books.

#### RESULTS of the Organizations.

YEARS.	DIVIDEND OF THE STAFF OWNING BOOKS.		Dividend Paid to Staff.	Total Amount Paid in by Messrs. Mame & Son.	Annual Value of the Capital, In- terest and Dividends of the Year inclusive.
	Amounts Entered in the Books.	Amounts Paid in Cash.			
	Frs.	Frs.	Frs.	Frs.	Frs.
1874.....	28,961	14,480	.....	43,442	30,409
1875.....	29,396	14,696	.....	44,093	62,488
1876.....	29,087	14,539	.....	43,627	91,394
1877.....	29,996	15,001	.....	44,997	123,559
1878.....	22,923	11,456	11,679	46,059	111,366
1879.....	20,940	10,570	14,493	45,904	133,518
1880.....	18,907	9,453	11,463	39,824	140,030
1881.....	19,137	9,568	12,112	40,818	156,958
1882.....	18,844	9,419	14,054	42,318	161,762
1883.....	19,657	9,828	15,994	45,480	175,997
1884.....	22,186	11,092	17,856	51,136	188,341
1885.....	20,779	10,388	17,897	49,065	189,664
1886.....	19,151	9,575	17,875	46,603	199,765
1887.....	19,060	9,530	17,935	46,526	206,371
1888.....	20,097	10,049	18,360	48,507	217,263*
	339,130	169,551	169,723	678,406	
	\$67,826	\$33,910.20	\$33,944.60	\$135,681.20	
	Annual average, francs, 45,227 = \$9,045.20.				

The division of 1888 was made among 322 participants.

The amount of participation in Messrs. Mame & Co.'s establishment amounts to about 10 per cent. of the salaries. The average wages of a workman in this establishment being \$1 per day. The amount of bonus in cash coming to a workman at the end of an ordinary year of 300 days is \$10, and another of \$20, which is entered on his book of participation. After twenty years' service the workman will find himself possessor of a capital of at least \$800, which will be paid to him in cash.

\*A sum of about \$43,452.60 carried to the credit of the workers in the books of Messrs. Mame & Co., on 1st January, 1889.

## G. MASSON.

BOOKSELLER AND PUBLISHER.

[Paris.]

Mons. G. Masson admitted his employees to a share in the profits of the establishment in 1871 on the following basis:

The amount is calculated from the figure of the net sales rather than on the profits; the allowance consists of a bonus of \$0.60 on every \$1,000 up to one million, and of \$1.00 on every thousand above a million.

Mons. G. Masson has alone the right to calculate and determine the amount of net sales in his house during a period of not less than one year.

The division is made among the participants in proportion to the amount received, as salary, by each.

One-third the amount is given in cash to the participant.

The other two-thirds are entered in each participant's book. These sums bear interest at 5 per cent., and the participant can enter into his capital only after twenty years' service in the establishment.

In case of death the amount entered in his book is paid over to the participant's heirs.

Any employee absent or dismissed forfeits the amounts entered in his book. These are divided among the books of the other participants, in proportion to the amounts therein inscribed.

## RESULTS of the Organization.

Years.	Number of Participants.	Amounts given in Cash.	Sums Entered to Individual Accounts.
		Francs.	Francs.
1871-1872.....	5	348 35	697 30
1872-1873.....	7	596 65	1,327 86
1873-1874.....	10	646 75	1,422 75
1874-1875.....	12	882 00	1,953 70
1875-1876.....	14	995 90	2,293 96
1876-1877.....	12	1,185 55	2,694 70
1877-1878.....	12	1,117 25	2,641 76
1878-1879.....	13	1,161 75	2,942 50
1879-1880.....	16	1,242 50	3,519 60
1880-1881.....	12	1,379 05	3,900 30
1881-1882.....	14	1,660 10	4,214 90
1882-1883.....	14	1,741 65	4,420 35
1883-1884.....	23	1,960 45	4,930 20
1884-1885.....	26	1,859 45	5,115 20
1885-1886.....	24	1,690 75	5,028 30
1886-1887.....	21	1,929 95	5,311 75
1887-1888.....	27	1,778 90	5,266 25
		22,176 90	57,681 38
		\$4,435 38	\$11,536 37
Or a total of.....		\$15,971.60 given by the establishment.	

NOTE.—During a period of seventeen years twenty-two employees have left the establishment, abandoning a sum of \$1,876.61, which was divided among the other workmen.

Eight employees have died, or left the house on account of sickness, and they or their widows have had a right to a total sum of \$3,604.53.

## MONDUI.

ROOFER AND PLUMBER.

[Paris.]

Ten per cent. of the annual profits is divided among the workmen and employees who have been employed by him over two years. The division is made on the basis of their wages and allowances.

Half the annual share is given to the retiring fund, and the participant enters into his capital after 20 years' service, or at 55 years of age.

As long as the funds belonging to the retiring fund are left with the establishment, they receive an annual interest equal to that borne by the master's capital.

Whenever an employee leaves the establishment before having fulfilled the requirements of service or age stipulated in the regulations, his account is liquidated and the amount is paid over to the retiring fund of the State.

Before any division is made, an assessment is made to form a reserve fund of \$20,000, of which nine-tenths belongs to the establishment and one-tenth to the participants.

## MOUTIER ESTABLISHMENT.

(Founded in 1819.)

HARDWARE MANUFACTURER, SPECIALTY IN LOCKS AND METALLIC CONTRIVANCES.

*Regulations for Participation in the Profits.*

Art. 1. Participation in the profits by the workmen of the Moutier Establishment dates from the 1st of April, 1881; it is conducive to friendly relations between capital and labor, to a moral and actual union, which tends to an increase in production.

The workmen and employees share in one-fourth part of the annual profits.

*Rules of Admission.*

Art. 2. The following conditions are imposed on workmen and employees desiring to participate in the profits:—

Three years consecutive employment in the establishment.

To be of French origin.

To be no more than 55 years of age.

To be accepted by the master and the committee of improvement.

To belong to the Mutual Aid Society of the establishment.

To reserve as a saving \$0.01 for every ten hours actual work.

*Control of Accounts.*

Art. 3. To guarantee the rights of participating workmen and employees, an expert-accountant may be named, accredited by the Tribunal of Commerce. This accountant, named in secret ballot by the participants, will have charge of the books, together with the book-keeper and the master.

The office of the expert will be to verify the accounts, and to see that the yearly amounts are duly entered, and that one-quarter of the net profits of the inventory has been entered to the credit of the participating staff.

The expert's allowance will be assessed on the part for participation, before any share has been distributed among the participants.

Art. 4. Apart from this measure, dictated by a perfect sense of equity, the master recognizes no one's right to criticise or interfere with his management, any one not approving of it being at liberty to leave the employment.

*Division.*

Art. 5. Previous to any division, an assessment of 10 per cent. will be made, to be paid over to the retiring fund.

Art. 6. The division will be made in proportion to the salaries.

Art. 7. Any part awarded becomes finally the property of the one to whom it is awarded, without restriction or reserve.

*Destination of the Participation.*

Art. 8. Each participant will be given a book in the *National Retiring Fund* to form an account as reserved capital for him, to become an inheritance for his family. The amounts thus paid over in favor of the employee or workman, are destined as a life-rent when he shall have attained 55 years of age.

Art. 9. Any individual share of less than \$20 is to be paid over in its entirety, in the owner's favor, to the National Retiring Fund.

When the individual share is over \$20, and not more than \$40, the owner is at liberty to dispose of the sum in excess.

Any individual share over \$40 is divided into two equal parts; one is paid over to the participant, and the other is entered in his book.

Art. 10. All amounts awarded to the participants, and paid over to the National Retiring Fund, are inalienable and unseizable.

*Duration of the Participation—Modification of the Rules.*

Art. 20, and last. The master is not to be bound by any engagement for a period of over one year; a right to profit-sharing being voluntarily given by him, he reserves the right to suppress it by giving six month's notice in advance.

Modifications considered useful will be applied to the rules only after communication to the General Assembly. Such modification will never be retroactive in effect.

THE Master,  
*Paul Moutier.*

RESULTS of the Organization.

Years.	Labor's Share.		Total Amount of Participation in proportion to Salary.*
	Amounts paid over in Cash or entered on the Books of the National Fund.	Reserve.	
	Francs.	Francs.	
1881.....	517 00	.....	1 72 %
1882.....	4,037 00	379 00	5 94 "
1883.....	4,642 00	447 20	6 50 "
1884.....	3,944 00	400 88	5 35 "
1885.....	3,900 00	446 16	5 87 "
1886.....	1,011 00	128 18	1 64 "
1887.....	1,715 00	188 11	2 49 "
	19,766 00	1,989 53	
	\$3,963 20	\$397 90	
The participants have shared in \$4,351.10 in excess of their wages.			* The number of participants represents $\frac{3}{8}$ of the staff.

The interest of the amounts invested, and some few gratuities donated by customers, are paid over to the reserve fund.

The small results of the past years are due, not only to the reduction in the sales' prices by competition, but also to an increase of capital destined to the building of new shops and the purchase of more perfect machinery and tools.

It is right to add that the most energetic efforts have been made to give constant employment to the participating staff.

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## MOZET & DELALONDE.

MASONS.

[Paris.]

Profit-sharing was established in this firm in 1885, and was fixed at 10 per cent. of the net profits.

Workmen and employees named by the masters were immediately admitted to participation.

After 1885, to be admitted as a participant, it was necessary that the workman or employee should have been employed at least two years by the firm, that a request in writing should be addressed to the masters, and approved of by them after having been discussed by a consultative committee composed of masters, two head men from the yards and three workmen.

Messrs. Mozet & Delalonde, however, reserve to themselves the right of admitting as a participant, without any of these formalities, any workman or employee they may judge worthy of the favor.

The division of the interest of the participation is made among the participants in proportion to the amounts they have received during the year as settled allowances or wages.

Half the amount of interest is every year paid over to the participant in cash, and the other half is paid to his account in the retiring fund for old age.

If the participants wish they can have the books of the house verified by an expert accountant, whose business it is to see that the books are regularly kept, and the division of 10 per cent well applied, according to the regulations.

There has been no case of forfeiture, but it is written in Article 10: That any workman or employee leaving the employment of the house, or who has been dismissed, shall in future lose all right to participation.

### *Results of the Organization.*

1885-1886	the division represents.....	8.27	of the salaries.
1886-1887	do .....	8.70	do
1887-1888	do .....	7.25	do
1888-1889	do .....	10.09	do

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## HOUSE OF PERNOD SONS.

DISTILLERS.

[Pontarlier. Doubs.]

The firm of Pernod Fils every year deducts a part of its profits, which it divides among its workmen.

The amount thus divided remains in the firm, which is responsible for it, and it bears interest at 4 per cent.

Every workman, after one year's employment, becomes a participant.

The amount divided is entered in a book given to each of the workmen.

If the workman leaves the house, the amounts entered in his book are given to him in full. In case of death these amounts are paid over to his heirs.

In return for this payment, the workman on leaving, binds himself not to work for any competing house for a period of one year from the date of his departure.

In case of sickness the workman is paid an indemnity of \$0.30 per day. This indemnity is drawn from the interest on the retiring fund for a space of three months, after which it is drawn from the participant's book.

In 1888 the firm of Pernod Fils did business to the amount of \$965,000; they employed 64 workmen, who were paid \$11,675 in wages, and \$6,700 as their share of the profits.

A book presented with the report to the jury shows that a workman who had shared in the profits since 1872 had in his book in capital and interest the sum of \$1,764.34.

*Mutual Aid.*—The firm pays their workmen's subscriptions to a Mutual Aid Society of the city, by which they receive medical attendance gratis, also drugs, and a daily amount of \$0.20 (\$0.30 at most) paid from the retiring fund.

*Accident Insurance.*—The firm insures its workmen, and pays the premiums, without deduction from the the wages.

### A. PIAT.

#### IRON FOUNDRY AND BUILDING.

[Soissons—Paris.]

Mons. Piat established participation in the profits in 1882 on the following basis:

Art. 1. Dating from 1st April, 1881, a portion of the net profits of the year will be divided, as a gratuity, among the employes having worked for five consecutive years in the establishment, and who belong to the Mutual Aid Society. For the first year employes or workmen having worked ten years in the establishment, consecutive or not.

The obligation to belong to the Mutual Aid Society will not be exacted from the old employes or workmen of the firm, who, for sound reasons, could not become members in the past.

Art. 3. The rate of participation in the profits will be fixed by Mons. Piat, every year after the closing of the inventory, which takes place annually on the 31st March.

Art. 4. The amount of the share coming to each participant will be found by multiplying the amount of wages or allowances by the above rate. For workmen, the annual salary will be the price of an hour multiplied by ten hours and by 300 days' work, whether the workman works by the piece or by the day.

Example: Granting the fixed rate to be 8.50 per cent. of the wages, a workman earning \$0.12 per hour will receive:

$$\$0.12 \times 10 \times 300 = \$3.60 \times 8.50 \text{ per cent.} = \$30.60.$$

Art. 5. The amount thus awarded will be divided into two equal parts:

One to be given him in cash every year, at a certain date.

The other to be paid over to the Retiring Fund as reserved capital.

#### RESULTS of the Organization.

Years.	Number of Participants.		Amount % in proportion to Salary.
	Paris.	Soissons.	
1882.....	145	.....	8.50
1883.....	146	.....	7.00
1884.....	141	.....	6.00
1885.....	150	.....	3.00
1886.....	168	.....	3.00
1887.....	180	10	3.00
1888.....	182	16	4.00

The total amount divided is \$28,154.00.



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 REDOULY & Co., FORMER MAISON LECLAIRE.

PAINTERS, DECORATORS, GILDERS, TINTERS AND GLAZIERS

AND

 PROVIDENT AND MUTUAL AID SOCIETY FOR THE WORKMEN OF THE  
 MAISON LECLAIRE.
 

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Founded by Mons. Leclaire in 1826.

*Changes in the Name of the Firm.*

From 1826 to 1854 .....	Leclaire.
do 1854 to 1869 .....	Leclaire & Co.
do 1869 to 1872 .....	Leclaire, A. Defournaux & Co.
do 1872 to 1875 .....	A. Defournaux & Co.
From 1875 .....	Redouly & Co.

## EDMÉ-JEAN LECLAIRE.\*

Leclaire was born at Aisy-sur-Armançon (Yonne), the 24th Floréal, year IX (15th May, 1801.) He left the primary school at ten years of age to herd swine, sheep and cows, and came to Paris without money or friends at 17 years of age, and entered as apprentice in the shop of a house-painter. He was foreman at 20 years of age, and married at 22. At 26 years of age he set up for himself in a modest shop. In 1829 he ventured to contract for large works, and offered his workmen \$1 per day, instead of the usual \$0.80. His success led him to think of the fate of his less fortunate fellow-workmen.

Afflicted by the sight of his workmen suffering and dying from lead colic, he founded in 1838 a Mutual Aid Society for them, but relief and help did not content; he wanted to eradicate the evil entirely. He studied chemistry in order to find a substitute for white of lead, and in 1844 discovered a means of utilizing white of zine, a perfectly innocuous substance. By this means he saved and prolonged many an existence. The Society for the Encouragement of National Industry awarded him a gold medal for this discovery, and the Monthyon prize. In 1849 he received the cross of the Legion of Honor.

But Leclaire's great work was the establishment in his house of participation of the workmen in the profits. The system was adopted and put into practice in 1842. After numberless difficulties, his perseverance and his continued efforts were crowned with success.

Wishing to prove that this success did not depend upon his influence and presence, but that the institution he had founded could walk alone, he withdrew from active business in 1865, leaving the entire management of the concern to his partner Alfred Defournaux. He, however, came forward again in 1869 to establish his system of participation more completely and on a firmer basis.

After the war he retired to his property at Herblay (Seine-et-Oise), where he died of congestion of the brain in July, 1882, having won the veneration and gratitude of all the workmen and employees of his house.

By means of the institutions established by his house, Leclaire desired to assure to his workmen greater well-being, for the present and security for the future, and to this end strove to interest his men personally in their work, to stimulate their intelligence, their wisdom and their energy. In 1864 he addressed to them the words that are engraved over his bust:

"If you wish that I should leave this world with a contented heart, you must have realized the dream of my whole life; after a career of orderly conduct and assiduous labor the workman and his wife must have the wherewithal to live in peace in their old age, without being a burden on any one."

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\*We believe it to be advisable to publish this short biography of Leclaire *the father of profit-sharing.*

It was only after much study, and having given a practical trial to many systems, that he succeeded in establishing the simple, clear and practical system of participation now existing in the house he founded in 1827.

Mons. Leclaire died in 1872, but he had taken care that his work should not die with him, by means of a notarial act which went into effect on 5th January, 1869, and by which the workman's interests were bound up in those of the enterprise, and by which he was assured a share in the profits with joint ownership in the capital of the establishment (Mons. Leclaire had previously conferred with his fellow-workmen on the best means to be adopted, in a list of questions on twelve principal points, to which two hundred workmen sent answers). The clauses of the contract were ratified by Mons. Leclaire's death in 1872, and after the death of his successor, Mons. Alfred Defournaux (in 1875) by new notarial deeds bearing date of the 6th of September, 1872, and the 24th December, 1875.

According to these deeds the business capital of the house was \$80,000, with a reserve fund of \$20,000 furnished by the two managers, and a sleeping partnership of \$40,000 by the Provident and Mutual Aid Society of the workmen and employees of the Maison Leclaire:—

25 per cent. to the managers.

25 per cent. to the Mutual Aid Society.

50 per cent. to the workmen and employees working in the house in proportion to their salaries and wages.

Every workman, apprentice or employe of the establishment, even if he has worked but one day, has a right to share in the profits.

When Mons. Leclaire established participation in 1842 he at first admitted only a certain number of workmen, to whom he gave the name of the Nucleus (*Noyau*) and this nucleus is in reality the proprietor of the establishment and of its formation. Their number is recruited as follows, according to the rules of the house:—

#### *The Noyau and its Organization.*

The *noyau* of an industrial establishment is composed of intelligent workmen of good moral character; it is by their means that satisfaction is given customers, and that great perfection in work is attained. It is by the help and co-operation of these devoted fellow-laborers that it becomes possible to undertake large works, and to control a great number of workmen.

#### *Rules for admission to the Noyau and the Advantages derived.*

Art. 12. Seniority does not give a right to admission to the *noyau*; merit is the first recommendation; nevertheless, none can be admitted, whatever their talent, whose habits and moral character are not above reproach.

For admission, the workman must be at least 25 years of age and 40 years at the most; he must have a knowledge of reading, writing and arithmetic.

There may be admitted to the *noyau*:

1st. Workmen house painters having a knowledge of painting, panneling, varnishing and polishing.

2nd. Classified glaziers.

3nd. Guilders, being able to paint.

4th. House painters having a passable knowledge of imitating wood, marble, and of graining.

5th. Those having a knowledge of painting and lettering, and who are classified.

6th. Workmen knowing how to glue and paint and glaze.

7th. Rubbers who know how to paint, or who have been appointed foremen.

8th. Men having no special trade, but who have made themselves useful.

9th. Finally, all workmen who have been employed in the house for less than twenty terms, and who answer to the conditions imposed above, may be admitted to form part of the *noyau*.

Art. 13. All workmen fulfilling the conditions of Art. 12, and forming part of the *noyau*, will be paid wages \$0.05 per cent. over the wages granted by the Paris schedule. This will be decided every year by the General Assembly; the \$0.05 allowed a workman will be paid him only at the end of the year. During the winter, if they desire it, an advance of \$10 will be made, which is to be repaid during the summer months; this advance may be more than doubled, but in that case two workmen belonging to the *noyau* or two classified employeés must become security for the amount so advanced.

Finally, any workman having worked for the house continuously for a period of five years, and who belongs to the *noyau*, may be admitted to the Mutual Aid Society of the workmen and employeés of the Maison Leclaire, provided he fulfills all the conditions.

To become a member of the *noyau*, application to that effect must be made to the two managers, who refer the matter to the conciliatory committee, \* who make enquiries, and refer their report to the General Assembly, \* which has the right to accept or reject the applicant.

\*The tariff of 1881 gives \$1.50, with an over pay of from \$0.10 to \$0.30.

The business is managed by two persons nominated by the General Assembly. These two managers form a partnership or association under one collective name, and are responsible for all the transactions of the house.

Each of these managers receives a yearly salary of \$1,200, and must bring into the concern a capital of \$20,000. If a manager be named, in place of one leaving or having died, who has not the necessary capital, two-thirds of his annual shares will be retained until that amount is made up, and the manager leaving, or his heir in a case of death, can draw the capital coming to them only little by little, and in proportion as the new manager pays his amounts in.

A manager has the right to withdraw from the concern whenever he chooses, but none can be dismissed except at the request of the other manager, supported by the president of the Mutual Aid Society, and by the advice of the two commissioners named every year by the workmen to verify the accounts.

A manager leaving the firm, or the heirs of one deceased, have no claim on the custom, the material or the reserve fund.

#### *General Assemblies.*

Workmen who form the *noyau* meet in a general assembly at least once a year, in the month of February; there is then a secret ballot for

1st. The nomination of two commissioners, chosen from amongst the members, to inspect the business accounts of the year.

2nd. To elect foremen for the workshops for the year.

3rd. For the admission of workmen to the *noyau*.

4th. For the nomination, for the space of a year, of the members to compose the conciliative committee.

The General Assembly also discuss questions referred to them by the conciliative committee.

#### *Conciliative Committee.*

Art. 75. A conciliative committee is elected by the members of the *noyau* and classified workmen.

This committee is composed of nine members, of which five are workmen or foremen of shops, three are employees, and the master, who is president by right.

Art. 77. There may be called before the committee all workmen members of the *noyau*, apprentices, and classified employees who have neglected their duty during work hours; also as regards any matter relating to immorality, dishonesty, drunkenness, or to the interests of the establishment.

The penalties imposed are according to the seriousness of the fault:

1st. Advice.

2nd. Warning.

3rd. Suspension for three months.

4th. Dismissal from the house.

In the latter case, the expelled workman may appeal to the General Assembly, but the committee's decision will be carried into force notwithstanding.

The dismissal is decided only by secret ballot, and only by a decisive majority.

#### *Employees—Classification of Advantages granted to Employees.*

Art. 17. The house, desiring to encourage and make known all talent, recruits, as far as possible, its employees from the *noyau* and the master from among the employees, and that according to a competition which shall be organised by the general assembly of the *noyau*.

Finally, in order to place workmen according to their talent, classes have been established in each special department of work and direction. To the master alone belongs the right to classify the employees, directors and foremen.

The foremen are classed for a year, the classification to take place at the end of every year after they have examined the productions of the workshops.

No workman can be admitted to a class if he has not shown himself fitted for it.

The master may make an exception in favor of a workman or employee whether classified or not, who either by zeal or assiduity has rendered important service to the house.

#### *Qualifications required of a foreman, his duties and his responsibilities.*

Art. 44. There are three classes of foremen in the establishment. The foreman of the 1st class is paid every year, for ten hours work, the high rate of \$0.10 over and above his day's wages of \$1.20,\* one of the second class \$0.15, and of the third class \$0.20.

The foremen or heads of the workshops are elected by the workmen, and forming the *noyau* and the classified employees.

They are elected and classed every year.

A foreman whose appointment has been revoked on account of immorality, dishonesty or misconduct may be re-elected.

Foremen whose appointments have been twice revoked cannot be re-elected.

All workmen and employees, when a foreman is to be nominated, should remember that a person can have no influence over those he is called upon to direct without he is of irreproachable morality; that he is to set the example; that he is to be the first and the last in the breach; that in his daily relations with others he is respected only so far as he respects others. Finally, all who obey or command should be governed by a feeling of good-will towards each other, and the remembrance that the good conduct and devotedness of each tends to serve the interests of all.

Art. 47. Any disagreement between comrades to be brought no further than the door of the workshop. It is the foreman's duty to act with the utmost justice in regard to everyone, to consider neither a man's nationality, district nor character, but only his good conduct and ability; in giving his orders he must avoid wounding any one's sensibilities; he must request rather than command.

An injustice on the part of the foreman injures the interests of all. *A just man does unto others as he would have them do to him.*

The foreman knows by experience that it is not pleasant to be given imperious orders publicly; he is moreover aware that with our civilization men are not ruled by fear but by reason.

Finally, when a workman is sent to work in a shop for a few hours, the foreman should, by preference, give him the least disagreeable tasks.

Art. 49. The foreman being bound to worthily represent the dignity of the house, must behave accordingly; even while at work he must always respect his position.

As he is charged with the directions of the workshop, he alone is responsible; all faults committed by the men under him are morally considered as his own. In a word, he should remember that he has been elected by his fellow-laborers, and that he is bound to worthily represent them.

The foreman is also responsible for breakage and loss of tools, and for goods injured.

Art. 50. When a foreman happens to be working in a workshop not under his direction, his duty is to leave the best work to the foreman in whose shop he happens to be momentarily placed.

Art. 51. Any order given by the master and clearly understood by the foreman should be carried out with exactness, without regard to the results; otherwise, all resulting defects will be remedied at the expense of those violating the order.

Art. 62. The foreman must not forget that the men all look to him, and that at the elections his activity, the trouble he has given himself, and his endeavors for others will all be taken into account.

#### PROVIDENT AND MUTUAL AID SOCIETY OF THE WORKMEN AND EMPLOYEES OF THE MAISON LECLAIRE.

1838.—Formation of the Provident and Mutual Aid Society.

1864.—The Mutual Aid Society became a sleeping partnership in the Maison Leclaire, with a capital of \$20,000. It had a right to  $\frac{2}{3}$  of 50 per cent. of the net profits of the house.

1869.—The liability of the Society is \$40,000. It has a right to 25 per cent. of the profits of the house.

#### *The Society's Means.*

The means of the Society consist of:

- 1st. Interest of 5 per cent. on its liability (\$40,000).
  - 2nd. Its share in the profits of the house (25 per cent.)
  - 3rd. The \$4.00 paid by each member as entrance fee to the Society.
  - 4th. The gratuities kindly given by customers to the Society.
  - 5th. Fines imposed upon the members for infringement of the rules.
- Funds of the Society on 1st May, 1889, \$451,403.00.

#### *Rules for Admission.*

To be admitted to the society it is necessary to be a member of the *noyau*, having served five years in the establishment, to be of good moral conduct and character.

The members have to pay no subscription.

#### *Benefit of the Society.*

The members when sick have a right to medical attendance, medicine, and an indemnity of 70 cents per day.

The wives of members, retired members and their wives, have a right to medical attendance and medicines.

The children of members have a right to consult the physician of the house, and to the drugs he orders.

Any member being 50 years of age, and having served 20 years in the Maison Leclaire, has a right to a life rent of \$240.00 per annum.

The widows of members, and their orphan children, until they are 21 years of age, have a right to one-half the above named pension.

Workmen, not members, wounded while at work, or incapacitated from work, have a right to a pension of \$240.00.

The widows of workmen killed while at work, and their orphan children, have a right to a half pension.

All the claimants by right above mentioned are, at their death, interred at the society's expense, in accordance with a five year's concession.

#### Assurances.

All the members of the society have a life insurance, in virtue of the Act of 11th July, 1868, in the Life Insurance Fund, established under the State for a sum of \$200 each.

This assurance is for the benefit of the widows and orphans of members.

#### RESULTS of the Organization.

Years.	Number of Workmen and Employees.	Participation in the Profits.			Amount of Wages for the year.	Proportion between the Amount in Profit and the Wages.
		Amounts paid to the United Aid Society.	Amounts paid in Cash to the Staff.	Total.		
		Francs.	Francs.	Francs.	Francs.	%
1842 to 1864				460,000		
1865		25,233	24,855	50,088		
1866		48,470	31,530	80,000		
1867		38,832	26,035	64,867		
1868		73,975	26,025	100,000		
1869	780	45,000	90,000	135,000	558,028	16,13
1870	758	30,812	61,625	92,437	406,414	14,337
1871	1,039	33,750	67,500	101,250	556,495	12,129
1872	976	44,125	88,250	132,375	695,429	12,31
1873	633	32,250	64,500	96,750	508,167	12,692
1874	827	39,500	79,000	118,500	600,293	13,14
1875	1,052	50,000	100,000	150,000	696,569	14,35
1876	1,081	56,250	112,500	168,750	689,575	16,31
1877	826	57,000	115,000	172,500	645,484	17,81
1878	1,032	65,500	130,000	195,000	713,644	18,216
1879	1,125	80,000	160,000	240,000	867,870	18,435
1880	949	95,000	190,000	285,000	972,424	19,53
1881	1,125	107,500	215,000	322,500	1,068,607	20,11
1882	998	120,375	240,750	361,125	1,069,975	22,50
1883	838	112,500	225,000	337,500	966,908	23,27
1884	824	115,000	230,000	345,000	967,606	23,77
1885	710	91,250	182,500	273,750	869,050	21,00
1886	716	91,250	182,500	273,750	869,001	21,00

The total amount of the sums paid in cash to the United Aid Society and to the workmen increased, from 1842 to 1886, to \$911,228.40.

All the workmen and employees share in the profits in proportion to their wages. Thus, in 1881 a workman having worked for the house  $4\frac{1}{2}$  hours work, at the rate of 15 cents per hour, and was paid 68 cents, had, at the end of the year, a right to 14 cents bonus. And again, a workman having  $2,750\frac{1}{2}$  hours in a year, at the rate of 18 cents an hour, received a bonus of \$100. During the same year the smallest bonus received by any employee of the house was \$3.13, and the highest \$201. The division is based on the amount of the regular wages; over hours, night hours, gratuities, work done on Sunday and holidays are not counted in the workman's wages for the division of profits.

The Mutual Aid Society had, on the 1st May, 1889, available funds to the amount of \$451,403.

The society had paid out, apart from aid given to its members in cash and in goods, from 1862 to 1889, 120 pensions, to wit: 29 pensions to widows, 2 pensions to orphans, and 89 pensions to workmen over 55 years of age, and having served 20 consecutive years in the establishment. Since 1881 the pension of retiring is \$240 a year; those for widows and orphans \$120 a year.

Finally, the collections of the life insurance in favor of its members gave from 1879 to 1888 the following results:—

Year ending 31st July.	Yearly Premiums paid by the Society.	Number of Members insured for 1,000 frs. each.	Number of Members decreased during the Year.	Paid to		Total.
				Widows and Children.	Inherited by the Society in default of Direct Heirs	
	Francs.			Francs.	Francs.	Francs.
1880	2,814 15	135	3	1,000	2,000	3,000
1881	2,891 07	136	3	1,000	2,000	3,000
1882	3,292 80	155	10	6,000	4,000	10,000
1883	3,184 39	157	5	3,000	2,000	5,000
1884	3,262 85	160	3	2,000	1,000	3,000
1885	3,534 75	167	3	3,000	.....	3,000
1886	3,740 35	171	1	.....	1,000	1,000
1887	4,047 78	.....	4	2,000	2,000	4,000
1888	4,032 72	183	2	2,000	.....	2,000
	30,800 86			20,000	14,000	34,000
	\$6,160,172			\$4,000	\$2,800	\$6,800

The workmen and employees in the Maison Leclair who belong to the *noyau* and to the Mutual Aid Society share in the following privileges:—

1st. They are paid wages at least equal to those paid by any other establishment.

2nd. They are given a share in the profits, which, from 1870 to 1886, increased their wages from 12 to 23 per cent. \* •

3rd. In cases of sickness they are given medical attendance and medicines free of charge, and a daily aid of 70c.

Members' wives and children have a right to medical attendance and drugs.

Members' wives receive for the first born child a premium of \$10, for the second \$14, and for the third and others \$20.

4th. Workmen who have served 20 consecutive years in the house, after 50 years of age are paid a pension of \$240.

Widows of members and their orphan children, until their majority, receive a pension of \$120. These pensions are granted to the heirs of members killed while at work.

5th. In case of death, the workman's direct heirs receive a sum of \$20, and the funeral expenses are borne by the society.

Workmen and the employees not belonging to the *noyau*, and therefore disqualified for admittance to the society, are granted the following advantages:—

1st. A share in the profits, calculated from the same basis as for members of the *noyau*.

2nd. A yearly pension of \$240 if they are wounded at work or incapacitated for work.

3rd. A yearly pension of \$120 granted to the widow and orphans of workmen, not members; killed at work.

\* In 1882 the bonus received by every ordinary workman who had worked regularly 300 days in the year was as high as \$80, over and above his wages.

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 SAUTTER, LEMONNIER & CO.,

LIGHTHOUSES, &amp;C., PARIS.

Participation in the profits was introduced in 1877, established under the form of prizes or supplementary allowances granted by the masters.

Employees and workmen are engaged at stated and fixed wages. Afterwards, according to their ability and the services rendered by them they are awarded a share greater or less in the supplementary allocation.

A part of the profits is allotted as remuneration for capital; another, varying in amount according to the business done, is divided among the staff.

The employees, after their third year of service, are given a proportionate share of this gratuity. Workmen are admitted after five years' service; forced loss of time from want of work or other cause not attributable to them is deducted from that time. Their share varies according to their services and their intelligence.

To prevent the amounts thus awarded to the workmen, which are frequently discounted and mortgaged in advance, from being wasted at once, a portion only of the amount granted is paid to each workman. The surplus, which, according to circumstances, may amount to half the entire sum, is placed in the National Retiring Fund for old age, a book on the fund being given the workman. This precaution is not required of workmen of thrifty habits, and belonging to savings societies or others of like nature. To those the gratuity is given in full. Participation, which was begun in 1877, included in one year 11 employees. In 1880, 11 employees and 23 workmen shared in this supplementary remuneration. In 1884, 24 employees and 38 workmen shared. The number increased yearly, and at the present 90 workmen and 30 employees share in the gratuity. The amounts paid are always increasing, and now vary between 8 and 10 per cent. on the wages. For employees it even amounts to 60 per cent. of their salaries.

The amounts paid to participants had, in the year 1889, reached the sum of \$66,000.

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 G. STEINHIEL, DIETERLEN & Co.

(Rothau, Alsace.)

NOTICE OF FORTY-TWO YEARS' EXPERIENCE IN PARTICIPATION OF THE WORKMEN IN THE PROFITS OF A COTTON MANUFACTORY.\*

*Statutory Dispositions.*

The limited liability company of G. Steinheil, Dieterlen & Co., at Rothau was established in 1847. In its deed of partnership it engages itself to pay 10 per cent. of the net profits to the credit of a *Workman's Account*, and that, for years in which losses are sustained, 10 per cent. of the said losses will be debited to the same account. This was a beginning of an attempt at collective *participation* of the workmen in the profits of the factory, as had been practised before us by our neighbors, Messrs. LeGrand Bros., at Fouday.

The amounts were to be managed by us and used for endowing institutions for the advancement of intellectual, moral and physical development, as well as to afford aid to families in distress.

In 1868 we raised the rate for participation to 12 per cent. for losses as well as profits; this 12 per cent being divided into 7 per cent. for the collective participation and 5 per cent. for individual participation. But instead of realizing the amount of requisite profit to carry out our scheme, the period from 1868 to 1872 was one industrial crisis, followed by a war in which Alsace became part of the German Empire. We sustained immense losses and were obliged to reconstruct our establishment on a new basis. We suspended individual participation for awhile, but maintained in the deeds of our new partnership, collective participation under the following conditions:—

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 \* Report given to the jury.

10 per cent. was put in the manager's hands to be, in part, a maximum of 4 per cent. appropriated to their employees, in conformity with the provisions of Article 23 of their statutes, and in part to their workmen's account, as a subsidy to the Mutual Aid and Retiring Fund and to the Widows' Fund, in order to meet the demands made for aid in cases of necessity, and to provide for the adult course, and the expenses of the library.

If, after the society is dissolved, there remain any balance, the general assembly will decide on the use to be made of it. If, on the contrary, there be a deficit, it will be carried to profit and loss. It is of course understood that the above rules give no right to employees or workmen to interfere in the affairs of the society. On the contrary, they have to rely on the accounts approved by the general assembly.

By this means we have managed to maintain a pretty regular supply for our workmen's account, by placing it beyond the extreme fluctuations resulting from the alternate states of profit and loss peculiar to the cotton business.

#### *Disposal of the Funds of the Workmen's Account.*

During the forty-four years intervening between 1847 and 1888 the entries on this account have been \$61,158.60, or an annual average of \$1,516.

#### *Mutual Aid Society, Fund for Widows, and Retiring Fund.*

These funds have been principally employed since the date of the society's foundation, in 1849, in succoring workmen in cases of sickness. Since 1866 the fund has also supplied a pension for widows, heretofore a deficiency in our organization. By means of our subsidies the workmen's subscriptions have been small, and at the same time, savings of a certain importance have been effected.

The following figures give the receipts and expenses of the Mutual Aid Society.

#### RECEIPTS.

Amount supplied by the masters.....	\$26,148 19
Workmen's subscriptions.....	42,809 28
Interest on invested capital and fines imposed.....	16,871 20
	\$85,428 67

#### EXPENSES.

Aid in cases of sickness in cash.....	\$19,056 93
Retiring pensions.....	28,028 92
Medical attendance, drugs and funeral.....	19,817 59
Aid to widows.....	6,458 60
	\$73,361 99
Excess of receipts.....	\$12,066 68

#### *Loans for the Purchase or Building of Houses.*

The surplus amount of the receipts of the Mutual Aid Society have been wisely loaned on mortgage at 5 per cent. interest to members desiring to purchase or build houses for themselves, and by means of these loans, and to a capital which is constantly renewed by the payment of the loan, 140 families have been able to become owners of their own dwellings.

We consider it of the utmost importance that the workmen should be proprietors of their houses, rather than in the unenviable position of being without home or fireside.



*Supplementary Aid.*

Whenever the population of the working class is large there are always some families more or less numerous that, notwithstanding the help of mutual aid societies, require supplementary assistance. Prolonged illness, the death of the father, a large family of children too young to work, and other causes, necessitate assistance more or less continued. Thanks to our workman's account, we are enabled to come to the assistance of such families.

## FAMILISTÈRE DE GUISE.

A COÖPERATIVE ASSOCIATION OF CAPITAL AND LABOR.

## GODIN &amp; COMPANY.

## HEATING APPARATUS.

The Familistère founded in 1860 to serve as a dwelling to the workers in the factory and to their families is not a city of working people, but a large edifice, a palace capable of holding nearly 1,800 persons.

Article 89 of the regulations of the society gives in a few words the object that the creator of this institution had in view.

Art. 89. The Social Palace (Familistère) and its dependencies have for their object the wellbeing and moral development of its inhabitants, and the desire to facilitate and put in practice the aims of the association.

The Social Palace being near the workshops, offers rest to the workman after his day's labor.

With a desire of affording every comfort the Familistère possesses—

1st. Stores of general supplies, a bakery, a butcher shop, a pork butcher shop, vegetable store, a clothing, grocery and mercer stores, a liquor store, &c.

2nd. Laundries and washrooms.

3rd. Baths and open baths.

It contains also, with the view of supplying the intellectual and moral demands—

4th. School rooms, which are for the education and instruction of children, from their birth to the time they become apprentices.

5th. Meeting halls for adults, a theatre, library, casino, &c.

The Familistère being an actual member of the society, all the profits realized from the dwellings and provision and other stores, are all put together, and then divided among the associates.

Mr. Godin inaugurated the system of participation into his establishments in 1877, but it was only in 1880 that he organized it in a stable manner.

In 1880 he founded a company of sleeping partners, the capital of which was entirely composed of gifts of the founder—about \$920,000. The company included—

1. Associates.

2. Societaries.

3. Participants.

4. Interested parties.

The managing director is named for life by the council of administration, and cannot be removed, except in the five cases set forth by the regulations—

1st. Not being able to secure any interest on capital for two consecutive years.

2nd. Losses exceeding \$10,000 on operations made contrary to the advice of the General Assembly, or the council of administration.

3rd and 4th. Non-observance of the regulations.

5th. Having taken or preserved any personal interest whatever in any transaction or sale made on account of the Association, or having perverted or employed to his own use the funds of the association.

The managing director is assisted by an administrative council, composed of directors, heads of the various departments of the industry, and three associates, elected by secret ballot at the general assembly. The duties of this council include all the affairs of the association. There is also a council Familistère, and a labor council, and, finally, a council of superintendence, named by the general assembly, for the verification of books.

The general assembly is composed of associates. The associates must have resided in the Familistère for over five years, and must own, at least, \$100 worth of stock. They must also have attained the age of 25 years. These associates have priority in case of a scarcity of work. They take part in voting at the general meetings, those among them who by age, sickness, or infirmity, are forced to cease work, still continue to reside in the Familistère, and to sit and vote at the general assemblies.

The societaries must have worked for the Association for at least three years; they must also reside in the Social Palace, but it is not necessary that they should possess any share of the stock. They should be 21 years of age at least.

The participants must have worked for the Association for at least a year, but they are not obliged to reside in the Familistère, and are not bound to own any stock.

The interested persons are only members of the Association, because they possess by inheritance, purchase or otherwise, shares on the stock; they have no right to assist at the general meetings.

The Association also employs employees and workmen as auxiliaries.

#### *Division of Profits.*

After having made the necessary deduction of 5 per cent. for depreciation on immovable property, 10 per cent. on the value of the movable property, interest on capital, the costs of education and instruction, the mutual insurances, of which we will speak hereafter, the net profits are divided according to the following scheme:—

25 per cent. is allotted to the reserve fund, the object of which is to meet losses. When this fund has reached a sum equal to a tenth of the capital stock the 25 per cent. is applied to the purchase of shares on account of the association. Shares thus bought bear no interest.

50 per cent. is allotted to capital and labor; the first is represented by interest, returns and savings; the second by allowances and wages received during the year, which are added together. The proportion each sum bears to the total amount determines the shares of capital and labor. The 50 per cent. is divided, so much in the franc, between these two productive elements. The dividend to capital is paid in cash; the bonus to the workmen is capitalized and applied to the purchase of shares in the business. In the division of the bonus each participant can claim one part, each societary one part and a-half, and each associate two parts, in proportion to their respective wages. The part allotted to the labor of the auxiliaries is placed in the fund for securing pensions and necessaries, the working of which we will explain later.

Finally, the 25 per cent. remaining is allotted as follows: under the name of savings but according to capacity: 4 per cent. to the managing director; to the general council as many times 1 per cent., not to exceed 16, as there are councillors doing duty; 2 per cent. to the councillors of supervision. (These amounts are, of course, independent of the sums that may be due the parties named from the share allotted to labor); 2 per cent. to the Council of Management, to be divided in the course of the year among the employees and workmen who may have distinguished themselves by some exceptional service; 1 per cent. for preparation of admission to the State schools, and for the support at these schools of one or more pupils from the schools of the Familistère.

We give below a practical demonstration of the division. \*

We suppose, as is actually the case, that the reserve fund is complete and that the net profits to be divided are. \$60,000  
From which must be deducted 25 per cent. for the share to be allotted to ability..... 15,000

There consequently remains to be divided among the workers at so much in the franc..... 45,000

1. The salary of capital represented by interest at 5 per cent. is fixed, and amounts to..... 46,000
2. The salaries paid the associates, supposing a sum of \$48,000 multiplied by two..... 96,000
3. The wages paid the members should be multiplied by 1.5, supposing a sum of \$86,000 + 1.5 ..... 129,000 00
4. The salaries paid participants is entered at its value say ..... 135,000 00
5. The wages of outside help also at its value..... 94,000 00

The union of capital and labor is represented by a total of ..... 500,000 00  
and it is on this basis of salaries that the division is made.

The percentage is given by the following formula:—

$$\frac{\text{Profits} + 100}{\text{Salaries}} = \frac{45,000 + 100}{500,000} = 9 \text{ per cent.}$$

In consequence, the dividends and the profits amount to:—

1. Capital,  $46,000 \times 9$  per cent..... \$4,140 00
2. Associates,  $48,000 \times 2 \times 9$ ..... 8,640 00
3. Members,  $86,000 \times 1.5 \times 9$ ..... 11,610 00
4. Participants  $135,000 \times 9$ ..... 12,150 00
5. Assistants to be paid for insurances,  $94,000 \times 9$ ..... 8,460 00

Equal total ..... \$45,000 00

Thus capital receives 9 per cent. on its interest, either in a dividend of:—

$$\frac{4,140 \times 100}{920,000} = 0.45 \text{ per cent., which, considering interest as the salary of capital,}$$

makes the division of profits as follows:—

To capital, 0.45 of its salary (in all 5.45 per cent.) for capital.

To each associate 18 per cent. of salaries and allowances for the year.

To each member  $13\frac{1}{2}$  per cent. do do

To each participant 9 per cent. do do

To the insurance fund 9 per cent. of the wages paid assistants.

The Familistère has established the following institutions:—

*Labor Syndicate.*—This syndicate is composed of elected members, and attends to matters pertaining to labor and salaries.

*Conciliative Committee* is nominated to settle trouble or differences of opinion that may arise between the Association and its members.

Assurances for pensions and the necessities of life. The fund for this assurance is supplied,—

1. By a subsidy equal to 2 per cent. of the salaries and appointments paid by the association and carried to the account for general expenses.

2. By a dividend in proportion to the assistant's work.

A pension is granted to all persons attached by long service to the establishment and clearly incapable of work. The pension is fixed,—

\*Le Familistère de Guise, page 81.

1. For associates, men and women, at  $\frac{2}{3}$  of their allowances, not to be reduced to less than \$15 per month for the men, or to less than \$9 per month for women,
2. For members (*sociétaires*), men and women, at  $\frac{1}{3}$  of their allowances, with an assured minimum of \$12 per month for men, and \$7 for women.
3. For participants and assistants at :

			Men.	Women.
Per day.	{	After 15 years service .....	\$0.20	\$0.15
		do 20 do .....	0.30	0.20
		do 25 do .....	0.40	0.25
		do 30 do .....	0.50	0.30

A workman wounded while at work and incapacitated for work receives the pension given after 20 years service, if he has worked 15 years for the society; and the 30 years' pension if he has worked more than 15 years for the society.

This assurance completes for associates and members invalidated more than three months, the amount necessary to maintain during one year at the primitive rate the daily allowances granted by the mutual insurance in cases of sickness.

This assurance assures the associates, members, and other inhabitants of the Familistère and to their families, a minimum of subsistence, when their resources do not reach the minimum rate fixed by the statutes.\*

*Mutual Assurances in case of Sickness*.—The funds of this assurance is maintained by an assessment of  $1\frac{1}{2}$  on the salaries, the fines, and a subsidy by the association. The society's functions are those of an ordinary Mutual Aid Society.

*Cooperative Societies* for provisions and a bakery are established in the Familistère.

Institutions for the education and instruction of children in the Familistère de Guise include:—

*The nursery*, which helps mothers in the care of children up to two years of age.

*The play-room*, where the amusement of childhood is cared for, children of from 2 to 4 years of age being admitted.

*The infant school*, (mother's schools include two classes), in which the child's education is begun; children of from 4 to 6 years of age are taught instructive and recreative exercises.

*The schools*, six classes in which the children of the Familistère, up to at least 14 years, receive a good primary instruction.

The association moreover supports courses of superior instruction, intended to develop the talents of those children who seem specially gifted.

#### *Results of the Organization.*

There were in 1888: 102 associates, 250 members, 464 participants, 256 interested persons.

From 1879 to 1888 there was distributed:—

To the associates.....	\$215,568
To members .....	70,361
To participants.....	176,495

Total for actual members..... \$462,424

To persons interested.....	32,784
To assurances.....	134,921
Various accounts.....	29,000
Amounts for education.....	51,396

\$710,525

\* This rate is fixed as follows by Article 11 of the statutes : For husband and wife, 50 cents per day ; a widower and a widow head of a family, 30 cents ; a widow without family, 20 cents ; an invalid (man) without family, 20 cents ; a woman, 15 cents ; for young men over 16 years of age, 20 cents ; from 14 to 16, 15 cents ; children from 2 to 14 years, 10 cents ; under 2 years, 5 cents. In the account for calculating the resources of a family, in order to settle the amount required to form a minimum rate of subsistence, the earnings of the members of the family or the allowances of the different assurances are first counted.

The original capital was \$920,000, representing the real amount of the association in 1879. In 1888 this amounted to \$1,738,475. Thanks to Mons. Godin's legacy the association, that is, the workers, owned over 90 per cent. of the capital shares, and \$20 shares were in 1888 worth \$35.71.

According to the published calculations of the Association of the Familistère de Guise, the minimum pecuniary position of four retired workmen, one of each class, would be as follows:—

Owners.	Years of Service.	Income. — Pensions and Interest under the name of Savings.	Value of Savings.*
		\$.	\$.
Associate .....	15	250 72	1,152 71
	20	268 13	1,536 50
	25	289 55	1,920 30
	30	308 97	2,304 10
	35	332 38	2,687 90
Member .....	15	203 71	1,034 36
	20	225 12	1,418 16
	25	246 55	1,801 96
	30	304 36	2,185 76
	35	327 78	2,169 36
Participant .....	15	124 44	901 88
	20	182 25	1,305 68
	25	240 27	1,689 52
	30	298 09	2,073 28
	35	319 50	2,457 08
Assistant .....	15	73 00	.....
	20	109 50	.....
	25	146 00	.....
	30	182 40	.....
	35	182 40	.....

## ENGLAND.

### THOMAS BUSHILL & SONS.

PAPER MANUFACTURERS, COVENTRY.

Participation in the profits was established in this factory on the 1st September, 1888.

An undetermined amount is divided every year on the 1st day of September. All the workmen who have served at least one year in the establishment are participants. The division is made in proportion to the salary or wages earned.

Half the amount to be divided is given them in cash, and the other is credited to each individual's personal account in a provident fund established by the firm. The participants can touch this amount only after 25 years' service in the house, or when they have attained the age of 65 years.

These funds bear interest at 4 per cent., and are secured by a mortgage on the property of the establishment.

Amounts forfeited are divided among the participants.

\*The value of the savings (titres d'épargne) is established according to the ascending scale of the savings of three members of the association whose wages amount to \$330 per annum, and who begin either as associates, or members, or participants, and pass successfully from one class to the other. The division is made according to the average of the division from 1877 to 1888.

Mons. J. B. A. Godin died in 1888 and bequeathed to the *Familistère de Guise* and *Lacken*, that is, to their workmen and employees, the half of his fortune, all the French law allowed him to dispose of.

When a workwoman marries and leaves the factory she can claim the amounts entered in her book.

An employee sick or in any way incapable of working can likewise claim his amounts.

In case of death, the participant's heirs receive the amounts in his books.

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CASELL & CO. (LIMITED).

PRINTERS AND PUBLISHERS, LONDON.

In 1883 the firm of Cassell, Petter, Galpin & Co. was changed into a limited liability company, under the name of "Cassell & Co.," with a capital of £500,000.

£70,000 of its stock was reserved for its workmen. The Belle Sauvage Share Investment Company is an organization to membership in which all the employees of the house are eligible for the purpose of acquiring shares. All the members may, by a subscription of a shilling a week per share, for three years and a-half, become owners of one share.\*

One share is worth £9; and have borne 10 per cent. interest for the last six years, and are valued at £15 10s. The employees had 7,500 shares.\*\*

A provident fund was established by the firm. Its manner of working is explained in Section XIV.

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HART & Co.

INDUSTRIAL PARTNERSHIP (LIMITED.)

[London.]

This establishment was founded by Miss Mary Hart, with a nominal capital of £10,000 in £1 shares.

5,000 shares have been subscribed and paid for. It must be observed that these shares have not been taken by capitalists with a view to speculation, but by persons desirous of introducing Mons. Leclaire's ideas to British soil.

The division is made on the same plan as in the Maison Leclaire, and is regulated by identical rules.

5	per cent.	for capital.
25	do	to management.
25	do	to a Mutual Aid Society.
20	do	to a reserve fund.
25	do	to the workmen.

The workmen's share in the profits is given to them in the shape of stock. Since its establishment the house has done some £55,000 worth of business, and paid £23,000 in wages, and up to 30th June, 1886, had paid the interest on capital.

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THOMPSON & SONS (LIMITED).

WOOLEN AND WORSTED GOODS.

[Woodhouse Mills, Huddersfield, England.]

*Notice given to the Jury.*

"Permanent Union between Capital and Labor."

The popular vote in agreement with administrative stability changed to a co-operative enterprise according to Act of Parliament, for the formation of industrial companies.

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\*The great English publishers, 1885. Cassell & Co. (Limited.)

\*\*Report of a meeting of employees. Cassell & Co. (Limited.)

This house was established forty-seven years ago at Woodhouse Mills, Huddersfield, England, for the manufacture of woollens, known throughout the entire world for excellence. It is the object of this firm to supply its customers with reliable goods, and to unite the two indispensable factors of enterprise, capital and labor, in a durable union based on the system of the late Mons. Leclair, of Paris, and of the late Mons. Godin, of Guise. The following are its principles:—

(1) Having deducted interest on capital, the company divides the remaining profits among the workmen in proportion to their wages.

(2) This division is effected by granting the workmen shares in the stock at £1 each. Thus, the workman sharing in the profits, shares also in the losses; and, as the business advances and enlarges, it raises the workman by the results of his own labor.

(3) The statutes give the workman, by his right as a shareholder, a voice in the management of the business, without, however, any right to change the management, except in cases provided for, and for well grounded reasons. The statutes will be found among the documents of the present exhibit. We would call to them the attention of all persons desiring peace between the two classes now at war with each other—the poor and the wealthy—a peace solidly founded on equity.

Mr. George Thompson, in 1886, having always devoted himself to the study of co-operative enterprises, changed his manufactory at Huddersfield, of old and well-established reputation, into a co-operative institution.

A strict valuation of the machinery, stock in trade, book debts, material, etc., on the premises, the amount being valued at £19,173, represented by stock shares to a like value, in shares of £1 each.

The net profits are divided as follows:—

5 per cent. interest on stock. If the profits of the year do not admit of this amount of interest being paid, the difference is carried against future profits.

10 per cent. at least as a reserve fund, until such fund amounts to 10 per cent. of the capital.

These amounts deducted,  $\frac{5}{9}$  of the balance in profits will be divided among all persons having worked for the firm during a space of six months, in any capacity whatsoever.

The remaining  $\frac{4}{9}$  are to be used, as decided by the committee, either to reward special services or to develop the enterprise by concessions to customers, or otherwise.

The share of the profits divided among the staff is not paid to them in cash, but is carried to their personal accounts and paid in shares.

The business is managed by a committee of three representatives of the District Co-operative Association, two members of the Huddersfield Trades Council, and three workmen of the mill. Three members of this committee retire at each annual meeting, and their successors are elected according to ordinary rules.

The founder of this co-operative Association shall, during the continuance of his appointment (for life), control all business carried on by the society and engage, remove or discharge all assistant managers, salesmen or employees of every description; fix their duties, salaries or other remuneration. He is accountable to the committee alone.

The statutes provide for a successor in case of Mr. Thompson's death or resignation. He has, however, reserved the right to indicate his successor. In default of such nomination, the new manager shall be elected by the members of the association.

86 workmen are now shareholders.

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## BELGIUM.

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DE NAEYER & Co.

WILLEBROECK, BELGIUM.

*Notice and Information on the means applied to give Fishermen the Ownership of their Boats.\**

In the month of August, 1887, we had occasion to study the question of fishermen's interests.

We had just witnessed at Ostend the disputes and brawls which occurred at that time between English fishermen and those of Ostend, and to which we need refer no further.

The letters we published in August, 1887, and the contract between the fishermen, of which copies will be found further on, give the details of the agreement.

We began by buying boats, and building others, many of which latter are already in use, and others will soon be rigged.

Although our experience has not yet been long, and although we began operations under disadvantageous circumstances, on account of the small number of boats at our disposal (12), everything indicates that the final result will be favorable. We must however add that much remains to be done to improve the moral condition of the fisherman. It will only be great progress has been made in the respect, and when fishermen will come to fully understand the advantages this agreement will procure for them, that it will begin to produce effect.

The sloops we furnish our fisherman, with a steam apparatus for raising the nets. This apparatus is built in our own shops, and is delivered at a cost of 30 per cent. less than demanded by other makers.

We ourselves manufacture our artificial ice, which is absolutely of equal value with natural ice, and delivered to our boats at \$2.00 per ton instead of \$4.00, the price of natural ice.

In our workshops, at Willebroeck, we admit young cabin-boys in order to instruct them in the management of the boilers and machines of which we have spoken, to teach them how to put them up and to take them down. As soon as they have learned to manage the apparatus they are sent to sea in charge of the engines on the new sloops we send out. Those among them who have a taste for the life, may remain on board at first as sailors, to become captains later on. Those who have no taste for sea life remain on board until they have taught one of the crew to manage the engine, when they may return to Willebroeck to complete their technical education as working mechanics.

*Agreement between Louis de Naeyer, Trader, residing at Willebroeck, and*

1st	Master,
2nd	Sailor,
3rd	do
4th	do
5th	do

It is agreed as follows :—

The party of the first part leases for a term of three years renewable tri-annually, with a right of purchase, to the party of the second part hereby accepting the sloop. of the value of gear included. The price of the location is  $3\frac{1}{2}$  per cent. per annum, part payable at each return from the voyage.

There will also be retained on the returns of each catch, a sum of 36 per cent. for insurance expenses, wear of nets, cordage and the depreciation of the boat. It is understood that the amounts so retained, which are carried to account of the

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\*Notice given to the Jury.



fishermen, are only approximate, and that every year a calculation will be made of the amounts really expended as also of the actual value of the depreciation of the boat.

The difference will be accounted for to whom it may concern and carried to the account of the sinking fund.

The remainder will be divided in the following manner:—

1st.	50 p. c.	to the sinking fund if the catch is of less value than...	\$200
2nd.	45	do do do	... 180
3rd.	40	do do do	... 160
4th.	35	do do do	... 140
5th.	30	do do do	... 120
6th.	25	do do do	... 100
7th.	20	do do do	... 80
8th.	15	do do do	... 60

If the value of the catch is less than \$60 no sum will be retained.

The remainder is divided among the parties of the second part in the following proportion:—

$\frac{2}{11}$  for the master;  
 $\frac{2}{11}$  for each of the crew.

It is understood that if the catch is so poor as to realise less than \$60, it will be taken as a proof of bad work, and in that case the party of the first part will have a right to cancel the agreement. A valuation will be taken of the sloop, and the difference in value retained from the sinking fund.

The remainder, if there be any, will belong to the parties of the second part.

If one or more men leave the sloop voluntarily, and without good cause, their share will revert to those who remain, and these will be obliged to provide other men to be agreed to by the party of the first part.

If on the contrary the men are thrust out by superior numbers, they may name their successors, who must also be agreed to by the owner.

If none are named by them, the man first named would act to the best of his ability in the interests of all, as circumstances admit. Differences will be settled by arbitrators, one being named by the owner and the other by the crew of the sloop, and in case of disagreement a third will be named by the president of the Tribunal of Commerce.

The party of the first part insures the sloop, attends to the repairs considered by both parties to be necessary, and keep the accounts according to the conditions stipulated above.

In case of accident or the loss of the sloop the proprietor will receive the amount of the insurance, and the amount of the sinking fund will be used for the purchase of another sloop, which will be put at the fishermen's disposal, unless they have decided to abandon the fishery, in which case the whole of the sinking fund will be paid to them in cash, and the agreement between them terminate.

When the sinking fund is complete, the sloop becomes the exclusive property of the parties of the second part, to dispose of as they may deem proper.

The shares in the property will be divided as follows:—

$\frac{3}{11}$  for the master;  
 $\frac{2}{11}$  for each sailor.

Finally, it is moreover agreed between the parties if one or more of the men of the crew give themselves up to drink, either on land or on sea, they may be fined, and the fine applied to the sinking fund.

This fine will be to the amount of \$1.00, and one-twentieth of the money coming to them at the end of each voyage during three months, and this every time the case occurs.

This made in as many duplicates as there are parties to the deed.

*Letter to the Newspapers, August, 1887.*

WILLEBROECK,

MR. EDITOR,—I was present at the first strike that occurred in Ostend. I was greatly impressed by it, and was lead to study the question of fisheries.

It has been published by certain newspapers that these fishermen are paid but one-third of the catch, and that the remainder belongs to the owner of the boat.

The statement is erroneous. The fishermen receive two-thirds of the net proceeds and one-third only is reserved for the owner. It is truly stated, however, that the latter possess some further small advantages which help to raise the sum total of their share. Under these circumstances, capital is not so exacting as has been said; besides, were the facts as stated, the position of an owner would be too good, and competition would soon step in to modify this state of things.

However, I am of opinion that in all justice the workman ought to, as far as possible, to be given the larger share in the production he has secured.

With the projected Building Society for the erection of workingmen's houses, of which I spoke last year, and of which an example has been given by the paper works of Willebroeck, it would be very easy to provide boats for good fishermen in a very short time; I wish to give the same practical example in favor of fishermen as I have done for workingmen's houses, and to this end I have already purchased boats, and am on the point of buying others, besides having opened negotiations concerning the building of new boats.

The following is the translation of a circular in Flemish which I had posted in Ostend:—

Did the matter concern provident and educated persons the information in the circular would be sufficient, that is the circulation of  $3\frac{1}{2}$  per cent. interest or \$140 for a new boat costing \$4,000, and about \$400 sinking fund; but in the beginning I think it would be more prudent to lead and encourage them, like children or minors, and, therefore, in their own interest, be it understood, to insert a number of stipulating clauses in the agreement. As for instance:—

1. The account should be made provisionally by the person representing capital, of course with the consent of the interested parties, I say provisionally, because I am of opinion that after a certain time the whole may be given over to the fishermen, when the sinking fund is large enough and when they shall have given proofs of assiduity and good conduct.

2. A certain amount retained on each catch, representing:

- (a.) The expense of the boat's insurance.
- (b.) Those for wear of nets, cordage, sails, etc.
- (c.) The lowest value of the boat.

This can evidently only be done approximately, and for this reason the amounts retained should be only provisionally so. Moreover, they are retained entirely on the fishermen's account, and every year an addition will be made of the amounts really expended and the valued depreciation of the boat. The difference will be carried to the credit of those to whom it may belong and added to the sinking fund.

The part of this amount so retained may be increased or reduced after a first discount when the true amount has been obtained.

From the remainder will first be taken the share for the sinking fund, as I have said, much, if the catch be good, little or nothing if it be bad. For instance:

50	per cent.	if the value of the catch is over.....	\$200
45	do	do under.....	200
40	do	do do .....	180
35	do	do do .....	160
30	do	do do .....	140
25	do	do do .....	120
20	do	do do .....	100
15	do	do do .....	80

nothing of it is less than \$60.

Under these conditions the fishermen's share will be considerably more than what it is now; and besides, with the steam apparatus which is to be put in all the boats, the results must be much better than they generally are at the present time.

It should also be stipulated that if one or more of the men leave the boat of their own free will, and without good reason for so doing, their share will belong to those who remain, and these will have to provide other men accepted by the capitalist; if, however, these men have, on the contrary, been put out of the boat by superior force, they may indicate other men to replace them, provided they also are accepted by the capitalist. In case of accident to, or loss of the boat, capital will receive the amount of insurance, and the amount of the sinking fund will be used to provide another boat for the use of the fishermen, unless they decide to abandon fishery. In that case the entire amount of the sinking fund will be paid to them in cash and the agreement with them cease to exist. When the sinking fund shall have reached the amount required the boat shall become the exclusive property of the fishermen, who may dispose of it as they choose.

I have thought it right to give you my views concerning this question of the fishermen, and what is to be done to ameliorate their condition.

Moreover, the question is so important as to demand the attention of all to insure the success of the enterprise.

Believe me, Sir, yours, &c.,

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### PILOTAGE IN THE ESCAUT.

An interesting example of participation, not only in the profits but in the receipts also, is given by the organization of pilotage.

Pilotage in the *Escaut*, and in its mouths, of sea-going vessels bound for Belgian ports or sailing from Belgian ports outward bound, is much practised in Belgium and the Netherlands (*Pays Bas*). Captains are free to choose between Belgian pilots and Netherland pilots.

There is consequently competition between the two in serving vessels, and both boards have been obliged to remunerate their pilots in proportion to the receipts, in order to excite their activity.

Therefore all the Belgian agents are paid according to the variable amount of the receipts, and the agents are consequently directly interested in the work.

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### HOLLAND.

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#### NETHERLANDS YEAST AND SPIRIT MANUFACTURE.

##### DELFT.

*1st Participation in the Profits, established in 1879.*

10 per cent. of the net profits of each year (that is to say, after an assessment of 5 per cent. dividend for the shareholders) is put in the hands of the directors and the Committee of Management, to be used to the best of their ability in the interest of the employees and workmen of the establishment, having consulted with them, should they request it, without in any way being bound to give an account to anyone outside the general assembly of shareholders, of the use to which the money is put. (Extract from the Statutes of the Company, Art. 26.)

The total amount from 1879 to 1888 was \$16,100. Up to 1886 a part of the profits was first deducted for a retiring fund, and a sum of \$10,558 was applied to that purpose. Since 1887 the amounts so applied have been applied to the general expense account.

The share of the profits in 1887 amounted to \$5,642. This amount was divided in proportion to the wages, and gave to each employee and workman the right to a

dividend equal to 9 per cent of his salary for the year. These dividends were paid to the fathers of families in ready money, to bachelors half in cash, and half carried to their personal account in the Premium Savings Bank.\*

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## ITALY.

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### FELICE GENEVOIS & SONS.

SOAP MANUFACTURERS.

NAPLES, 17th August, 1889.

MONS. JULES HELBRONNER,—Acknowledging the receipt of your favor of the 9th instant, I hasten to send you the documents as requested, but these documents are in Italian. I will, therefore, offer you a translation, should you require it; and moreover enclose you the principal articles of our statutes.

Admission to participation is not limited, but exclusively at the will of the management. Every person presented by the management must be accepted by the general assembly of participants.

The capital of each participant is formed exclusively from his portion of the profits as shown by the annual inventory, and can reach to \$6,000. When it reaches \$400 he is not obliged to leave his profits in an entire sum; he may bank the one-half and carry the balance to his capital as participant.

The division of profits is made *pro rata* of the capital of the participant, as increased by his annual salary.

By profits we understand net profits, the excess of the assets over the liabilities after the deduction of the general expenses, the losses and the interest of 5 per cent. levied for the capital stock.

Each participant, after 20 years of active service, may retire, and leaving his capital as participant, has a right in the division of the interest as if he, the participant, was still an active member of the society. This, then, is the pension assured to them for their old age. These dividends are guaranteed to be never less than 5 per cent.

Messrs. Gervais, Bros. & Husaut, the managers, formed alone their capital, each in a single payment, which constitutes the foundation of the capital of participation, to which is every year added the shares of the profits divided among the participants, the capital stock, or \$90,000 furnished by the same managers, and represented by immovable property, material, etc., has alone a right to the annual interest of 5 per cent.

The general feeling of the Neopolitan population, and of the workmen in particular, has so far prevented us from establishing profit-sharing on a broad basis. Up to the present time we have been forced to be satisfied with a chosen few, who recognize the benefits of profit-sharing, and are full of zeal in spreading the knowledge. Their example appears to have somewhat interested others in it, as we now begin to notice an increased assiduity in some, which seems to indicate a desire to be admitted to profit-sharing.

Profit-sharing suggested to us the idea of establishing an aid fund among our workmen, in cases of accident, such as may occur during work, and for cases of sickness among the employees and workmen of our establishment. The funds for this aid are supplied by a subsidy granted by the managers, by the amount of the fines imposed on the staff, by monthly contributions instituted as follows: the employees \$0.20 per month; the workmen \$0.10.

Both employees and workmen have a right.

1st. To medical attendance and medicines prescribed by the physician.

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\* See section XIV.

2nd. Invalids unable to be present at the time of the physician's visit will be visited at his own home by the physician, as will also his wife and children the cost of such visit by the physician will be reduced to \$0.20.

I remain, Sir,

Your most obedient,

JULES HUSAUT,

*Partner and Manager of the firm of Genevois & Son.*

P.S.—Apart from the managers, we number 6 participants, and expect to admit 6 more at our next general meeting, which will bring our number up to 16 participants.

Our firm employs from 180 to 200 persons of both sexes.

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## UNITED STATES.

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### N. O. NELSON MANUFACTURING Co.

STEAM AND WATER BRASS WORKS, ENGINES, BOILERS, ETC.,

*St. Louis Missouri.*

Mr. N. O. Nelson instituted profit-sharing in his business in 1886, on the principles of Leclaire and Godin. The first division gave a sum of \$4,828, to be divided among all persons who worked for them during at least six months in the establishment. The number of participants was 150, and the individual shares of the wage-earners varied from \$27 to \$46, representing 5 per cent. on the wages earned.

More than two-thirds of the men left their dividends in the business.

The division of net profits is made between capital and labor in accordance with the Godin system, capital having first received interest at 7 per cent.

In 1887 Mr. Nelson modified his original plan by adding the following clauses:—

1st. 10 per cent. of the profits for an aid fund for the disabled and sick, and their families.

2nd. 10 per cent. for a provident fund, for meeting losses and paying dividends in unfavorable years.

3rd. 2 per cent. for a library.

4th. That all employees who had taken a certificate for their 1886 dividend should receive a bonus of 25 per cent.

5th. That the required term of service in the establishment should be raised from six to ten months.

In 1887 the amount divided was \$30,000.

\$3,000 were set aside as a relief fund.

\$3,000 for a provident fund.

\$600 for a library fund (400 volumes).

After all these deductions there remained a dividend of 10 per cent. on the preferred class, namely, those who had earned a dividend in 1886, and had left it in the business, received a dividend of 10 per cent., and the others a dividend of 8 per cent. on the amount of the wages earned during the year.

Those who held dividend certificates for 1886 received 15 per cent. dividend on that certificate, representing 7 per cent. interest and 8 per cent. dividend for 1887.

In 1887-80 per cent. of the participants left their dividends in the business.

In 1888 and 1889 the preferred class of participants received a dividend of 8 per cent.

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 PEACE DALE MANUFACTURING COMPANY.

*Peace Dale, Rhode Island.*

In 1873 this company decided to divide annually a share in the profits among the workmen; the management reserved the right to determine the percentage of the dividend whenever one is to be declared. The division of a declared dividend is made among the persons employed during the month of January that precedes the payment, and who had been at least seven months in the company's employ on the first of the proceeding February.

All employees dismissed, and who have not worked at least seven months during the year ending 31st, January or who have of their own free will left the company's service previous to that date, lose all right to a share in the dividend.

The division is made *pro rata* the wages earned by each workman during the twelve months proceeding 1st February.

*Results of the Organization.*

1879—January 31st.....	.....	No dividend
1880 do .....	Dividend 5 p. c.	\$5,842.40
1881 do .....	do 5 p. c.	5,999.65
1882 do .....	do 3 p. c.	3,760.14
1883 do .....	do 3 p. c.	3,760.35
1884 do .....	.....	No dividend
1885 do .....	.....	do
1886 do .....	.....	do
1887 do .....	No circular *	do
1888 do .....	.....	do
1889 do .....	.....	do

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\* The company issues a circular to its workmen explaining the causes of the increase allowing a dividend, or those which prevent it.

SYNOPTICAL TABLE of Establishments in which Profit-Sharing is adopted and the Systems in use up to 1885.\*

Names of Establishments, with Date of Adoption of Profit-Sharing.	Rate of Participation.	Scheme of Participation.
<i>France.</i>		
1842—Leclair (Maison), house-painting, Paris.	75 p. c.	3 each, 3 for retiring fund. (Total amount since foundation, \$816,000.)
1843—Laroche-Joubert & Co. (Co-operative Paper Co., of Angoulême).	Participation distinct by workshops (5 to 35 p. c., according to class).	Paid in cash, workmen having right to become sleeping partners by voluntary deposits. (Amount for 18—, \$366,400.)
1844—Orleans Railway (Company)	15 p. c. after deduction of the first 4 millions of profit.	Retiring fund. (Total amount of proceeds, \$13,913,400.)
1848—Debering & Co., type founders, Paris.	Proportionate distribution of salaries and amount of capital.	In one common life-rent, loans and relief. (Total proceeds, \$47,600.)
1848—Paul Dupont, publisher.	10 p. c.	Life-rent.
1850—General Insurance (Company of), Paris.	5 p. c.	Individual books capitalized. (Total amount since begun, \$1,403,000.)
1854—L'Union Insurance Company, Paris.	5 p. c.	4 p. c. in cash, 1 p. c. retiring and insurance. (Total amount since beginning, \$376,200.)
1855—La Nationale Insurance Company, Paris.	2½ p. c.	Paid cash in full. Individual accounts in general expenses.
1858—La France Insurance Company, Paris.	4 p. c.	Individual books capitalized.
1865—Bord, piano manufacturer, Paris.	Division proportioned to interest on capital and wages.	Paid cash in full. (Total amount since begun, \$254,000.)
1865—Suez Canal Company, Paris.	2 p. c.	Retiring fund.
1867—Dorgé & Son (La Providence Tannery), Coulommiers.	Participation proportioned to the wages and amount of deposit.	Paid cash in full. Workmen may become shareholders by voluntary deposit of amount.
1870—Lenoir, house painter, Paris.	25 p. c.	Paid cash in full. (Total product to 1883, \$14,400.)
1871—Roland Gosselin, stockbroker, Paris.	Undetermined	Individual books capitalized.
1871—Verne & Co., bankers, Paris.	Undetermined	Individual books capitalized.
1872—Abadie & Co., paper manufacturers, Theil (Orne).	Undetermined	Paid cash in full.
1872—Barbas, Tassart & Balas, plumbers and roofers, Paris.	5 p. c.	½ in cash, ½ capitalized on individual books. (Total amount since beginning, \$17,200.)
1872—Chaix, printer and publisher, Paris.	15 p. c.	½ cash, ½ capitalized on individual books. (Total amount since begun, \$153,000.)
1872—Gasté, engraver and lithographer, Paris.	33 p. c.	Capitalization on individual books.
1872—Godchaux & Co., printers and publishers, Paris.	5 p. c.	½ each; ½ for fund for life rent. (Total amount since the beginning, \$34,000.)
1872—Hanappier, wine merchant, Bordeaux.	Undetermined	Capitalisation on individual books.

\* Published by the Society for the practical study of the participation of workmen in the profits.

## SYNOPTICAL TABLE of Establishments in which Profit-Sharing is Adopted and the Systems in use up to 1885.

Names of Establishments and Date of Institution of Participation.	Rate of Participation.	Scheme of Participation.
<i>France.—Con.</i>		
1872—L'Aigle Insurance Company, Paris.	3 p. c.	Individual amounts in books capitalized. (Proceeds since institution for both companies, \$168,000.)
1872—Le Soleil Insurance Company, Paris.	3 p. c.	Individual amounts in books capitalized. (Total amount to 1884, \$18,000.)
1872—Towing on the Upper Seine, (Company of) Paris.	Undetermined	Individual books capitalized.
1873—Foundinois Furniture Factory, Paris.	Amount divided among the men equal to half the dividend.	3 cash, $\frac{2}{3}$ capitalized on individual books.
1874—Mame & Son, Printers and Publishers, Tours.	\$3.00 per 1,000 on sales.	3 cash, $\frac{2}{3}$ capitalized on individual books.
1874—Masson, Publisher, Paris.	\$3.00 per 1,000 on sales.	3 cash, $\frac{2}{3}$ capitalized on individual books. (Proceeds since origin, \$26,400.)
1875—Ossel Spinning Mills (Seine-Inférieure)	Undetermined	Capitalization on individual books.
1875—L'Urbaine Insurance Company, Paris.	4 p. c.	Capitalization on individual books.
1875—Boucault & Co., Bon Marche, Paris.	Undetermined	Capitalization on individual books.
1876—L'Abelle Insurance Company, Paris.	Undetermined	Capitalization on individual books.
1877—Besselièvre, Calico Manufacturer, Maromme (Seine-Inférieure.)	Undetermined	3 cash, $\frac{2}{3}$ capitalized on individual books.
1877—Godin & Co., fabrilistère de Guise (Aisne)	50 p. c. to capital and labor in proportion to interest & wages.	Under term of savings, towards increase of business capital. (Total since origin, \$756,200.)
1879—Bottner-Thierry, Engraver and Lithographer, Paris.	Undetermined	3 cash, $\frac{2}{3}$ capitalized on individual books. (Total since origin, \$3,600.)
1880—Chalard Bros, Marine Apparatus, Havre.	Undetermined	Capitalization on individual books.
1880—Chateau-Montrose (Estate) Medoc.	5 p. c.	Capitalization on individual books.
1880—Deposit Company, Paris.	2 p. c.	Capitalization on individual books.
1880—Gaufre, Mathematical Apparatus and Nickel Factory.	25 p. c. to manufacturers of instruments, 35 p. c. to the nickelfactory	Cash in full.
1881—Gaillette, Stone Mason.	15 p. c.	Cash in full.
1881—Lefranc & Co., Printing Inks, Paris.	Undetermined	Capitalization on individual books. (Total since 1884, \$3,600.)
1881—Piat, Foundry	Undetermined	3 cash, $\frac{2}{3}$ capitalized on books. (Total since origin, \$11,400.)
1883—Fives-Lilles Company	Undetermined	Capitalization on individual books.
1882—Monier, Locksmith, Saint-Germain-en-Laye.	25 p. c.	Retiring fund up to \$20 or half the shares when more than \$40.
1883—Mazieres, Metal Works (Joint Stock Co.)	Undetermined	Capitalization of books. (Total since origin, \$600,000.)
1884—Goumonilhou, Publisher	15 p. c.	3 cash, $\frac{2}{3}$ capitalized on individual books.
1884—Bourdoux Co., Industrial Society of Corrèze, Paris.	25 p. c.	3 to a fund for share in losses, $\frac{2}{3}$ cash, $\frac{1}{3}$ capitalized on individual books.
1885—Lombart, Chocolate Works.	Undetermined.	3 cash; $\frac{2}{3}$ to the retiring fund; $\frac{1}{3}$ towards building for workmen's houses. (Proceeds of first year, \$9,600.)
1885—Muller, Roux & Co., Steam Engines, Taugye, Paris.	1 p. c. on sales, giving 7 p. c. profit; $\frac{1}{3}$ of amount of profits if less than 7 p. c.	3 cash; $\frac{2}{3}$ to the owner's credit; $\frac{1}{3}$ to the owner's credit in the retiring fund—reserved capital.
1885—Mozet & Delalande, Masons and Builders.	10 p. c.	3 cash; $\frac{2}{3}$ to retiring fund for old age.



1847—Steinheil, Dieterlen & Co., Cotton Spinners, Rothau.....	10 p. c.	4 p. c. to the employees; 6 p. c. to the workmen for retiring and aid fund. (Total amount to workmen since 1873, \$12,740.)
1872—Chemical Works at Thann.....	10 p. c.	Cash in full. (Total proceeds since start, \$36,100.)
1874—Schaeffer, Lalance & Co., Cleaners and Dyers, Pfadtadt.....	Undetermined	$\frac{1}{3}$ cash; $\frac{2}{3}$ capitalized on books. (Total since the beginning, \$85,700.)
<i>Germany</i>		
1866—Morgenstein, Tinfoil Manufacturer, Forchheim.....	10 p. c.	45 p. c. in cash; 45 p. c. paid during the ensuing year to deserving participators; 10 p. c. to aid fund.
1871—Spinning Mills of Kaufbeuren.....	Undetermined	Cash in full.
1873—Kaiserslautern Foundry.....	10 p. c.	To establish savings' fund. (The amount in fund on 1st October, 1884, was \$9,044.)
1875—Raulino & Co., Tobacco Factory, Bamberg.....	Undetermined	$\frac{2}{3}$ cash; $\frac{1}{3}$ in clothing.
1876—Louis of Hesse Railway Co., Mayence.....	$\frac{1}{3}$ p. c.	Cash in full.
1847—De Thumen, Estated Agriculturist, Tellow.....	$\frac{1}{2}$ p. c. to each participant.	To establish a saving fund, holders of bank books to touch their capital only at 60 years of age.
1854—Neumann, Estated Proprietor, Posegnick.....	8 p. c.	$\frac{2}{3}$ cash; $\frac{1}{3}$ capitalized on individual books.
1869—Isede Foundry, Gross Isede.....	Shares proportioned to the savings of the workmen.	Entered in savings' bank book as supplementary interest.
1870—Berlin-Anhalt Railway Co., Berlin.....	Undetermined	Cash in full.
1876—Braun & Blern, Percussion Caps and Cartridges, Dusseldorf	Participation in sales (rate varying according to value of goods.)	Cash in full.
1875—Boden-Credit-Aktien Bank (credit-foncier), Berlin.....	Dividends up to 10 p. c. given according to salaries.	Cash in full. (Total proceeds since beginning, \$10,186.)
1876—Bohm, Estated Proprietor, Brunne.....	Working on equal shares	Paid in full.
.....—Limburger, Estated Proprietor, Pfalzuhl.....	Working on equal shares	Paid in full.
.....—Sewais, Estated Proprietor, Altenhoff.....	Working on equal shares	Paid in full.
1869—Adler, Paper-board Manufacturer, Buehholz.....	Undetermined	To establish a saving fund, owners of books not to touch the capital so long as they are able to work.
.....—Paper Factory of Thode, Hainsberg.....	Interest to head employees, bonus to the workmen on amount produced.	Paid in full.
<i>Great Britain.</i>		
1850—Co-operative Farm at Assington-Suffolk.....	All the profits after deduction of farming expenses.	Paid in kind or in cash.
1864—Cressley & Sons, Carpet Manufactory, Halifax.....	Participation proportioned to the capital subscribed by the workmen.	Paid in cash.
1870—Carlton Iron Co. (Limited), Carlton Iron Works.....	50 p. c.	Paid in cash.
1878—Cassel & Co., Printers and Publishers, London.....	5 p. c.	Capitalized on individual books.
1883—Decorators' Co-operative Association, London.....	55 p. c.	30 p. c. cash, 25 p. c. to the Mutual Aid Society.
1883—Radbourne Manor Agricultural Association, Warwick.....	The total amount of profits after deduction of interest on capital.	27 $\frac{1}{2}$ p. c. cash; 27 $\frac{1}{2}$ p. c. in repayment of loans; 40 p. c. to the reserve fund; 5 p. c. for extra expenses.
1884—Tangye & Co., engineers, Cornwall Works.....	Dividend on one share of £50 sterling to each participant.	Dividend paid in cash.
1885—Upton Hill Agricultural Association, Warwick.....	Total amount of profits after deduction of interest on capital.	27 $\frac{1}{2}$ p. c. cash; 27 $\frac{1}{2}$ p. c. in repayment of loans; 40 p. c. to the reserve fund; 5 p. c. for extra expenses

## SYNOPTICAL TABLE of the Establishments in which Profit-Sharing is adopted and the Systems in use up to 1885.

Names of Establishments, with Date of Adoption of Profit-Sharing.	Rate of Participation.	Scheme of Participation.
<i>Austria.</i>		
.....Paper factory of Schlegelmühl.....	Undetermined.....	Paid in full in cash.
1881—Franco-Hungarian Insurance Company, Budapest.....	4 p.c.....	do
<i>Switzerland.</i>		
1867—Schoeller & Sons, spinners, Schaffhausen.....	10 p.c.....	Subsidy for the sick aid, and rewards and pensions.
1868—Chessex & Hoesly do .....	Rate determined, but not made public.....	Part entered on savings bank books; part reserved for aid and pensions. (Total of proceeds since the beginning, \$8,000.)
1868—Baur & Nabbholz, builders, Seefeld.....	Undetermined.....	Under title of savings bearing interest, and at the owner's disposal.
1869—Pottery of Nyon.....	30c. per \$1,000 profits for each \$100 wages.....	Paid in cash in full.
1870—Billon & Isaac, Musical Box Manufactory, near Geneva.....	50 p.c.....	$\frac{1}{2}$ cash; $\frac{1}{3}$ devoted to the purchase of shares. (Total amount since the beginning, \$53,200.)
1870—Schuchardt, printer, Geneva.....	Undetermined.....	Capitalization on individual books. (Total proceeds since beginning, \$12,400.)
1871—Steinfels, soap manufacturer, Zurich.....	do .....	Paid in full in cash.
1872—Reishauer & Blumtschli, tool makers, Zurich.....	do .....	Shares paid into the city savings bank; the participators may dispose of accounts in certain cases.
1872—Raymond, leather manufacturer, Morges.....	do .....	Paid in full.
1876—General Company of Swiss Tramways, Geneva.....	Conductors on cars share in the receipts on the cars.....	Paid in full in cash. (Total proceed since beginning, including premiums to different agents, \$20,000.)
1878—Schaetti & Co., match manufacturers, Fehraltorf.....	50 p.c.....	$\frac{1}{2}$ cash; $\frac{1}{3}$ capitalized on individual books; $\frac{1}{3}$ for retiring and sick fund.
.....—Manufactory of electrical and telegraphic apparatus, Neufchatel.....	Undetermined.....	Paid in full in cash after one year's deposit in the fund of establishment, with interest at 5 p.c.
<i>Italy.</i>		
1873—Woolen Factory, Rossi, Schnio.....	5 p.c.....	Subsidies to the aid and retiring fund and also to educational purposes. (Total proceeds to 1884, \$103,400.)
<i>Belgium.</i>		
1873—Belgian Lloyd's Insurance Company, Antwerp, Holland.....	5 p.c.....	Capitalization on individual books (total proceeds up to 1884, \$7,800.)

<i>Holland.</i>	
1880—Von Marken, Netherlands yeast and spirit manufactory, Delft.	10 p.c. . . . . Constituting life rents.
1883—Stearic candle manufactory, Gouda.	10 p.c. . . . . Capitalization of Individual books (total since the beginning, \$12,500.)
<i>Denmark</i>	
1873—Estate of Dragsholm, Seeland.	50 p.c. . . . . $\frac{2}{3}$ cash ; $\frac{1}{3}$ to the Savings Bank.
<i>Sweden.</i>	
.....—Strömman & Larson, saw-mills, Gothenbourg.	Shares proportioned to amount of capital subscribed by staff. Paid in full in cash.
<i>Norway.</i>	
1870—Aasdaals Brug foundry.	50 p.c. . . . . Paid in full in cash.
<i>Russia.</i>	
1862—Protopopow wax candle factory, near Moscow.	Undetermined. . . . . Paid in full in cash.

TABLE complete to 1888 according to tables published by Mr. Nicholas Paine Gilman.\*

Names of Establishments and Date of Adoption of Profit-Sharing.	Rate of Participation.	Scheme of Participation.
<i>France.</i>		
1885—Lecœur, carpentry, Paris.	10 p. c.	$\frac{1}{2}$ cash and $\frac{1}{2}$ towards forming a life rent.
1885—Saunier, painter, Paris.	20 p. c.	For a life rent.
1886—Monduit, jun., plumber, Paris.	10 p. c.	$\frac{3}{4}$ cash and $\frac{1}{4}$ for retiring fund.
1887—Thuillier Bros., roofers, Paris.	10 p. c.	$\frac{1}{2}$ cash, $\frac{1}{2}$ capitalized for retiring fund.
1887—Montortier Printing Establishment, Paris.	10 p. c.	$\frac{1}{2}$ cash, $\frac{1}{2}$ capitalized for retiring fund.
<i>Austria.</i>		
1886—"Saxon-Bohemian" Navigation Company	3 p. c.	Cash, plus 3 p. c. for retiring fund.
<i>Great Britain.</i>		
1884—Brundell, Spruce & Co., painters, London.	25 p. c.	In cash, division according to wages and merits.
1886—W. Thompson & Son, woolen goods, Huddersfield.	33 $\frac{1}{2}$ p. c.	In shares.
1887—Waterman & Co., boots and shoes, Bristol.	Equal dividends between capital and labor.	According to Leclair system.
1888—F. Curtis & Co., contractors, London.	33 $\frac{1}{2}$ p. c.	According to Leclair system.
1888—C. Bushill & Sons, manufacturing stationers, Coventry.	50 p. c. of profits over amount of profits limited for reserve.	$\frac{1}{3}$ cash, $\frac{1}{3}$ capitalized for retiring fund.
<i>United States.</i>		
1878—Peace Dale Manufacturing Co., Rhode Island.	One-half of net profits.	In cash.
1880— <i>Staats Zeitung</i> , New York.	10 p. c. on salaries.	In cash.
1881—The Century Co., New York.	Dividend on portion of capital shares.	In cash.
1882—Pittsbery, Flour Mills, Minneapolis.	Unknown.	In cash.
1886—N. O. Nelson, Manufacturing Co., St. Louis, Missouri.	Equal division of profits between capital and labor.	In cash, the bonus to be left in the business.
1886—Rogers, Peet & Co., tailors, New York.	Unknown.	In cash.
1886—Asa Cushman & Co., boots and shoes, Auburn, Missouri.	According to proportion of profits on sales.	In cash.
1886—Wardwell Needle Co., Lake Village, N. H.	50 p. c.	In cash.
1886—W. E. Fette, agent, Boston.	Dividend specified.	In cash.
1886—Hoffman & Billings, brass manufacturers, Milwaukee.	Equal division of profits between capital and labor.	In cash.

1886—E. R. Hull & Co., tailors, Cleveland, O.	Percentage dependent on profits.	In cash, bonus to be increased with increase of sales.
1886—Globe Tobacco Co., Detroit, Michigan.	1 p.c. on sales.	In cash.
1887—Metallic Company of Springfield, Mass.	Unknown.	In cash.
1887—Rice & Griffin Manuf. Co., moldings, &c., Worcester.	Proportion of salaries and capital.	In cash.
1887—Woollen Factory (Morrison), Norristown, Penn.	5 p.c. on salaries.	In cash.
1887—Haines, Jones & Cadbury, brass works, Philadelphia.	Equal division between capital and labor.	In cash.
1887—Shovel Factory, St. Louis.	Unknown.	In cash.
1887—S. Crump Label Co., Montclair, N. Y.	Profits over 10 p.c. of capital.	In cash.
1887—Page Baling Co., Concord, N. H.	Profits over 10 p.c. capital up to \$1,200.	In cash.
1887—John Wanamaker, dry goods, Philadelphia.	Unknown.	Bonus to salesmen.
1887—Yale & Towne Manuf. Co., machinists, Stamford Co.	Percentage on profits realised on production.	
1887—Procter & Gamble, soaps, Ivorydale, O.	Proportion of wages to sales.	In cash.
1888—Meyer Bros., drugs, St. Louis, Mo.	Profits over 6 p.c. on a specified capital.	In cash.
1888—Scott & Holstein, wood, Duluth, Minn.	Unknown.	In cash.

\*Profit sharing between employer and employee.

TABLE of Establishments in which Profit-Sharing was Attempted and Abandoned—(Mr. Nicholas Paine Gilman.)

Names of Establishments and Dates of Adoption and Abandonment of the System.	Rate of Participation.	Cause of Check.
<i>France.</i>		
1844-76—Orleans Railway Company.....	Changed frequently.....	Extreme extension of lines.
1866-88—A. Bord, pianos, Paris.....	Proportion of wages to dividend. Bonus in cash.	Death of Mr. Bord.
1870-87—Lenoir, Painter, Paris.....	25 p. c. in cash.....	Workmen asked for increase of wages instead of bonus.
1880-85—Gaiße, Electrical Apparatus, Paris.....	25 and 35 p. c.....	Unknown.
<i>Switzerland.</i>		
1867-77—Geilinger Bros., Calicoes, Winterthur.....	Undetermined.....	Small bonus, indifference, socialism.
1867-72—F. Schmidler, Printer, Mollis.....	Undetermined.....	Exactions of workmen.
1869-71—Post Office.....	Undetermined.....	Complicated accounts, jealousy in other departments.
1869-75—Steam Navigation Company of Zurich.....	5 p. c. in cash.....	Absorbed in a railway company.
1872-74—Keller Bros., Cottons, Zurich.....	Undetermined.....	Followed by no improvement in work.
1872-77—H. Raymond, Leathers, Morges.....	Undetermined.....	No appreciable advantage.
<i>Germany.</i>		
1867-77—H. Bruck, Junior Silks, Grefeld.....	Undetermined.....	No improvement in work nor in stability.
1862-72—V. Borchert, J., Brass Works, Berlin.....	5 p. c.....	No improvement in work nor in stability.
1871-79—Cotton Mills, Kaufbeuren.....	10 p. c.....	Socialism, disastrous years.
1875—A. Kriebel, Wood, Munich.....	Undetermined.....	Crisis.
1872-74—Meckel & Kollmar, Cigars, Bülzheim.....	Undetermined.....	Workmen did not understand the system and are hard to control.
1873—Thoole Paper Works, Hanisberg.....	Undetermined.....	Socialism, jealousy.
1872-74—A. Mess, Carpenter, Brunsweck.....	Various.....	Unfortunate results.
1876—C. Keilpflug & Co., Cigars, Berlin.....	30 p. c.....	Did not succeed in the attempt.
1872-77—J. Jähneke, Agriculturist, Bredow.....	50 p. c.....	Sale of property.
1870-73—Berlin-Anhalt Railway.....	3 p. c. profits over 5 p. c. dividends.	Great rise in wages.
<i>Great Britain.</i>		
1865-74—H. Briggs, Co., Co., Collieries, Whitwood.....	50 p. c.....	Conflict with labor unions.
1866-74—Fox, Head & Co., Foundry, Middlesborough.....	50 p. c.....	Want of intelligence.
1875—J. Samuelson, Oils, Liverpool.....	10 p. c. on wages.....	Mr. Samuelson retired.
<i>Belgium.</i>		
1866-70—C. Martin, Shipbuilder, Verviers.....	10 p. c.....	System rejected by the workmen.

United States.

1867-73—Bay State Shoe and Leather Co., Worcester.....	52 p.c.	Strike in a shop, no improvement.
1869-77—A. S. Cameron & Co., steam pumps, New York.....	10 p.c.	Death of Mr. Cameron.
1870-72—Brewster & Co., carriage manufacturers, New York.....	10 p.c. on rough profits.	Strike for 8 hours in 1872.
1882—Lister Brothers, agricultural chemical works, Newark.....	Equal share in profits over 10 p.c.	Result unsatisfactory.
1886—Morton Brothers, iron works, Chicago.....	Indetermined	Employees not sufficiently enlightened.
1886—W. E. Granite Works, Westerly, R. I.....	Division between capital and wages.	Rise of wages.
1887—L. H. Williams, contractor, New York.....	10 p.c. dividend.	Death of Mr. Williams.
1886-87—Union Colliery Co., Mt. Savage, Md.....	Equal division between capital and labor.	No change, strike.
1886-87—Welshans McEwan, plumbers, Omaha, Neb.....	Indetermined	Difficulties with day laborers' union.
1886-88—Sperry Manuf. Co., ironware, Ansonia.....	Indetermined	No appreciable advantage.
1887-88—Boston Herald.....	Indetermined	Change of partners.

\* The Orleans Railway Company has not abandoned profit sharing but the division not giving anything above the percentage of wages allowed for retiring fund, the division in such is thereby suppressed, J. H.

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## CO-OPERATIVE PRODUCTIVE SOCIETIES.

### L. COUMES'S ESTABLISHMENT.

#### VILLENROY.

In forming a co-operative society the chief ends in view are:

1st. The existence of a professional school, whose duration is limited only by that of the industry which gave it being.

2nd. To assure the future of the workmen leaving the school, as they are certain to secure a salary in the association besides a notable share in the profits.

3rd. A continuity and completion of apprenticeship, which were heretofore unknown in this branch of business, and consequently a more thorough development of the French manufacture of hats by the suppression of the tax for foreign manufactures, especially English. It is to be noted that the results actually obtained at Meaux-Villenois are due to means employed which French workmen—Parisians in particular—had not sufficiently appreciated. Thus, our better educated workmen understand more clearly than the others and will profit by their acquired experience.

As to the financial part of the project, improvements and gradual enlargement by means of increased capital and the possibility of loaning; the co-operative mode, in fine, enables the society to participate in the subsidies of the State, of the city of Paris, and in special endowments, such as the Rampal legacies, etc. An important innovation exists in the division of the profits by halves, between labor and capital, and we may remark that the interest on capital cannot be assessed unless the profits are sufficient. The basis on which the division is made is in the workmen's favor, so that in the end labor is better remunerated than capital.

The innovation of the general co-operative account, with its special provisions, will be to the advantage of the apprentices as regards subsidies and particular gifts. This account also has for its object, thanks to the successive retirement of the original partners, the progressive transfer of the capital to the associated workmen; these latter, in consequence of their co-operative activity, will within a very short delay become the proprietors of the common capital, and thus meet the demands of social progress.

(Signed) L. COUMES.

December, 1884. March, 1889.

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#### STATUTES.

First Article.—There is formed, between the undersigned and all those who may become parties to these statutes, a co-operative society, which has for its object the manufacture and sale of hats, and particularly of silk hats. It shall take the name of the Joint Stock Co-operative Society of Parisian-made Hats. The society has for its object the bringing to perfection the French industry of hat-making and the improvement of professional instruction for apprentices.

Art. 2. The duration of the society is fixed at thirty years, to date from the time of its formation.

Art. 3. The capital is fixed at 50,000 (fifty thousand francs) and divided into 500 shares of 100 francs each. It is composed 1st of goods, material and other articles mentioned in the annexed statement, of the value of twenty-five thousand francs of stock in trade; 2nd, of twenty-five thousand francs subscribed in cash. The 250 shares are delivered at the time of subscription, for payment of half their cost. The two other quarters of 25 francs each shall be paid on calls, from the council of management, who notify the shareholders by letter one month in advance.

The council or commission of management has the right, after a decision to that effect by the majority of the shareholders representing more than half of the capital, to increase the capital by successive additions of (5,000 francs) five thousand or ten thousand francs.



Art. 5. The capital is formed by the original founders and the associate workmen who share in the profits in different proportions, as is shown by Article 21 and the following articles. The original founder only shares in the capital which is diminished later. The associate workman participates at the same time in the capital and in the labor and should be owner of at least three shares. (Art. 25.)

All the shares are, and remain, in the name of the owners; mention of "original founder" or "associate workman" is placed on each certificate.

Each share gives the right, without distinction (according to law) to an equal share in the capital stock, except in case of an excess, after liquidation, and the payment at par of all the shares, this excess will then be divided according to the manner adopted for profits. (See Articles 21 and 22.)

Art. 6. The Society is managed by a council or commission of management composed of six members, two of whom belong to it by right, the chief manager and accountant (le chef du service commercial et de comptabilité), and the head of the manufactory; the others are elected annually at a general assembly of the associates, who should choose two workmen and two associate founders. The president of the council has the casting vote.

Art. 7. The members of the council should each be the owners of at least five shares and the chief manager of ten shares. These shares remain as a guarantee of the proper fulfilment of their duties and are deposited with the firm and are inalienable.

Art. 8. The Assembly nominates for a period of three years the two chiefs of management and manufactory, who may, however, be re-elected the same as other members.

Art. 9. The council has the most extensive powers over the goods and affairs of the society.

The signature to drafts, commercial paper and agreements, as well as to documents and papers to be filed in court, must be that of the chief manager. Nevertheless, any document that binds the society for more than a thousand dollars should be signed beside by a second member.

Art. 10.—The members of the council arrange among themselves the order of their deliberations and the duties to be performed by each; they appoint and dismiss the employees; they fix the wages of the workmen and of all the staff, bearing in mind that all the workmen should be "associates." The council may grant to the workmen and apprentices, proportionately to each section of work, a supplement to the wages under form of "sharing by workshops." This assessment is taken from the price of the hats, but cannot exceed one franc per hat. These gifts are distributed fortnightly either in cash or in shares bought from the co-operative mass.

The council guarantees the entry of all shares to the proper owner and of all transfers.

Art. 11. Each year the general assembly confers upon one of the associate founders, the office of auditor (commissaire-censeur) to verify all accounts.

#### *Inventory—Division of Profits.*

Art. 20. The council of management, every two weeks, prepares a summary statement of affairs showing the assets and liabilities. Moreover, at the end of each year, on the 31st December, an inventory is made in detail of the goods, material, stock, assets and liabilities of the society. The inventory, balance sheet and account of profit and loss are laid before the general assembly. Every associate can, within eight days at least of the general assembly, take communication of the balance sheet, inventory and list of the associates.

Art. 21. The net proceeds, deduction having been made for expenses, constitute the profits.

The expenses include all the necessary annual outlay, salaries, general expenses, assessments, &c., with the exception of interest on capital. (See Profits.)

The assessments include: 1st, the "tool and material" account, on which an annual assessment of at least 10 per cent. is made for wear and tear; 2nd, the account "the first opening," when the cost of forming the society, the expenses of installation and of agencies are entered; this account is assessed by the twentieth, to date from 1890.

After deducting the legal reserve of 5 per cent. (law of 1886) the profits are divided into two equal parts: the first is entered to capital, the other to labor, as follows: the portion set aside for capital serves, first, to complete the interest account limited at 4 per cent. per annum; the balance, after an assessment of 15 per cent. for the reserve fund, is divided, one-half to the capital's dividend (See Art. 24) and one-half to the co-operative body's account (Art. 25 and 26).

Art. 22. The share in the profits due to labor, that is to say, to the co-operators, outside of all relation to capital, is thus divided:  $\frac{3}{8}$  to *Co-operative Labor*,  $\frac{2}{8}$  to *Savings* and  $\frac{1}{8}$  to the entire *Co-operative body* (See Art. 25) viz.:

Each associate workman receives over and above his wages by the piece (rate fixed by the Board of Management) a share, independent of the shares he owns in the business. This profit-sharing is given equally to the workmen, to the *perfectionnants* and to the apprentices of the higher division in the co-operative work account, which is divided thus: 65 per cent. to the workmen, of which:

35 per cent. for the account of the working staff, dividend to be distributed per head, that is to say, equally among the associate participants;

30 per cent. for the account of *time in the association*; the division is made proportionately to the number of years of service, computed from the admission of the apprentice into the higher division, in such a way, for instance, that a workman who has been a member six years receives three times as much as one who has only been two years on the other hand.

35 per cent. for the account of *Management dividend*, to be divided among the members of the council, giving a double share to heads of departments.

100 per cent. total amount of equal shares which correspond to  $\frac{1}{4}$  of the profits.

The name of *perfectionnant* is given to an apprentice who has left the professional school of hat-making and while being a workman, is bound to follow the course, and in certain way is considered as an apprentice.

Art. 23. The portion of two-sixths intended for the Savings account or the co-operators is divided equally among all the *privileged shares*, even if they are owned by apprentices.

Each workman at the time of his admission into the society should obtain three privileged shares of 100 francs, or bind himself to obtain them within a maximum delay of two years; if he does not deposit sufficient saving the co-operative body assist him in the purchase of one share by means of a loan with interest at 3 per cent. Such loan must be returned within one year. It is the same for every apprentice of eighteen years of age.

Art. 24. The *Dividend on Capital* account is divided *pro rata* among all the shares without distinction after deduction of  $\frac{1}{4}$  (one-fourth), reserved for the chief of the factory and one of the founders. This assessment rule may be annulled if the said co-founder ceases his co-operation, and the dividend thus being uncalled for returns to the *Co-operative body*, to be applied to the purchase of shares (See Art. 26) in favor of "*perfectionnants*" and of the most worthy apprentices of the higher division.

Art. 25. The account of the *Co-operative Body* is particularly intended for the purchase, at the rate of 100 francs each, of the capital shares of the associate founders, which shares, from the time of their transfer to the co-operative body, acquire the name and advantages of privileged workmen's shares.

A drawing by lot determines the number of founders' shares thus subjected to forced sale, in proportion to the sums at the disposal of the body. At the start of the society the number of workmen's shares was limited to two hundred; the others were the shares of the associate founders.

The Co-operative body account is formed not only of the division of profits provided by Articles 21, 22 and 24 above mentioned, but also of particular gifts and by the special subsidies in favor of apprentices.

The Co-operative body account is owner of all unsold shares, receives the interest and dividends on them, which increases the fund for buying others.

Art. 26. The Co-operative body should each year keep in reserve a sufficient number of associate workmen shares to enable new workmen or new apprentices to acquire them.

The shares of associate workmen can only be obtained by workmen or apprentices of the trade; the admission of a new co-operator only takes place on the vote of three-fourths of the associate workmen (exception being made in favor of the apprentices from the schools), and on the production of a certificate of ownership of three shares, or on the promise indicated in Article 23.

The Co-operative body should buy back all the shares of workmen who have died or who have been dismissed from, or left the society the purchase only takes place after a month's delay, in which a right of preference is given to the associate workmen in the order of seniority in the association; none of the co-operators, however, can possess more than the third of the privileged shares, nor a sixth of the capital.

Art. 27. The shares possessed by a dismissed or excluded associate return to the Co-operative body, who pay for them according to the associate's choice, either at par of 100 francs or over 100 francs in accordance with a rate of capitalization corresponding to 4 per cent.; calculated from the profits as shown by three last inventories. If, however, the share is one that has been given as a prize or reward to an apprentice, the latter forfeits all right to it, and the amount goes to the *technical school*, to form part of the *Apprentices' Reserve Fund*.

Sentence, dismissal or exclusion of a member is pronounced by the Board of Management after both sides of the question have been heard by them, against any associate workman who has abused his professional responsibility, or who has been guilty of any dishonorable action, or who has been sentenced in the correctional or criminal courts, so long as his offence has not been in any way of a political character; the person dismissed has a right of recourse to the ordinary general Assembly; but this recourse does not suspend the sentence.

Art. 28. The *Reserve Fund* provided for by Article 21 is intended to meet any special emergency or demand for extra expense, especially to supply any deficiency of net profits after an inventory, in order to provide 40 per cent. interest to capital. The reserve fund may be increased by decision of the general assembly by assessment of part of the dividends of capital, or by the income from unappropriated privileged shares in the account of the *Co-operative body*.

Art. 29.—The payment of "participations, dividends and interests," will be made in the month of February, after close of the inventory which determines the amount, and also after the general assembly has examined into the matter. However, if the payment of profit allows it at the close of the first half year, the council may, in September, distribute, on account, 2 per cent. for interest on capital.

## JOINT-STOCK AND CO-OPERATIVE DAIRY COMPANY OF LESCHELLE.\*

[Aisne.]

For many years the production of milk and butter has been one of the principal agricultural industries of the department of Aisne.

The meadow lands in the northern part, more particularly those of the canton of Nouvion, rival the famed meadows of Normandy.

The milk industry has been, up to the present time, a means of money-making to the inhabitants, but this, like other industries, was affected by the general crisis; sales of butter were less ready, and owners of grass lands were forced like other agriculturists, to seek means of improving their situation.

It had been the general custom to sell the butter once every week, either on the markets of the small towns near at hand, or to wholesale merchants, mostly Belgians, who by mutual agreement gave lower and lower prices for butter.

\* Notice given to the Jury.

Until that time, it must be admitted that the ease with which sales were effected prevented the farmers from seeking other markets for their goods, or from trying to improve their methods of producing butter. It now became necessary, to improve this unfavorable state of affairs, to find new markets for their butter, and to make use of the newest and most improved methods of treating milk.

Count Cafferelli then called together the principal farmers of the district or *commune* of Leschelle, which is situated in the most fertile part of the canton of Nouvion, and proposed to them the formation of a co-operative society in the milk industry. His proposition was adopted, and in March, of 1887, the Joint Stock Co-operative Dairy Company of Leschelle was established.

We will give in a few words the daily working of this milk-factory, and state the results as shown by two years' experience.

The association started with a capital of \$10,000.

The buildings include, the butter factory proper, the butter cellars and two piggeries able to contain four hundred hogs.

The motive power is furnished by a steam engine of fifteen horse power, heated by a generator of fifty horse power; a generator of this power is required to heat by steam, during the winter months, the cellars and certain rooms of the factory, and to provide the large quantity of hot water required in the factory.

The milk is brought to the factory three times a day in summer, and twice a day in winter; it is brought by the co-operative milkmen; it is skimmed at once by means of centrifugal creamers. The cream is placed in the butter factory and kept at one certain invariable temperature, and has to undergo a certain amount of fermentation before being churned.

Churning itself requires great care, especially as regards temperature, which is kept at the required degree by means of hot water or ice, according to the season.

Butter is churned every day; the washing, the beating and the forming into rolls or pounds are all done by machinery. Ice is used in large quantities; it is furnished by a Raoul-Pictet machine, which is also employed to keep one special cellar cool, the temperature never being allowed to rise above 46° Fahr. The butter is kept in this cellar until it is sent to market, and consignments are sent out every day.

The staff is composed of six persons, besides an accountant. The milk is paid for every fortnight, and the price varies according to its richness and the amount of butter it renders; the association consequently is not exposed to the risk of losing money on the price of purchase.

The figures we are about to give will afford an idea of the progress made by the Co-operative Dairy Association of Leschelle in its two years of existence. The figures are taken from the report to the shareholders on 1st April, 1889, by the Board of Management.

During the period from the 31st of March, 1888, to the 1st April, 1889, the Association received from its coöperators 343,200 gallons of milk, for which they paid \$33,896.

139,310 lbs. of butter were manufactured and sold for \$10,400. During the months of June and July 2,200 gallons of milk were brought each day to the factory; this year 3,300 will be brought daily during the same months.

The net profits of the commercial year 1888-1889 were \$2,860 after deduction of 5 per cent. interest on shares of \$100; this amount was given partly to a sinking fund, partly as dividends.

According to the rules of the association, and in order to confirm the spirit of coöperation among the members the dividends are distributed according to the quantity and quality of milk furnished by each member, and not according to the number of shares.

The milk of three hundred and seventy-five cows was brought to the factory.

The profits for the first year were \$1,600, and we have just seen the increase in the second year of working. This increase is a sufficient proof that productive co-operation is in every way the best remedy for the depression from which the owners of grass lands suffer.

The Agricultural Society of France in 1888 awarded a gold medal to the Dairy Association of Leschelle.

When the association first started critics were not wanting, and failure was predicted by many; at the present time new outlets are found, enlargements are being provided for, and many improvements are made each day.

## WORKINGMEN'S CO-OPERATIVE PRODUCTIVE ASSOCIATIONS OF PARIS.

GENERAL ASSOCIATION OF PARISIAN CABINETMAKERS.

### *Joint Stock Company—Variable Capital.*

In the preface to the statutes of this association it is stated that: In banding themselves together for all work pertaining to cabinetmaking, the end the cabinet-makers have in view is not only to create a capital, but also:

1st. To guarantee an equality of right to work.

2nd. To possess in the use of machinery and improved tools a powerful help, that will lessen physical labor, and by shortening the length of time required for any certain work reduce its cost.

3rd. To improve the manufacture of furniture by means of good workmanship, sound dry wood, and a superior quality of furnishings.

4th. To afford a retiring pension to its members and to those injured at work.

The capital stock, shares, transfers and obligations are thus established by Articles 6, 7 and following.

Art. 6. The capital stock is provisionally fixed at \$14,000. \* \*

The capital may not be reduced, authorized by Chapter III, below \$12,600, which is the unreducable capital of the Association.

If the capital stock be increased, this unreducable capital is to be increased in a like proportion, so that at all times it shall represent nine-tenths of the capital.

Art. 7. It is divided into 140 shares of \$100 each.

The amount of each share is payable as follows:

\$1.00 on subscribing;

\$1.00 every month, dating from the time of subscription, and the balance by the following means: 1st, the interest on the sums paid (interest will date from the payment of every \$20); 2nd, from share of dividends.

In order to assist workingmen having large families to support, the treasurer is authorized to receive sums on account, provided that during the past month the subscriber has paid \$1.

It is allowed to make payments in advance.

Art. 8. None but a cabinetmaker *belonging to the Board of Syndicates* is allowed to subscribe. No one belonging to any society relating to cabinetmaking is allowed to subscribe. No one has a right to subscribe for more than one share.

Art. 9. In case of delayed payment the management will adopt every legal means, even to taking execution against the subscriber, and under reserve of exclusion as authorized by chapter III.

Art. 10. Until the opening of the associated workshop the funds are placed at interest by the management, \$60 only being disposable by them.

Art. 11. Each share gives the right:

1st. To interest at 5 per cent., which will begin to bear only from the time the associated workshop is opened;

2nd. To dividends;

3rd. To a proportionate share in the reserve fund;

4th. To a retiring pension, on conditions provided for in Chapter VIII.

\* Extract from documents exhibited by the French Government—Enquiry of the Extra-Parliamentary Commission named by the Minister of the Interior—National Printing Office, 1888.

\*\* The paid up capital in 1884 was \$7,000.

Art. 12. The claim to shares is only nominal ; no shares belong to the bearer. The shares are indivisible ; the Association recognizing but one member for all and each of them. Provisional receipts are given until \$20 per share has been paid up. Other payments are definitive.

Art. 13. The transfer of shares is accomplished by means of a declaration of such transfer, signed by transferer and transferee or their proxies, and entered in a register for this purpose.

The transferee must, under penalty of the transfer being nullified, be accepted by the general assembly of members.

Art. 14. The shareholders are responsible only for the amount of shares held by them, or in their name.

Art. 15. The rights and obligations of the share follow the share, whoever may be the owner ; the possession of a share entails strictly, observance of the statutes, and of all the decisions of the general assembly.

Art. 16. Neither the heirs nor creditors of a deceased shareholder may, under any pretext whatsoever, cause seals to be affixed to the goods and valuables of the Association, nor demand the sale nor division of the said goods and valuables, nor interfere in the management ; in order to claim their rights they must rely entirely on the inventories, and the decisions of the General Assembly.

The heirs or other claimants of a shareholder not included in the conditions specified in Article 8, should, within a month of the death of the deceased shareholder, either transfer their share to a third party, agreed to by the management, or be subject to the right of pre-emption. The Association reserves to itself to prevent its shares passing into the hands of persons not connected with cabinetmaking. The right of pre-emptions exercised by the Association obliges it to pay to the heirs or other claimants the amount of each share, as rated by the last inventory. The payment should be made six months after notification, as given by the claimant, on the presentation of the certificate of share and other proofs of right to the property.

Art. 17. The Board of Management may issue bonds as required, and at rates most advantageous to the Association, which will by preference be offered to shareholders.

Art. 18. Reimbursement will be made by means of drawing by lot.

The management determines, at the occasion of every issue, the date of reimbursement.

The date cannot in any case be delayed over three years.

Matters relating to admission, resignation and exclusions are provided for by Chapter III.

### CHAPTER III.

#### *Admission, Retiring, Exclusion.*

Art. 19. New members may be admitted on the decision of the Board of Management, the admission to be ratified by the General Assembly.

Art. 20. Any member has the right to retire, provided he gives one month's notice to the Board of Management.

Art. 21. The General Assembly may exclude any member of the association for reasons that to it seems justifiable. Such exclusion is not final until after two deliberations, but at one month's interval, and at which the member to be excluded has a right to a personal hearing.

Members who are three months in arrears in their monthly payments may be excluded.

Art. 22. The amounts coming to a member retiring, or who is excluded from the association, will be paid according to the rates of the last inventory ; the payment will be completed in five years, that is  $\frac{1}{5}$  each year, with interest at 5 per cent. per annum.

Chapter IV refers to management and direction. They are determined as follows :—

Art. 23. The business of the Association is managed by a Board of nine members, whose nomination may be revoked, and who may be re-elected, chosen from among the members, four of whom must be chosen from the members working in the workshop of the association, and the five others from outside.

Art. 24. They are nominated for eighteen months, renewable by three every six months; the three members going out of office are drawn by lot for the first two changes, and then by length of service.

Art. 25. The right of revoking one or more members of the Board of Management belongs to the General Assembly. The Board of Management, or, in default, the Committee of Control, are bound to call a special meeting of the General Assembly, in order to submit to it the proposed revocation, provided it be demanded by one-tenth of the whole number of members.

Art. 26. The share possessed by each member of the board is affected as warranty of his management. It is inalienable, stamped with a seal noting its inalienability, and it is deposited with the association.

Art. 27. The members of the Board of Management who have left office, as soon as they are replaced, may obtain from the General Assembly the remission of their warranty, provided that no mismanagement or responsibility is imputed to them.

Art. 28. The members of the Board are given counters for attendance, the value of which is fixed by the General Assembly.

Art. 29. The board is vested with the most extensive powers of administrating and managing the Association. It has, notably, the following powers, which are declarative and restrictive :

It does all the commercial and banking business of the Association, makes all the purchases, concludes all bargains concerning the association, makes promissory notes, discounts and endorses them, opens credit accounts, even on security provided either by the association itself, or by the members acting individually in the interest of the association.

It regulates and checks the general expenses of the Association, and finds investments for disposable funds. The investment may be made either in Government bonds, or in shares in some popular central bank, as may be approved of by the General Assembly.

Every six months it checks the accounts, and states the position of affairs, which statement is submitted for verification by the commissioners.

They check the inventory every year, the balance sheet and the accounts which are to be submitted to the commissioners and the General Assembly, and it proposes the amount of dividends to be divided.

Art. 30. The Board of Management, besides the powers above mentioned, has full authority in everything concerning manufactures and sales: it attends to the purchase of all movable and immovable property necessary to the interests of the association, under advice of the General Assembly.

Art. 31. The Board of Management may delegate part or all of its powers, under what conditions it may judge proper, to a director, whose appointment is revokable, and who may be re-elected, whom it nominates for one year, and whom it chooses from among the entire number of shareholders. The choice must be confirmed by the General Assembly, which settles the amount of salary.

Art. 32. The director acts in the name of the Board; he is bound by the powers delegated to him, to conform to all the directions given him by the Board. He is bound to attend all the board meetings, but has only a consultative voice in their deliberations.

Art. 33. The director may not, after the expiration or revocation of his powers of office, for a term of five years, work in the department of the Seine, either on his own account or for any one else, at any of the goods manufactured by the Association, under penalty of twenty thousand dollars.

Chapter V treats of the control :

## CHAPTER V.

*Commission of Control.*

Art. 34. All the business operations of the Association will be subjected to the examination of a Commission of Control, composed of seven members, nominated by the General Assembly for the space of six months, and part renewable every three months. That is, three months after the nomination of this commission, four members will, by drawn lot, resign their positions, and three months later three others will also be replaced, and so on according to length of nomination. Members leaving office are re-eligible only three months after.

Art. 35. The Commission of Control is charged with the duty of overseeing the operations of the Board. It has the right to verify the books, examine correspondence and all business documents in general whenever it deems it advisable.

It can at any time whatsoever verify the conditions of the assets.

It reports to the General Assembly on the situation of the Association, on the statement of affairs and on the accounts presented by the Board of Administration.

It gives advice as to management of affairs.

It may convoke a special meeting of the General Assembly, after notice given to the Board of Management.

The regulations of the workshop are treated in Chapter VI, as follows:—

## CHAPTER VI.

*Of the Workshop, the Foreman, of the Commission of Experts.*

Art. 36. Admittance to the workshop of the Association will be allowed according to requirements of work, and as the Association may become developed. Shareholders alone have a right to admittance; they will be chosen and nominated by the General Assembly to the number of fifty. After this number is chosen the next ten will be chosen by their rank on the subscription list; the following ten will be drawn by lot, and so on. Any shareholder who has been drawn by lot or by rank on the subscription list, and who does not accept his right to admittance to the workshop of the Association, may not compete for admission until the list of shareholders not drawn at the time of his election has been exhausted. He will then follow in turn.

Art. 37. Work will be done by the piece, under the direction and orders of the foreman of the workshop, who is named by the Board of Management, and whose nomination should be ratified by the General Assembly.

The foreman's pay will be settled by the Management.

Art. 38. The price of work by the piece will be in accordance with the tariffs of the principal establishments in Paris. Before determining the rate, the Board of Management will consult with a commission of experts. The same thing will be done for all work, the price of which can only be settled according the plans.

Art. 39. The commission of experts is composed of seven members, two of whom will be chosen from among the shareholders working in the Association workshop, and the five others from outside. The members of this commission will be named for six months by the General Assembly; they are re-electable.

Art. 40. All difficulties arising about the price of handwork must be submitted to arbitration by three experts from the chamber of syndicates, and of two named by the Board of Management. The decision of these five experts will be final.

Chapter VII regulates the length and date of meetings, as well as the powers of the General Assembly.

## CHAPTER VII.

*General Assemblies.*

Art. 41. The ordinary General Assembly has full right to meet every three months, the first Wednesdays of January, April, July and October.

Art. 42. The special General Assemblies are for the purpose of determining enactments on the following matters:—



1. Revocation of nomination of members of the Board of Management.
2. The purchase of tools, immovables, and the opening of new workshops.
3. Modification of the statutes, and the anticipated dissolution of the Association from any cause whatsoever.
4. Reduction or reducing of the business capital.
5. Fusion or union with other societies, and, in general, for all matters of interest to the Association, and with which the General Assembly has not power to deal.

Art. 43. In special meetings of the General Assembly two-thirds of the shareholders must be present to form a quorum.

Art. 44. At each meeting the ordinary General Assembly will nominate a president and assistants; the secretary will be chosen from the managers.

Art. 45. Any shareholders having paid  $\frac{1}{10}$  of their share, that is, \$10.00; may vote at any of these meetings those not having paid that amount will have no consultative vote.

Chapter VIII is the crowning point of the Association :

#### CHAPTER VIII.

##### *Inventory, Benefits and Sharing, Superannuation Fund.*

Art 46. An exact inventory of the assets and liabilities is prepared on the 31st January of each year by the council of management, and is presented by the General Assembly 15 days before the meeting of that body. A copy of the statement containing a summary of the inventory is sent to each shareholder, with the orders of the day of the meeting.

Art. 47. The general expenses and the interest on the amounts paid by the shareholders, are deducted and the net profits are divided as follows:—

- 1st. 50 per cent. to the shareholders, per head as dividend.
- 2nd. 25 per cent. as a reserve fund.
- 3rd. 25 per cent. to the retiring fund.

Art. 48. The shareholders will only have a right to dividends on the second inventory after their admission, on establishing that they have regularly paid their calls.

Art. 49. Those shareholders who have not paid up their calls within three months of the inventory will not receive their dividends for the year when such delay has occurred, without prejudice to Article 9 of these regulations.

Art. 50. The share corresponding to the reserve fund belongs to the shareholders, in proportion to the sums paid in by each on their shares; a distinct account will be kept of the amounts paid in on the shares. No interest on the reserve fund will be paid.

Art. 51. Each shareholder, after being ten years in the association and being of the age of sixty years, has the right to a retiring pension, to be regulated according to the conditions of the fund destined for that purpose.

Art. 52. The transferee will not have the right to the retiring pension, unless he personally fulfils the same conditions.

Art. 53. The retiring fund is considered as a sleeping partner of the society, and an annual interest of 6 per cent. is allowed it.

Art. 54. Each shareholder who is injured in the exercise of his trade, or who cannot longer work, has the right to an allowance or a pension, to be fixed by the Council of Management and ratified by the general assembly.

If the accident has caused the death of the member of the society, his widow and children, to the exclusion of all heirs or assigns, have the right to an indemnity, to be paid by the General Assembly.

But if the accident is caused by the member's own negligence or fault, the General Assembly may decide that no damages are due by the association.

Finally, the Ninth chapter examines cases of instability and decides upon them.

## CHAPTER IX.

Art. 56. The General Assembly may modify or revise the statutes on the suggestion of the Board of Management, or by a written request to that effect by the said Board, and signed by twenty-five shareholders, one month previous to the General Assembly.

In such a case, the convocation for a general assembly should point out the modifications proposed.

The Assembly's power is sovereign; it is at liberty to revise and modify the statutes as it may deem advisable, on the sole condition that it shall in no wise change the nature of the association.

Art. 57. In the event of a loss of three-quarters of the business capital, the managers are obliged to convoke a meeting of the General Assembly to decree on the dissolution of the association.

Art. 58. At the expiration of the society, or in the case of anticipated liquidation, the Assembly will, on proposal of the council of management, regulate the mode of liquidation and name a commission of liquidation with most extended powers, even that of amalgamating with other societies.

Art. 59. During the liquidation the powers of the General Assembly will continue during the existence of the society; it has especially the right of approving of the account of the liquidation and the giving of an acquittance.

Art. 60. The nomination of liquidators puts an end to the powers of administrators or their representatives. We have thought proper to enter into all these statutory details, because the Society of Parisian Cabinetmakers is formed as a joint-stock company, with a variable capital, and that these statutes or regulations, with a few important changes that we will notice, are those of all associations of a similar character and form. There will, therefore, be no necessity to refer to these fundamental points in classifying documents of other joint stock companies having a variable capital.

## PIANO MANUFACTURING ASSOCIATION.\*

## UNLIMITED LIABILITY COMPANY.

The Association of Piano Manufacturers is formed under. We herewith give their statutes, in order to point out the difference existing between this and the preceding association.

The law considers the members of a joint-stock company liable only to the amount of their subscribed capital, whilst the members of an unlimited liability company are all severally liable to the third party for all the operations done by their company, so that their creditors have the right to sue them—each one—until the entire sum of their indebtedness is paid. *We, the undersigned* (here follows the names of the members of the company), agree as follows:—

Art. 1. *Formation, Nature and Object of the Company.*—There is formed by these presents among the above-mentioned an Unlimited Liability Company, the object of which is the *manufacture and sale of pianos*. Each member agrees upon honor, never during the continuance of these presents, to take an interest in any association of the branch of industry which forms the object of this present act, not to assist with his name, nor his advice, nor by an co-operation whatsoever; and finally, neither directly or indirectly, in his own or others' account, to engage in the sale of pianos.

Art. 2. *Duration and Headquarters of the Association.*—The duration of the association has been fixed at ninety years, dating from the 1st of July, 1852, and terminating 30th June, 1942.

\* This company is in an exceedingly flourishing condition. It numbers 18 members. It was established in 1849, and created its capital from its own resources. The subscribed capital, \$47,442, is entirely paid up, and it possess besides a rolling capital of \$40,000 to \$45,000, also created by means of retentions; finally, it owns the property it occupies. It employs from eight to twelve assistants not interested in the company, but who have the right to become members. We have thought proper, in view of its success, to give its statutes in full, and its workshop rules alike remarkable for detail and strictness.

The headquarters of the association are situated in Paris, at No. 54 Poissonniers street, but may be changed to any locality preferred by the majority.

Art. 3. *The Firm and its Name.*—The firm is Hanel, Ansel & Co.

The association is known as the *Piano Manufacturing Association of Paris*.

For the entire duration of the company or association, and for two years after its dissolution, Messrs. Hanel & Ansel bind themselves not to allow their names, either collectively or separately, to be used as the business name of any company doing the same business.

Art. 4. The business contribution of each member is variable; and to be paid as follows:—\$300 on entrance to the association; \$300 by \$20.00 to be retained on the proceeds of the work, plus the interests and dividends, up to \$1,000; and \$200 by \$20.00 to be retained also with interest and dividends up to \$2,000. When the last sum, \$2,000, has been paid, there will remain only the dividends, which will be added to the capital or business fund.

These business contributions bear interest at 5 per cent. per annum; expired interest will be paid to whomever due.

Art. 5. *Administration, Management.*—The company is under the direction of a manager.

The manager is nominated for one year by the General Assembly, and may be re-elected indefinitely; his nomination may, however, be revoked on decision of the General Assembly.

The manager is assisted in the performance of his duties by the keeper of the seal and the cashier; they meet every morning to deliberate on the business of the company, to take knowledge of the correspondence, and to distribute and receive work—in fact, they assume all management allowed by the law.

The manager may resign his office by giving three months' notice.

Art. 6. *Business Signature—Business Engagements.*—The manager alone may make use of the business signature, and that, for the business or affairs of the association alone, under penalty of nullity in regard to the society, and of a third party, of all the engagements signed with the company's signature which have no connection with the business of the company, and this without prejudice to the right of the company for damages and interest against the manager, and of his dismissal from the association or company if he contravenes this most rigorous clause. Moreover, no document or engagement bearing the business signature of the company will bind the company, if it is not at the same time sealed with the company's seal.

Art. 7. *Board of Superintendence.*—The board of superintendence is composed of five members; the two partners whose names form the firm are members by right. The three other members are named by the General Assembly.

The Board meets every fifteen days; it verifies and controls all the transactions of the management, and gives account of them to the members of the association.

Art. 8. *Meetings—General Assemblies.*—The members have a right to meet every three months to enquire into the affairs of the business. They meet, moreover, in special assembly every time the members of the management or the Board of Superintendence judge necessary.

Absent members will be summoned by mailed letters.

The assembly examines into and discusses all matters and proposals in the company's interest, submitted to it by the members.

It nominates the Board of Management and the Board of Superintendence when required.

In conclusion, their decision is final on all affairs of the company. The decisions are given by the majority of members present; nevertheless, the admittance or exclusion of a member, the revision of the rules of the shops, are decided by two-thirds of the votes.

Art. 9. *Salaries—Profits.*—Each member will be allowed for his personal requirements an assessment as a salary, the amount to be in accordance with a tariff previously accepted by all the members.

The amounts thus assessed will be entered to the account especially opened for each member to this purpose.

After deduction of general expenses, and expenses of working, the profits are divided into two parts, at so much in the franc of the production by members and by assistants.

The part produced by the members will be divided proportionately to the work of each one, and that produced by the assistants in the same way.

Losses which may chance to occur will be borne in like proportion.

Art. 10. *Of Assistants*.—The Association may, if necessary, accept and employ assistants, whose rights will be defined by the regulations.

Art. 11. *Accounts, Inventory, Balance-sheet*.—The accounts of the Association will be kept by double-entry.

Every year, on the 30th June, a statement will be given of the assets and liabilities of the Company. The general balance-sheet will be prepared.

The inventories and the balance sheet will be entered in a book for the purpose, which, at each entry, will be signed by all the associates.

Art. 12. *Admittance of New Members*.—The Association may admit as associates as many new members as it may deem advisable.

The charges for entry and for striking out of names are due by members entering, and of those resigning or deceased.

Art. 13. *Retiring, Expulsion, Deceased*.—Any of the members may retire from the association whenever they choose.

Anyone of the members who shall contravene the present agreement, the orders of the regulations, or other conditions imposed by equity, law or usage, may be expelled from the association, without prejudice to damages and interests, if there be any.

The expulsion shall be pronounced in General Assembly, according to the form prescribed by the regulations.

By the voluntary resignation, expulsion, or decease of a member, the force of these presents shall cease in his regard and in regard to his heirs of claimants, but they shall not affect the dissolution of the Association, which shall continue in existence among the remaining members.

Art. 14. *Repayment of Business Shares*.—In the cases already foreseen, the Association shall pay claimants by yearly payments and quarterly payments, at intervals of three months, the twentieth part of his business capital divided in equal parts among the members leaving.

Art. 15. *Modification of the Company's Deed of Agreement*.—The General Assembly may modify the present deed as may be necessary. To that effect all power is henceforward given to the General Assembly by all and each of the parties interested at the present time or in the future, as an essential condition of the present agreement. Nevertheless, the revision can only be made on a majority of two thirds of the members present. Absent members will be notified by letter indicating the object of the meeting.

Art. 16. *Regulations and Tariffs*.—A regulation adopted by all the members, and having among the same force as these presents, will rule all the conditions and lesser details of the management, and of the interior government.

Proportional tariffs adopted by the parties will determine the price of work.

Art. 17. *Dissolution*.—In case of the dissolution or the expiration of the present society one or more liquidators will be nominated by the General Assembly.

Art. 18. *Ceding Interest*.—No member may cede all or part of his rights without the unanimous consent of his fellow-members.

Art. 19. *Disputes*.—In case of dispute concerning these presents, the subject will be submitted to arbitrators, whose decision on the matter will be final and without recourse.

Art. 20. *Publications*.—An extract of these presents will be published and deposited in accordance with the law; and for this purpose all power shall be given to the bearer of a true copy hereof.

This done in Paris the.....

The following are the principal clauses of the regulations referred to in Article 16 of the statutes :—

Art 3. *Remuneration.*—The members belonging to the management and to the Board of Superintendence will be remunerated for their loss of time according to what they earn at work by the piece.

The subsidy for the cashier will be counted only for the morning meetings, and the pay on Saturday's; any other disturbance from his ordinary duties will be paid him, beside an indemnity for his responsibility, which will be determined by the Association.

Art. 6. *General Meetings.*—The meetings will take place every three months, but the Board of Management and the Board of Superintendence may meet the following days or, if need be, immediately. There will be a roll-call at every meeting and mention of absent members made in the minutes. Every member is bound to attend; but in any case the assembly will proceed without the absent members, who will be subject to a fine of 10 cents for the first call, and of 20 cents for the second. Cases of illness will alone exempt from a fine. Absent members who have not been notified will not be liable to a fine.

Art. 7. *General Dispositions.*—The president will allow discussion only of such matters as are on the orders of the day, and will see to it that the discussion does not wander from the question. No one has a right to interrupt, except the president to call a member to order. Any member called to order by the president will be fined 20 cents for the first time, 40 cents for the second, and 60 cents for the third. If he continues to disturb the meeting the president will order him to be expelled.

The orders of the day for the meetings will be deposited in the office at 10 o'clock in the morning of the previous day, and remain there until the next day at the same hour. Any members who have the right may, during that time, cause anything they choose to be inserted. All personalities, and all signs of approbation or of disapprobation, are forbidden.

Art. 8. Any member convicted of insubordination will be fined from 20 cents to \$2. Any misdemeanor inside or outside the shops will be punished by a fine of \$0.60 to \$3.00. The fines will be determined by the management, but will be entered in the delinquent's book only after a meeting of the Board of Superintendence, who will take cognizance of the offence, and after the delinquent has been called into the office to explain his conduct.

Art. 9. *Injuries.*—Any member having injured one of his colleagues will be punished by a fine of \$0.20. to \$2.00. An injury to any office-bearer will be fined from 0.60 to \$3.00.

Art. 10. *Violence.*—A fine of from \$2.00 to \$6.00 will be imposed on any member who has been guilty of violence to one of his colleagues; for the first offence the Assembly may impose a fine of from \$0.60 to \$3.00. Any member who provokes a scuffle by bitter humor will be fined according to Article 9.

Art. 11. *Loss of Time.*—The day is ten hours' work. The management and the Board of Superintendence are to judge of ill-use and loss of time, and may impose fines according to the loss caused by the member. The hours of work may be increased. Any member refusing to comply with this increase of work may be fined \$0.20 and his work completed at his expense. No member may work beyond the time prescribed by the management.

Art. 12. *Loss of Time in the Workshop.*—It is not sufficient to be present in the workshop; the time must be employed at work, in order to meet the engagements entered into. The management is considered competent to judge of the time required for the execution of any piece of work; any one exceeding that time is liable to the fines mentioned in Article 11.

Art. 13. *Absence.*—Any member obliged to be absent must ask leave and explain the reasons requiring his absence; if his absence exceeds the time asked for, and his request for leave is not renewed, he is liable to a fine of 60 cents per day of absence.

Art. 14. *Incapacity.*—The incapacity of a member entails change of employment, and obliges him to accept work more in accordance with his ability.

The management and the Board of Superintendence will decide if the change be necessary; nevertheless, if the member refuses to accept of them as judge, he may refer to the General Assembly.

Art. 15. *Drunkenness.*—Any member arriving at the workshop in a state of drunkenness, and disturbing others at their work, will be fined for the first offence 20 cents and for the second 40 cents, for the following \$1; he will, moreover, be responsible for any damage he may have done or caused.

Ten convictions of drunkenness during the space of one year will entail a fine of \$20.00. Cases of expulsion are provided for by Article 13 of the deed.

Art. 16. *Defamation.*—Any member who, by any means whatsoever, shall lessen the reputation of the establishment by attacking its interests, its honour, or that of a manager, or of any member, may be condemned by the management and the Board of Superintendence to a fine of \$1 at the least, and of \$4 at the most; a member convicted of such an offence may appeal to the General Assembly.

Art. 17. *Indiscretion.*—All members should avoid divulging outside what he may know of the affairs of the Association; any such want of discretion prejudicial to the interests of the Society will be punished by a fine of 20c. to \$1; if there be any repetition of the offence the penalty will be doubled; five convictions for this offence will entail a fine of \$10 to \$20.

Art. 18. *Interference.*—It is the duty of each member to give information to all persons desirous of speaking to the Manager or others in charge of the sales and business of the Association, to conduct them to the persons inquired for, but he must avoid joining in the conversation without being requested to do so, and will return to his work; infringement of this article will be punished by a fine of 10c. at least, and 60c. at most.\*

Art. 19. *Cleanliness, prudence.*—The workshops must be swept every Saturday, and cleared of chips, the ends of wood carried to the garret and piled according to their length, fires carefully extinguished, the pails filled with water, and the windows closed in wet weather. Forgetfulness of any of these matters will entail a fine of \$0.10 on the guilty party. Any member leaving matches lying about on his bench or elsewhere will be punished by a fine of \$0.20. Any member smoking in the workshops or in the wood stores will be punished by a fine of \$1.00.

Art. 20. *Night Watchmen.*—A watch will be established to make sure that all fires have been carefully extinguished and the windows closed; it will be kept by each member in turn, in accordance with a card given him the night before. Any member neglecting to keep watch in his turn without providing a substitute will be fined \$0.20; if the offence be repeated he will be fined \$1.00. The member on guard must warn the members fifteen minutes in advance in order that all fires may be quite out at 8 o'clock. Any member who refuses to leave when warned by the watchman will be subject to a fine \$0.20. Any member who, being absent during the evening, leaves his lamp or candle burning for longer than a quarter of an hour, will be fined \$0.20.

Art. 21. *Sunday Watch.*—Will be the same as at night, a card of warning having been given eight days in advance. The member on guard is obliged to be at the workshop at 9 in the morning, in all seasons, until 4 o'clock in the evening; he is at liberty to work, but will be careful to notify the doorkeeper (*concierge*) of his arrival in the morning, that he may be warned if any person should happen to come in. The agent should moreover make arrangements with him the previous evening, in case he should have anything particular to communicate to him. Any member guilty of an infringement of these regulations will be subject to the same fines as the night watchman.

Art. 22. *Fines of the Management.*—Members belonging to the management will be liable to the same fines, excepting that the fines will be doubled, because they will be doubly guilty in want of respect to the members.

Art. 23. *Chiefs of Sections.*—Chiefs of sections will superintend the work in their sections, and see that nothing is wanting in their sections; they share in the management, so far as to examine the work, and see that it is fit to be delivered; their judgment is sufficient authority; they may order a piece of work to be repaired or altered if they deem it necessary.

\* Article 18 is exactly similar to article 57 of the regulations of the Maison Leclaire.

The chiefs of sections who are the first to see, and to judge of the state of the work, are bound to prevent these difficulties by their watchfulness.

Art. 24. *Tools*.—The society provides all the tools, except drawer tools; members are bound to range their tools on their benches once every month; the chief of the section or foreman will then examine and compare them with the list in the inventory, and note what tools are missing; all missing tools must be replaced at the member's expense. Any wedge, or wood used at the bench burnt by the workman or his assistant must be straightened; if it is altogether past repairing it must be replaced at the expense of the person who burned it.

Art. 25. *Pay-day*.—The pay-day will be every fifteen days, each chief of a section will, after having examined the work done in his section, give his report in a bulletin, which he will place in the men's books, and send them to the office at nine o'clock. The management will settle the amounts at their meeting; the books will be returned in the evening with the pay enclosed, which will be in proportion to the work done. All certificates of work must be signed by the chief of the section, and the chief's signed by one of the men in his section.

Art. 26. *Interdicted Commerce and Work*.—All members are forbidden to do business, or to practice any trade that may be undignified or liable to diminish the credit or reputation of the association; he is at the same time strictly prohibited from working on his own personal account, and from trading in pianos under penalty of a fine of \$20; all members are likewise forbidden to accept any remittance or gift, either from dealers or customers, under a penalty of \$20. The door-keeper (*concierge*) alone is exempt from the fine imposed by the last paragraph.

Art. 27. *Debts*.—All bills or seizures addressed to the association will entail a fine of \$2 against the debtor. All claims for indebtedness, either by letter or verbally, addressed to the association, will entail a fine of \$1 for the debtor.

Art. 28. *Order of Work and the Furnishings*.—The chief of each section will determine the amount of work to be done by each man in his section, and members are not allowed to take wood from the garret, unless they are accompanied by the agent, or the chief of the section, under a penalty of \$1. It is also forbidden under a penalty of \$0.40 to carry away chips or any other material or thing from the workshops without leave from the agent. Members are warned that the furnishings will be distributed from 9 to 10 in the morning.

Art. 29. *Application of the Rules*.—The management and the Board of Superintendence are bound to see that the rules are enforced. The assembly may modify the rules when it sees fit. It receives claims and rights them. The management and the Board of Superintendence impose all the fines, and may, in case of repetition of the offence, double the amount of fine. The fines paid are given to the Aid Fund. The members of the Piano Manufacturers Association have instituted among themselves an aid society, of which all are members by right and by compulsion. The object of the society is to provide medical attendance and aid in case of illness. We give the following clauses from the regulations of this society:—

The society gives aid in cases of sickness only when the sickness is such as to necessitate at least four days' rest.

The sick person has a right to 60 cents per day for the first six months of sickness and to 40 cents for the next six months. In case of a member having resumed work, and suffering a relapse of the same sickness during his first month of work, the days of his sickness will count from his first attack up to three hundred and sixty-five days.

If the sick person be able to walk he must report himself at least twice a week to the president or one of the members of the office, bearing the doctor's authority for going out.

The society will give no aid for syphilitic sickness nor for any caused by foolhardiness or fighting, unless they are caused by an unforeseen or natural accident, and above all, if it is proved that the member was not the aggressor; in contrary cases the society extends no assistance.

Any member who has been declared to be sick and who shall be discovered at work in a state of drunkenness will be deprived of his allowance and fined from \$1.00 to \$3.00.

All sick members have a right to assistance, no matter where their real domicile may be situated; he is forbidden to leave it without the authorization of his physician, otherwise he will lose all right to assistance.

Any sick members found out of doors or in a public place after nine o'clock at night will be subject to a fine of \$1.00, to be doubled in case of repetition.

The fund will be supplied by the amount of fines imposed by the Productive Association and by the Aid Society, and by a tax of \$0.10 on each pay until the funds amount to \$20.00, of which amount the fund should always be possessed.

## ASSOCIATION OF WORKING ARM-CHAIR MAKERS.

### UNLIMITED LIABILITY SOCIETY.

This association was established in 1849. It is one of the few associations of that period which has survived the 2nd of December 1851.

The Association of Arm-chair Makers is just completing its third reconstitution, the two first agreements having expired by lapse of time. It has always been an unlimited liability company from the first. Its last deed of association, which dates from the 28th March, 1881 and whose appointed duration is fifteen years, states that it owned at that date \$4,444.30, divided as follows: \$1,996.07 from the undivided capital, and \$2,448.15 belong to the members. The capital proceeds from amounts retained from wages. Besides this amount, each member is bound to pay \$20.00, also retained in instalments from his wages, in a proportion of 20 per cent.

The general clauses of the agreement of the working arm-chair makers resemble those of the piano manufacturers given above. They differ on special points relating to the reserve fund and the management and direction.

Art. 6. of their statutes says, in regard to the reserve fund:

The business fund will be supplied and increased by means of a portion of the profits coming to each member being retained until each member has furnished a yearly amount of the wages. This yearly sum of the wages will be calculated from the average of the three first years of the society's existence, including that of liberation.

This augmentation of the business capital will be called the reserve fund.

At the completion of each inventory, all the amounts in profits coming to each member, and which are retained to complete the amount of the year's wages each is obliged to furnish, will be entered in a book kept for the purpose. The share of each member in the business capital and in the reserve fund will bear interest at a rate starting from 4 per cent. per annum, dating from the day when each amount will be stated to form part of the reserve fund following the inventory of the 30th June of each year. The amounts of such interest will help to complete his part in the reserve. After that amount has been completed and he is free, the interest will be paid him every six months.

If the reserve fund be found to be insufficient, it may be increased by a further retention on the profits in accordance with the decision of the General Assembly.

Art. 7. The division of profits, and the share in losses, will be calculated for each member in proportion to the wages of each. In all that relates to the agent and to the members of the board of management that may be injurious to the association, either by leaving it or beginning a business of the same nature, or by giving their assistance to another master or by belonging to another association within two years of their quitting the present association, the damages-interest are thus settled by Article 6 of the statutes:—

The offender will be bound to pay \$2,000 to the association as damages-interests.

The same penalty is applied to the agent or to any member of the Board of Management who has resigned, or who has been dismissed or expelled, who may be



tempted by whatever means to draw to himself any or all of the custom of the association, either for his own profit or for that of a third party.

The preceding rules are also applicable to a simple member of the association.

The allowances and wages are established by Article 17, as follows:—

Art. 17. The agent's services are remunerated at the rate of \$400 per annum, payable monthly in equal parts.

He is besides allowed \$120 for representing the establishment, which is paid in the same way.

If the board of management or the committee of control decide to lower or to increase the price of work the agent's pay is increased or lowered in proportion.

The foremen and employees' wages will be determined by the agent, together with the Board of Management and the Committee of Control.

Finally, the workmen will be paid by the piece according to the tariffs in use in the business, and will be paid every fortnight.

We must also cite Articles 21 and 22 of the statutes on the use to be made of the reserve fund, and the claims of families of deceased members:—

Art. 21. The reserve fund is intended to cover business losses; it will be used, as decided by the Board of Management, to pay in advance debts that are not exigible, for the increase of material for the society, for the acquisition of raw materials for fabrication, and finally for means to extend the operations of the association.

In case of an assessment on the said fund for business losses, the amount must be made up by sums retained on the profits until it has attained again, for each member, the amount of a year's wages.

Each member's share in the reserve fund will be paid him only at the expiration of the association.

All amounts assessed for the reserve fund must be considered as the debts of the association, and as such, when the association is dissolved, are consequently to be paid before any division is made of the profits.

Art. 22. In case of a member's death the value of his share, and the part belonging to him in the reserve fund, will be paid in full to his heirs, but only at the expiration of the association; until that time the share and part of the reserve fund will bear interest at 4 per cent. per annum; the interest will be paid every three months, the 1st of February, the 1st of May, the 1st of August and the 1st of November of each year.

The value of such rights will be determined by the first business inventory occurring after the death of the member.

During the interval between the death of the member and the said inventory, the heirs can only claim interest calculated at the last inventory.

## FUTURE ASSOCIATION (L'AVENIR) OF FURNITURE MAKERS.

### JOINT-STOCK COMPANY, VARIABLE CAPITAL (LIMITED).

This association is instituted in the form of a joint-stock company with a variable capital and membership. The peculiarities of its statutes bear principally on points referring to trade. The whole statutes are similar to those of other co-operative joint-stock companies.

The business capital is constituted in accordance with Articles 6, 7 and 8, following:—

Art. 6. The business capital from the foundation of the society was fixed at \$1,200, represented by 60 nominal shares of \$20 each, of which 35 are entirely paid up, and also one-fourth part at least of the remaining 25.

The balance sheet will, each year, mark the fluctuations of the capital.

Art. 7. The amount of shares are payable as follows: \$5 on subscribing and \$1 at least each month, until the share is paid up, payments in advance being permissible.

Art. 8. Shares in material, consisting of tools, raw materials and other valuables, may be accepted as part or entire payment of subscribed shares, after valuation by the Board of Management.

Admittance and the rank of members are decided according to the provisions of the following articles:—

Art. 13. A permanent committee of admission, elected by members of each branch of the business, will give the Board of Management their opinion on the ability and morality of each candidate.

Art. 14. The association employs no outside help of any kind, except provisionally.

Any temporary assistant may become a member by conforming to the present statutes.

Art. 16. Legally constituted societies are allowed to subscribe in the same way as other persons.

Minors and married women presenting the necessary authorization may also subscribe in the same way.

Art. 17. In order to become a member of the association it is necessary to engage to subscribe and acquire successively five shares.

The matter of the reserve fund is resolved as follows:—

Art. 50. When the balance sheet shows a surplus, the amount will be entered in the ledger to the reserve fund to the amount of a third of the subscribed capital.

Art. 51. The reserve fund completed as has been said above, the balance of the surplus, or what remains, will also be entered in the ledger, to the funds of the following institutions:—

25 per cent. to the Members' Reserve Fund, in proportion to their co-operation during the last term;

75 per cent. :

1st. To technical instruction and apprenticeship;

2nd. To federal insurance, which may be contracted with other co-operative associations;

3rd. To a provident fund, in case of accident and sickness;

4th. To a retiring fund.

The General Assembly, on the proposition of the Board of Management, may determine the quota of the 75 per cent. to be given the preceding institutions as well as those they may consider it useful to found and to endow later on.

The provisions of the present article may be modified only by a majority comprising two-thirds of the active members of the association.

Article 56 treats of the foundation of a trade library and of the nomination of a librarian. The following is the text of the article:—

Article 56. In order to preserve and classify documents of any nature, such as drawings, plans, manuscripts, account books and other printed books, correspondence, invoices, tariffs, statutes, regulations, treaties and bargains, indentures, leases, patents, assurances, title-deeds, balance-sheets, reports, process-verbal, inventories and other titles, such as photographed, or moulded models, and in general all that may be or may become useful to the association, or for the instruction of the members, as also for instruction and professional education, a librarian-keeper of the records, together with an assistant, has been named by the General Assembly.

Members of each branch of the profession are allowed to nominate a candidate.

## CABINETMAKER'S ASSOCIATION.

### UNLIMITED LIABILITY SOCIETY.

We now come to an association established on the most elementary principles possible to bind several persons together in a common work and in some sort known and settled. \*

\* This association is most simple in its nature; it is really an unlimited liability company of temporary duration; members leaving are still responsible. It started with a capital of \$20.00, and has included 12 members. It now numbers four, possessing together a paid up capital of \$1,000.

The following is the entire text of its statutes:—

The undersigned (here follow the names of the members) have, by these presents, settled in the following manner the basis of the association they have formed among themselves for cabinet-making, under the business name of: Girard, Elias, Schmaltz.

1st. Each member will pay, on the day he signs, a contribution to the funds of \$80, to form a business capital fixed at \$240.

2nd. The management of the association will be directed by all the members in common.

3rd. All expenses, rents, taxes, insurances and patents will be borne in thirds by the members.

4th. The yearly or half-yearly profits will be divided in equal parts between the three associates, with a deduction of a fifth part, retained to form a reserve fund destined to meet emergencies.

5th. A monthly allowance will be granted each member, according to conditions settled among themselves.

6th. Each member is in possession of the business signature, but he cannot make use of it without having previously been authorized to do so by his partners.

7th. Any member having paid more than \$80 has a right to 5 per cent. per annum for the supplementary amount, and has a right to its repayment after three months' notice.

8th. No member has a right to resign his rights in the association without the consent of his co-associates.

9th. In case of the death of a member the present association will continue to exist among the surviving members, and the heirs of the deceased, who will name one of themselves as a delegate to assist in the inventory and the liquidation of the assets and liabilities of the association, as well as at its dissolution, if it occurs.

10th. The duration of the association is triennial, to be renewed every three years, and to terminate on the expiration of the lease.

11th. It is ruled by the Code of Commerce.

12th. An inventory will be taken every six months, counting from the 1st of January, 1883.

13th. The accounts will be kept by an accountant chosen by the members, and the funds managed in common.

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## SYNDICAL ASSOCIATION OF THE CARPENTERS OF THE SEINE.\*

### JOINT-STOCK COMPANY, WITH VARIABLE CAPITAL.

The association of the working carpenters of the Seine was established after the strike which occurred in this business in 1880. It styles itself a syndical association, because it recruits its members exclusively from the syndical chamber of workmen in the trade. Therefore, a member who ceases to belong to the syndical chamber ceases thereby to belong to the association. As may be seen, there exists very close bonds between the two associations. The following articles from the statutes mention the points to which we have referred, and also points relating to the business capital:—

The undersigned working carpenters, *members of the syndical chamber* of working carpenters, unite for the formation of a co-operative productive association, for which they have resolved the following regulations:—

Art. 4. The headquarters of the business will be in Paris.

Art. 5. The business capital will, for the present, be \$2,000, which may be hereafter increased as the business of the association may develop.

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\* Subscribed capital, \$3,000; \$2,459 paid. A very prosperous association. The rolling capital formed by the savings of the members amounts to \$10,000. No distribution of profits has been made, but the shares of \$20 (paid) were worth \$80 after three years' existence of the association.

It is divided into 100 shares of \$20.00 each, the fourth of which amount must be paid at the time of subscription and the remainder by instalments of \$1.00 per month for each share, until they are paid up in full.

In case of non-payment on call, and three months after a fruitless demand of payment is made, the association is authorized to take legal proceedings against the indebted member, or, if it prefer, it may resume possession of the shares and transfer them to a new member; the amount paid is made over to the dispossessed member; if there be any surplus it belongs to him, and, on the other hand, if there be a deficit he is obliged to make it good.

*Any member ceasing to belong to the syndical chamber is thereby excluded from the association.*

Art. 6. No one may subscribe for more than six shares; but, as the association is for the good of all workers, and as it should be open to all such, if it occurred that the assembly deemed it advisable, the capital being judged sufficient for the needs of the association to suspend the issue of new shares and that none were disposable, the General Assembly would have the power to reduce the number for the future to five shares only.

Art. 9. An expelled member may, after three months' delay, sell his shares, and his successor be accepted. After the expiration of three months the association will itself transfer the shares at the risk and peril of the expelled member.

Art. 10. Every member who retires from the society or is excluded therefrom is forbidden for the space of five years to act as master or associate in any lumber cutting enterprise within the department of the Seine.

This last clause is more vigorous than those relating to the same object in the regulations of other societies.

Art. 16. The profits are divided in the following manner:—

One-third to the capital, in proportion to the sums paid on the shares.

One-third to labor, in proportion to the wages paid during the course of service.

One-sixth to form the reserve fund.

One-sixth to form a retiring fund, according to a by-law to be made by the General Assembly.

Art. 17. In the case when the capital will reach the sum of \$40,000, the shares, according to law, shall be rated at \$100, of which one-fourth shall be considered paid.

Those members who will not submit to this increase will be reimbursed by the society, who will dispose of their certificates at their own risk and peril.

The details of work in the shanties are regulated by the following articles regulating the interior management of the association:—

Art. 6. As soon as there is work to do the society will meet in general council to declare the number of persons who shall take part in the work.

Art. 7. In order to form a shanty, a list of all the members of the society who requested work from the association is prepared by the Board of Management. This list shall be sent to all the members, to enable them to vote for the formation of a shanty and for the number of members who shall compose it.

At this same meeting lots will be drawn to decide the rank at the work of each member.

The assistants, who come after, take rank as their names are entered.

Art. 8. No member can refuse to work when his turn comes. He may, however, exchange with another member.

If the turn of the member who has exchanged has arrived, and he cannot find anyone to replace him, he must seek the one with whom he has exchanged.

CO-OPERATIVE ASSOCIATION OF WORKING CARPENTERS OF  
VILLETTE\*

JOINT STOCK COMPANY (LIMITED), WITH VARIABLE CAPITAL.

The Association of Working Carpenters of Villette is based on journeymanship. One must be a journeyman to form part of it† Though this clause is not statutory, it is nevertheless rigorously applied.

Its capital, which was previously fixed at \$6,000, divided into 300 shares of \$20 each, was raised to \$16,000, without reckoning a reserve fund of \$4,000. The payment of the shares is subject to the following conditions contained in Articles 7 and 11 of the Statutes :

Art. 7. The shares are issued on payment. The amount of each share is payable as follows : Half at the time of subscription and the other half on the receipt of the certificate, which will be given one month after subscription. The subscribers may pay in advance.

Art. 11. Each new subscriber, besides the amounts already paid by the first shareholders, in subscribing effects an amount equal to a proportionate part of each share in the reserve business fund.

The member retiring or expelled is subject to only one year's interdict regarding his co-operation in other firms engaged in carpentry.

In the course of the deposition of the representative of this association given before the Commission of Enquiry, mention was made of the extensive powers of the director.‡ These powers are established by the following articles :

Art. 22. The Board may delegate its powers to a committee of direction, composed of three members, or to one sole-director, elected from among its own members. It may also delegate them for specified purposes for a limited time to one or more members of the Board.

.....  
Art. 24. The director or directors chosen from its members by the Board of Management is or are bound to obey the decisions of the Board.

Art. 25. They are under the authority of the Board of Management, and their nomination may be revoked at the suggestion of the Board by the General Assembly, on a majority of two-thirds of the members present, and the Assembly should consist of two-thirds of the shareholders. If, however, the Assembly does not consist of two-thirds of the shareholders a second meeting will be convoked, the object of the meeting being specified, and the vote will be taken in the same way.

Art. 26. The director represents the Board of Management in regard to third parties, in all business of the association.

Art. 27. Besides the rights and powers conferred on the director by the Board, he directs all manufacturing operations, all the the sales and purchases of the Associates, distributes work in the workshops of the association, arranges and formulates, in concert with the Board of Management, the regulations for the workshops,

\*The capital, \$16,000, is entirely paid up. The rolling capital varies between \$4,000 and \$9,000. The shares were paid by a call of \$5 per month. The association realized large profits while paying to its members a salary of 20 per cent. above the general tariff. The wood in stock is valued at \$16,000, and the tools at \$8,000.

†To be a journeyman one must have been (*renard*) a fox. A fox is a young man who has already worked as a (*lapin*) rabbit in a shanty. When a boy at the age of fourteen or fifteen begins to work in a shanty he is a rabbit ; the rabbit gathers up the chips, sharpens up the tools, holds the string for measuring. At the end of four or five years he becomes a fox, and begins to earn \$1 or \$1.20 a day. When one has worked five or six years in this position he is received as a journeyman.

‡ See "Supplementary Notes."

(\*) In 1889 the subscribed capital was \$4,000, of which \$3,020 are paid. The profits of the year amounted to \$1,920. Net assets, capital deducted, amounted to \$3,410. This Association undertook a contract for Buenos-Ayres. This is, we believe, the first engagement of the kind entered into by a working co-operative society. In the statement of accounts for 1889, presented to the Association by the director, Mr. H. Buisson, in referring to the Association's prosperity, he says :—

We alone know the difficulties we had to overcome in order to attain this success. How often have we not sent away our assistants, some of whom were but too disposed to criticise our endeavours, on pay night with full purses, whilst we have gone to our homes with empty packets, having given up all to make up the sum of their wages.

introduces all modifications judged necessary, subject to notification by the General Assembly, hires all workmen required to fulfil orders received by the Association, but only when it has been proved that the members are insufficient to execute the work.

Workmen thus hired have no right to be considered as belonging to the association.

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## LE TRAVAIL.

### ASSOCIATION OF HOUSE-PAINTERS.

#### *Joint Stock Company, with Variable Capital.*

This association dates from December, 1882. It was established in an unpretentious way, with a capital of \$1,280, of which one-tenth only was paid on subscribing, about \$180, scarcely sufficient to pay expenses of constitution. Nevertheless, it undertook comparatively large jobs, and its steady progress up to the present gives reason to hope that its intelligent direction will enable it to surmount all the difficulties inevitably to be met with by any newly started enterprise of this nearly unknown kind.

The admission of these new members is subject to the statutory provisions of Article 4, of which the following is the text:—

Art. 4. No one is allowed to subscribe unless he is a working painter, or exercises one of the branches similar to this industry. In order to be admitted as members, the candidates must conform to the following conditions:—

1st. To subscribe for at least four shares, and to pay, when subscribing, at least one-half.

2nd. To pay the admission fee of \$3.

The amount of each share must be paid at the rate of \$0.40 a month each share, without any interruption.

The admission is declared in General Assembly by the majority of two-thirds of those present.

Article 11 fixes the rights of shareholders at General Assemblies. Each member has as many votes as he has a quadruple of shares, without exceeding four votes.

The retiring fund is established in the following manner:—

Art. 16. Each member has a right to the retiring fund after twenty years of service in the Association. Temporary relief may be given to sick members, or to wounded members unable to work at painting, 10 per cent. of the fund constituting the retiring fund specially set aside for this purpose.

Finally, the question of division of profits is settled by Article 14, and is thus stated:—

Art. 14. Each year the net profits resulting from the company's operations are divided according to the following proportions:—

1st. 5 per cent. to constitute the legal reserve fund,

2nd. 5 per cent. on the interest of capital paid in.

The surplus of benefits shall be divided as follows:—

25 per cent. among all the workers employed by the day or the hour *pro rata* for the time given by them for the good of the Association.

25 per cent. for the creation of an extraordinary reserve fund.

35 per cent. to all the shares.

15 per cent. for the retiring fund.

Nevertheless, the members that have not paid up their shares in full will not touch the interest of the capital paid in by them, nor the 35 per cent. awarded to each share.

These sums are taken in deduction of the calls to be made, by each on their shares.

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 THE LABOUR.

## GENERAL ASSOCIATION OF CEMENT MAKERS.

*Joint Stock Company (Limited) with Variable Capital.*

The existence of this Association only dates back to the 22nd August, 1881.

Their regulations are somewhat similar to societies of the same nature. Among the differences bearing on special points we remark the following :—

Art. 9. No one can possess more than nine shares.

Art. 10. No one who is not a cement-maker can subscribe.

Every member who shall undertake work after the formation of the society shall be struck from the roll of the society, and what he has paid in shall go to the formation of the society.

Article 9 and the first paragraph of Article 10 evidently refers to the fear that workmen in general, who join in a productive association, experience of seeing their business absorbed by capitalists. Therefore they forbid themselves from accepting money elsewhere than from the members of the trade to which they belong.

This precaution would be of use if the capitalists put much faith in these workmen's associations, but until now it has been unnecessary, because capitalists have not shown any desire to rule these societies by placing their capital in affairs of this sort. Nevertheless, they deserve to be aided and encouraged.

Thus, there is mistrust on both sides, and it will probably require many years more before it can be effaced.

The second paragraph of Article 10 is, in our opinion, somewhat out of place, and we do not think that the law would permit the confiscation, by the society, of the capital invested by a member, because such member should disobey the rules on the point indicated. Besides this paragraph is contradicted by Article 17, which reads as follows :—

On the retirement, dismissal or death of the shareholders, the society should reimburse him or his heirs :

1st. His invested capital. 2nd. His share of the reserve fund. 3rd. His share of the profits, as shown by the last inventory.

If there are losses, the reimbursement only takes place after reduction of his share of the loss.

The sum to be reimbursed may (in virtue of the law) remain in the Society, for five years from the last inventory, to insure the Society against any claim that may arise from such inventory.

In consequence a special account of the liquidation is kept and a regulation made defining the rights the member will enjoy at the expiration of these five years.

Until the reimbursement, the member has the right to 5 per cent. interest.

At the same time, should the society, for some good reason, acknowledged by the General Assembly, decide upon reimbursements during the year it is demanded, then no interest is allowed for that period. After the first year it is calculated at 5 per cent.

In the chapter on the General Assembly a clause reads that " each member has a right to one vote only, no matter how many shares he may own."

The net profits are divided in the following manner, in conformity with Article 50 :

1st. 5 per cent. for the establishment of a legal reserve fund.

2nd. 25 per cent. for the creation of an extraordinary reserve fund.

3rd. 70 per cent to all the shares.

Nevertheless, the members who have never paid their statutory calls or payments, will only share in the division of 70 per cent. awarded to shares.

The reserve fund is the subject of the four following articles :—

Art. 57. On the net profits an annual assessment is made of a twentieth at least, to be applied to the formation of a reserve fund, in conformity to Article 50 of the present statutes.

This assessment ceases to be obligatory when the reserve reaches a tenth of the capital.

Art. 52. The extraordinary reserve fund is formed :—

1st. From the fees of admission.

2nd. From the 25 per cent. which is awarded here according to Article 50.

The assessment levied for the formation ceases when the fund shall have reached double the capital.

Art. 53. At the expiration of the society and after the liquidation of its affairs, the two reserve funds shall be divided among all the shares.

Finally, the responsibility of the management is provided for by Article 62 following :—

Art. 62. The members representing the twentieth at least of the capital may, for the common interest, at their own cost, authorise one or more agents to take action against the administrators for their mismanagement, without prejudice to the action which each member could constitute individually in his own name.

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## CO-OPERATIVE ASSOCIATION.

### SCULPTORS' UNION.

*Anonymous partnership, variable capital.*

The object of the Sculptors' Union of Paris is the general advancement of decorative sculpture, both in stone and in wood, in marble and plaster, as well as in the different specialties belonging to them.

The business capital is fixed at \$4,900, in 490 shares of \$10 each.

In order to become a member it is necessary to subscribe for at least ten shares, of which the tenth part is payable at the time of subscribing, in conformity with the law, and the other nine-tenths at the rate of \$0.40 per month.

The division of profits is made in the following order :—

5 per cent. as interest on the subscribed capital ;

5 per cent. to form a reserve fund ;

20 per cent. to outside assistants employed in the works of the Association, to be paid proportionately to the work done by each.

75 per cent. to the shareholders in proportion to the number of shares possessed by each.

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## GENERAL ASSOCIATION OF THE PAVIORS OF THE SEINE.

### JOINT STOCK COMPANY, VARIABLE CAPITAL.

The end the Pavior's Association has in view is, as indicated by its name, the general work of paving and all that pertains to the construction and care of public roads. It also undertakes private contracts. Its constitution bears date the 12th of February, 1883.

The first payment to capital is heavy. Membership is subject to the conditions contained in the following articles :—

Art. 6. The business capital is provisionally fixed at the sum of \$3,360. It may not be reduced by restitution or refunding of shares below \$3,360, which is the unreducible capital of the Association.

Art. 7. It is divided into 84 shares of \$40 each.

The amount of each share is payable in the following manner :—\$12 on subscribing and \$2 every month from the date of the subscription, and the balance by amounts retained : 1st, by the interest on amounts paid, the said interest to begin after each payment of \$12 ; 2nd, a share of dividends.

To enable workmen with large families dependent on them to become members, the treasurer is authorized to receive sums on account, provided that the month previous the member has paid \$2. It is permitted to pay amounts in advance.



Art. 8. No one is allowed to subscribe if he be not a working pavior and does not belong to the syndical chamber; no one belonging to any other society in the paving interest is allowed to subscribe. No one may subscribe for more than three shares. Every subscriber engages himself to become the owner of three successive shares, and pays a minimum sum of \$12 on entering the Association.

Art. 9. However, a convocation extraordinary of the General Assembly, in order to increase the funds of the association, may issue a second series of shares, equal in number to the shareholders then existing.

The new shares will also be \$40 each; the tenth part at least to be paid during the month in which the assembly decided upon this increase of capital. The balance will be paid as may be decided by the Assembly.

Art. 10. In case of delay in payment, the management may take all legal proceedings—even to execution—against the subscriber.

Art. 11. Each share gives a right,

1st. To interest at 5 per cent., which it bears only from the opening of the Association workshop;

2nd. To dividends;

3rd. To a proportionate share in the reserve fund.

Art. 12. The shares are in the name of the owner; no shares belong to bearer. The shares are indivisible; the association recognizes but one member for each share.

Provisional receipts are given until \$40 has been paid on each share. The receipt then becomes final.

Art. 15. The rights and obligations of a share follow the name in which it is taken, no matter who may hold it; the ownership of a share entails adherence to the rules and to all decisions of the General Assembly.

Art. 21, § 2. Subscribers three monthly payments in arrears may be expelled.

Art. 22. Amounts coming to a member who has resigned, or been expelled, or to one deceased, are paid in accordance with the last inventory; the payment is completed in three years, or one-third every year, with interest at 5 per cent. per annum.

The following are the rules relating to work:—

#### OF THE WORKSHOP, OF THE FOREMAN.

Art. 37. The members are employed in turn; in case of refusal they are placed at the foot of the list; in case of need, workmen not belonging to the Association may be employed.

Art. 38. Work is done by the hour, under the orders of the foreman nominated by the director.

The powers of the foreman are settled by the rules of the interior.

Art. 39. The price for work is settled according to the city of Paris list.

The question of profits is thus arranged:—

Art. 48. The general expenses and interest on amounts paid by shareholders being deducted, the net profits are divided as follows:

1st. 80 per cent. to shareholders as dividend;

2nd. 20 per cent. to the reserve fund.

The statutes are followed by rules of the interior. The principal clauses are:—

Art. 3. At every meeting of the board of management, a ticket will be given its members entitling them to an indemnity of \$0.20.

In case of non-attendance, they are fined \$0.60.

The fines are to be paid at the general meetings.

Art. 6. A shareholder arriving at work fifteen minutes later than the hour prescribed is fined \$0.10.

If he be half an hour late one hour is deducted from his day's work.

In case of the offence being repeated four times in one month, the delay being fifteen minutes each time, the fine is raised to \$0.20 for each delay, and an hour deducted for the repetition.

Art. 7.—In case of a shareholder making himself disagreeable to employees of the city or others, to the extent of prejudicing them against the Association, the director must take measures to change him to another locality or to replace him by another.

Art. 8.—The director has a right to replace any shareholder who refuses to obey his orders given in the interests of the Society, subject to the approval of the board of management.

Art. 9.—Shareholders must be notified when their numbers are to be drawn.

The president, who is named by the General Assembly, draws for absent members.

Art. 10.—Numbers 1 and 2 are reserved for the two shareholders who are named for adjudications.

The other numbers go on the road (marchent) in turn.

If one or more members refuse to accept their numbers they are placed at the foot of the list; they are the last to walk (marcher).

Art. 11.—Beginning, the first numbers are placed for three months, the first of April, May and June.

The first of July begins the replacing of the two numbers which continues every month; two going out and two coming in.

The numbers to go on the road must make their demand eight days in advance. All demands to be made of the director.

If no demands are made, the numbers whose turn it is to go out continue their duties.

Art. 12.—If orders come in during the month and the director is obliged to hire paviors from outside the Association, he is bound to notify the first shareholders having a right to go on the road and should in no case hire other paviors before having received the acceptance or refusal of shareholders.

Anytime that shareholders offer themselves for work, outsiders are discharged, replaced by shareholders.

## GENERAL ASSOCIATION OF WORKING OPTICIANS.

### ANONYMOUS PARTNERSHIP—VARIABLE CAPITAL.

In the preface to the rules of the Association it is stated that:

The end the Association *always* has in view (the Association has been changed) is the encouragement and development of the industry among all and each of its members, and especially manufacture and sale, and in general all transactions concerning optical instruments and all other articles relating to the said business, or which the Association may undertake in the future.

The capital is formed in accordance with the following articles:

### OF THE CAPITAL AND ITS FORMATION.

Art. 6.—The business capital fixed at \$3,800 on 25th December, 1864, raised to \$5,600 on the 1st October 1865, and to \$22,000 in July, 1868, is now at the minimum \$24,000; it may in the future be brought \$32,000.

This business capital may be increased by the admittance of new members and by the decision of the general assembly.

Art. 7.—Business contributions are fixed at \$3,000 fixed shares and \$4,000 possible, which will be represented by named shares of \$100; for this purpose each member will be subject to retention of a certain amount on his work and on the profits in the following proportions:

Until the sum of \$1,000 has been reached, \$0.60 at the least, and \$1.00 at the most, every week, and the entire profits; from \$1,000 to \$2,000, the entire profits,

the member may leave a maximum of \$0.60 per week, and from \$2,000 to \$3,000, half the profits. From \$3,000, the member may, if he choose, leave half his profits until he has attained the possible capital, \$4,000. As many actual shares of \$100 will be given the shareholders as may be necessary to represent the share in the capital they have realized.

Art. 8. The business capital may never be reduced below the tenth part of its value as realized at the preceding inventory.

Art. 9. An account book will be given each member in which will be entered his payments and his weekly tax.

The rights and duties of members are settled as given below :

#### RIGHTS AND DUTIES OF MEMBERS.

Art. 12. Every member is bound to devote his work, his diligence and ability to the Association ; he binds himself to give all the care and assiduity to the work entrusted to him ; to give his regular and continuous assistance in all the transactions and undertakings of the Association ; he is bound to conform and submit to all the rules established, either by the present deed of the Association, or by the workshop regulations accepted by the General Assembly.

Art. 13. Members to be successively or alternately employed in the co-operative workshop will be named by the board of management. Any member leaving his employment in the Association to work elsewhere, not being duly authorized so to do, will be asked by the Board to resume his work, and if within eight days he does not respond to this first request which must be made by letter handed to him, he will be summoned by a bailiff to resume his work within eight days, failing to do so within the time mentioned, he will be considered as having resigned his membership, and will be proceeded against in consequence. The costs arising from his unwarranted absence will be laid to his charge. The same will be done in regard to a member authorized to work elsewhere for a time, and who fails to return at the expiration of the leave granted by the Association.

Art. 14. Members employed in the co-operative workshop will work more particularly by the piece, according to a tariff proposed by the Board of Management and approved by the Assembly.

Profits and the division of profits are settled as follows :—

Art. 33. The amount of assets in excess of the liabilities represent the profits of the business, which will be divided among the members in proportion to amount of work done by each, in addition to the amount of capital paid.

When the profits are divided the members are bound, until the sum of \$200 has been attained, to leave two-tenths per cent. of their dividends to form a reserve fund ; a special account will be kept for each member.

Art. 34. Any member having paid the exigible capital of \$3,000 and who has been a member of the Association for more than twenty years, may retire as an actual worker, and continue, by leaving his capital, to receive his dividends during his life.

#### ASSOCIATION OF SPECTACLE-MAKERS, GENERAL AND LIMITED PARTNERSHIP.\*

At the head of the statutes of the spectacle-makers, we read the following :

In the beginning of the year 1848, the manufacture of spectacles in Paris was still in its infancy ; the largest establishment employed no more than twelve or fifteen workmen and did business to the extent of \$3,000 or \$10,000 at most.

In the third flat of a house in St. Martin Street a small business in spectacle-making was done by Messrs. Duez & Durié. This small shop was the cradle of what

\* This association being one of the oldest, wealthiest and most important, we consider it proper to give the most complete details concerning it.

In 1884, the society possessed besides its paid up capital (\$226,312) a stock valued at \$40,000 and tools valued at \$120,000.

was afterwards the associated spectacle-makers. In a meeting of the majority of the trade, the question of association, to which the political events of the times had given rise, was first debated.

Muneaux and Delabre, both workmen, consulted Messrs. Duez & Durié, whom they knew were not unlikely to share their views, and after a few meetings and some discussion the Association was decided upon. Appeal was made to working spectacle makers but without result, for to the greater number the Association was still a utopian idea.

Nevertheless, neither Muneaux nor Delabre were idle, they managed to convince four or five other workmen who decided to join them. They went again to Messrs. Duez & Durié who cordially gave them the use of their small establishment, and their materials were then valued at \$130.

Neither of them being possessed of money, this was therefore \$130 of debts, and with their hands as their only resource and hope for the future the Association began March the 19th, 1849. The first statutes were arranged as well as could be managed; the contribution of each member was fixed at \$60; the profits were equally divided among the members, giving each at least \$120 for their year's labor, after an assessment of 8 p.c. to form a retiring fund for old age.

Membership was still small, for on the 16th of August of the same year but twelve members signed the statutes at Mr. Dumas' residence. The statutes were published and the association legally started under the name of *Brotherly Association of working Spectacle-makers*. The business name for the first year was Duez, Durié & Co. Muneaux named as third agent, waited while still working till the affairs of the Association should require his help in the management. That first year, in spite of lack of money and of credit, the members worked zealously and the Association found a market for over \$4,800 of its goods, with a yearly increase, until in 1867 the proceeds amounted to \$153,100, an immense result the founders of the Association had never foreseen.

In 1852 the events of the time and the exigencies of trade obliged the Association to modify and revise its statutes; it changed its name from Brotherly Association to that of Industrial and Commercial Society of working spectacle-workers.

The staff then numbered twenty members, quite insufficient to meet the orders which were then more than they could fill, and for the same season the pecuniary resources were insufficient for the demands. The contribution of each member was then raised to \$200, with a certainty that still the realized capital would be insufficient; but it was pretty generally agreed that it should be increased as often as the requirements of the business demanded it. This possible increase of each member's contribution suggested a serious consideration to the Society, that of providing for the old age of its members. This was the reason why it was decided that capital and labor should have an equal share in the profits, that is to say the members shared in proportion to the amount owned by them in the business capital, added to the amount of work done by them during the year. In fact, capital successively augmented, and using its rights, could alone in a longer or shorter period of time, come to the assistance and make up the deficiency caused by the extinction of the workman's productive power.

This new combination destroyed all need for a retiring fund, which was therefore suppressed as well as the equal division of profits, and all else likely to be prejudicial to the progress of the Association. Then still pursuing the end in view, the Association on the 9th of January, 1855, in general assembly, raised the contribution to \$400, and on the 28th January, 1857, to \$1,000. At this meeting it was decided that assistant workmen would be engaged with the right to subscribe a contribution of from \$200 to \$400 each; that the amounts so contributed, added to the profits, would warrant their share in the profits in equal rate to those of actual members.

In 1860, in spite of the satisfactory results obtained, the business still continued to extend, and the management not wishing to dispossess itself of its capital by paying dividends to members whose contribution was complete, convoked a general assembly for 17th July. At this meeting the contribution of each member was

raised to \$2,000, obligatory with power to increase it to \$3,000. It was also resolved and adopted that member's widows should leave their husbands' shares in the Association, at interest of at most 10 per cent., and 6 per cent. at least, per annum.

On the 24th March, 1878, the Association convoked in general assembly, raised the contributed share of each member to \$5,000, and that of assistant members to \$1,000, and adopted unanimously the revised statutes shown hereafter.

During that period, twenty-five years, we had to regret the death of five of our colleagues; the resignation of twenty-one members, and of twenty assistants (or adherents), the loss of whom reduced the business capital by \$18,600.

This Society is a general partnership as regards its agents, and a limited partnership as regards the other members. It has no shares, but portions in the interest which are not transferrable.

Admittance of new members is established by articles 8, 9 and 10, in the following manner :

Art. 8. A member is accepted only for the special branch in which he is versed ; in case there be no work to be done in that particular branch, the Association is not bound to procure him employment. In such event, if he has been less than ten years a member, he has a right to rank with other members, being placed under article 40, as regards his maximum or minimum rate. But beyond that period he has a right to the dividends pertaining to his capital. In either case he may no longer join in the business of the meetings, but preserve his right to assist at the rendition of the accounts of the inventory at the end of the year, having a constitutive voice and the same powers as adherents. If the cessation of that branch of the business, special to him, is caused by his fault, he may be expelled from the Association by decision of the Assembly.

Art. 9. In extraordinary cases, or to add to itself a new branch of industry, the Association may receive a member with his capital complete, either in specie, material or goods, and without noviciate. But members received with the advantages of the present article can, in no way, share in the management without their admittance has been considered in the light of that of a worker.

Art. 10. Members have no deliberative voice under one year's membership, and a contribution to capital of \$200.

The rights of members' widows are provided for by article 13 here given :—

Art. 13. The association recognizes as forming part of its staff, members' widows without distinction.

They will have the power, by certifying to it within one month of the member's decease, to remain members for their husband's entire portion, if they have the right to it, or to the part only that remains to them after division with the other heirs. They must prove their right within a year.

A member's widow marrying again will be considered as having resigned, and her capital will be paid back to her.

The formation of the capital is provided for by Articles 18, 19 and 20, as follows :—

Art. 18. The capital is exclusively formed, except in the case provided for by Article 9, of amounts retained on work done, and on profits and dividends in the manner herewith indicated.

Each member will contribute a capital of \$6,000, to be divided into six parts of \$1,000 each.

For this purpose the entire amount of profits coming to him will be retained until they amount to \$1,000, and he is given the right to leave 10 per cent. on his work, if he choose.

From \$1,000 to \$2,000, the amount retained on profits is three-quarters; the member may, if he choose, leave the remaining quarter as representing part of the 10 per cent. on his work.

From \$2,000 to \$5,000, he will leave one-half his profits.

From \$5,000 to \$6,000, he will leave but one-fourth part of his profits.

Besides this amount of fixed capital, every member still actively engaged in the Association has the right to raise his capital to \$8,000 by means of a retention of

one-fourth of his profits, he having, however, previously declared his intentions within the fortnight following the inventory.

This allowed capital will bear interest at 10 per cent. for the maximum and 6 per cent. for the minimum, as is stated in article 41 in regard to members' widows.

This capital, quite distinct from the fixed capital, is guaranteed in same way as widows' capital in accordance with the meaning of article 41, and will only be paid back after fixed capital.

This capital, which may be styled allowable, will not be merged into fixed capital, and will be payable only at the death, resignation or expulsion of the member, and that in the manner and as is stated in the chapter on re-payments.

Dividends proceeding from this allowable capital will be paid each year at the period fixed by the General Assembly, and may not go to add, to nor to increase the said capital.

A member who retires either from old age or by placing himself within range of the advantages offered by article 40, is not allowed to increase his capital; he receives the profits accruing from it under articles 39 and 40.

Art. 19.—Each adherent must furnish to the Association a capital of \$1,000, formed as follows: he will submit to a retention of 10 per cent. on his work and of the entire amount of his profits up to \$200; from \$200 to \$1,000, half his profits will be retained, with the power given him to leave the whole and 10 per cent. on his work.

Any adherent having become possessed of \$1,000 in the Association and leaving, will submit for the period of one year to the interdictions given in article 44. The Association has, however, a right to make any special agreement it may choose with any adherent.

Art. 20.—The capital originally fixed at \$60 per member of the thirteen founders, by act of the 6th August, 1849, has been increased several successive times, by retentions on work and on the profits of the business.

It is susceptible of increase and diminution, but may not be reduced below the sum of \$80,000.

The division of profits is regulated as follows:

Art. 36.—Capital and labor have each a proportionate share in the profits; yet no member can, as regards work, count at so much in the franc for this division higher than the sum of \$520. If the work done during the year is valued beyond this amount, the surplus is considered as allowed wages.

Art. 37.—Adherents filling no administrative office in the Association do not share in the profits for more than a proportionate amount of their business capital.

Art. 38.—Dividends are paid by twelfth parts month by month. The first payment is fixed, on proposal of the Boards, at the statutory meeting for settling accounts.

Art. 39.—A member or adherent, in a case of infirmity which incapacitates him for work, may only receive his dividend at the rates of realized profits and an account of his capital whatever the amount may be, in so far as he has been periods of ten years a member. If the infirmity incapacitating for work occurs previous to the lapse of the ten years mentioned he can rank only with members included under the provisions of article 40, unless the injury or infirmity incapacitating for work is the result of an accident which has been met with during work done for the Association. In case of the said member resuming his regular work, without interruption for one year, he may again become a member with equal rights.

Any member or adherent having been twenty years in the employ of the Association, may retire, no matter what his age or his share in the capital; in that case he receives all his dividends.

Any member fifty years of age who has been fifteen years in the employ of the Association has a right to the advantages.

Any member or adherent having paid all his business capital and been fifteen years in the employ of the Association may retire and receive all his dividends.

In regard to any member, employee or foreman fifty-five years of age, the Association reserves to itself the right to dismiss said member, by giving him six

months' notice in advance of the cessation of his engagement, and that without indemnity.

The Association fixes sixty as the extreme limit of the age of activity, and has settled that any member or adherent who has arrived at that age, must by right retire whatever may be the position, whether administrative, commercial or industrial, he may hold in the Association, and that without indemnity.

Art. 40.—Any member or adherent, whatever may be the amount of his paid capital, who has spent at least ten years in the Association may, if he choose, retire, that is, cease to take an active part in the business of the Association; but can receive but 10 per cent. as the maximum interest of his capital. In case the amount of profits should be insufficient, or not reach this figure, he will receive dividends in the same rate as other members, never, however, receiving less than 6 per cent.

Art. 41.—Widows of members having no deliberative voice, nor holding any office, will be paid, as long as they remain widows as provided for by article 13, 10 per cent. dividends. These dividends may be reduced to 6 per cent. under the conditions stipulated in the preceding article.

The Association of spectacle-makers number 53 members, contributing each \$1,000 These latter have no vote in the General Assembly.

The association has prepared a set of rules for the interior, of which we give the most important points :

#### PREFACE.

The working spectacle-makers, associated commercially and industrially, consider that harmony and agreement are the first conditions necessary for the existence of a society, having laid the foundation of their statutes, have adopted this present regulation to prevent any discussion that may disturb the harmony so essential to the prosperity of an establishment. The members having adopted these regulations of their own free will and without mental reservation, bind themselves to observe and to enforce them. They urge the different councils named by them to avoid ill-will in their application, as the penalties named are imposed to preserve order and not as means of revenge.

Three agents are named, one agent for the interior, one for outside and one for settling contracts. The following are their respective powers :

*Agent for the Interior.*—This agent is charged with the superintendence of the foremen, their accounts, and the verification of their several expenses during the week. He must settle all differences and disputes that may arise between the foremen and the workmen under them.

*Agent for the Exterior.*—This agent is charged with placing the goods of the Association and with all that relates to giving publicity to the productions of the Association. He must make himself acquainted with all appliances and all novelties relating to the business of the Association.

He is, moreover, charged with settling all disagreements that may arise between customers and the Association, and bound to discover the cause of such ill-feeling.

*Agent for Contracts.*—This agent is charged with the drawing up of all contracts and commercial treaties entered into by decision of the councils; he is responsible for all commercial documents, and should see that extracts are made of all accounts, and that payment is made in concert with the agent of the exterior, charged with their receipt. He is, moreover, charged with the banking, with all dealings with furnishers, and with the correspondence.

All matters relating to travellers are under his direction.

The opening and closing of the workshops take place as follows :

From the 1st of April to the 30th of September, from six in the morning to eight at night.

From the 1st of October to the 15th of November, from seven o'clock to nine o'clock at night.

From the 16th of November to the 15th of February from eight in the morning to nine at night.

From the 16th of February to the 31st of March, from seven in the morning to eight at night.

On Mondays at all seasons the workshops close at seven at night.

The shops are opened for sale as follows:

From the 1st of April to the 30th of September, from seven o'clock in the morning to eight o'clock at night.

From the 1st of October to the 31st of March, from eight o'clock in the morning to nine o'clock at night.

Any infraction to the above article is subject to the following penalties:

Fifteen minutes late, \$0.05 fine;

Thirty minutes late, \$0.10 fine;

Sixty minutes late, \$0.20 fine;

All members must give ten hours work.

The price of work is settled by the Assembly and entered in a tariff book for the purpose, which can always be consulted by the members; these prices can be definitively modified by the Assembly alone.

In any case in which the agents may be obliged to change any of these prices, they must be authorized by the board of management; such change, although made immediately, will be final after it has been sanctioned by the Assembly.

Members, on entering, bind themselves to undertake any kind of work without distinction or regard to ability, if the need should arise; any infraction of this article is punishable as follows: for a first refusal, \$0.40 fine; for second refusal the fine will be raised to \$1.00, and if need be, the councils may suggest the expulsion of the offender to the General Assembly; this article is applicable in its entirety to beginners and to adherents.

The Association may give members leave to work at home; they remain subject to the same duties as those who work in the shops, and they may be recalled to the workshop when there is need; a deduction of 10 per cent. will be made on their work, they not being liable to be disturbed as are those who work in the workshop.

Members working at home have no right to employ assistants or apprentices without authorization from the Association, and they may not, in any case, work for others under penalty of being expelled.

A Commission consisting of three members will be named for each branch of the business, and it is their duty to meet once a week under the agent for interior's presidency.

The duties of this Commission will be to report on the moral condition of the workshops, and to assure themselves that the work is developing. This committee will be called upon to give advice on the tariff for work, and on the management of their shops. They will draw up a report of their proceedings and observations to be submitted to the Board of Management.

A slate will be hung in each workshop, on which the men will each day write the time of their arrival and the time they leave, as well as the time they have lost; the foreman superintends this and copies it, every day, into a special book; infringement of this rule entails a fine of \$0.05.

Any employee accepting goods not suitable as regards manufacture, will be subject to a fine of \$0.05.

Any member coming to the shop in a state of intoxication and refusing to leave when told to do so, will be subject to a fine of \$0.05 to be retained in one sum on the following Saturday.

Games and songs liable to disturb order are forbidden in the workshops; those refusing to obey when once bidden to cease by the foreman or a member, will be subject to a fine of from \$0.05 to \$0.20.

Finally the Association of spectacle-makers states that it will open a provident fund to which all the employees and workmen employed at the shops for one year will have a right to belong. They will claim an indemnity of three francs per day during illness, for a space of six months.



## ASSOCIATION OF WORKING TINSMITHS, MANUFACTURERS OF LANTERNS AND GAS METERS.

### GENERAL AND LIMITED PARTNERSHIP.

The business capital of the Association of working tinsmiths is fixed at \$10,000, which may be increased. It is permanent and movable, and proceeds from contributions of the members, whose share in the capital is each \$400, payable \$0.20 per week.

The profits are thus divided :

- 25 per cent. to the reserve fund and to the indivisible amount retained ;
- 25 per cent. to the retiring fund ;
- 50 per cent. dividend to be divided among the members.

Members who have been unable to secure work share equally with those who have worked for the collective fund, unless they have refused work from the Association.

The Association has a retiring fund to which none have a right but such as have been ten years a member.

The last article of the statutes is devoted to an object we have never before seen in the statutes of any other productive association. It reads thus :

Art. 58. As immorality proceeds from lack of instruction every member who is the father of a family is bound to give them an education in accordance with his means, under penalty of being expelled, after two successive warnings to be given within three months.

## GENERAL ASSOCIATION OF WORKING TAILORS.

### ANONYMOUS PARTNERSHIP, VARIABLE AND UNREDUCIBLE CAPITAL.

The statutes of the working tailors' Association are prefaced by a exposé of their principles and a note of their history.

The following is the exposé of their principles :

Why should even the best paid workman and the one most valued by his employer, still prefer the Association ?

We hope to be able to explain in a few words why the productive Association is destined to ameliorate the workman's lot, and why, above all, the principle it contains should draw to it all the most moral, most intelligent and most industrious men of every trade.

And, in fact, the object of every productive association is the improvement of the lot of the greater number of workmen in each trade ; they demand the active and devoted co-operation of all its members. In order to secure the success of an association self-abnegation, perseverance and honesty are indispensable qualities required in its members.

Their mission is, above all, to suppress the abuses practiced in the greater number of houses, to the workman's disadvantage, whether they are caused by the routine or by the pride of the master which prevents his making any change in his ways. Another certain result is to repress the feeling of antagonism which exists in a latent state between workmen and masters, because practice better than precept demonstrates the wrongs that exist on one side and the other. They tend to make the workman more pliable and conciliatory in regard to details, and not to maintain any grievance unless it has a real foundation, and he can support it by sufficient proof to censure his enforcing his rights.

\* This society is very prosperous. Besides its paid up capital it owns a rolling fund of \$40,000 formed from the reserve and retiring funds, materials worth \$8,000 and a deposit in the retiring fund of \$6,600.

This prosperity is due, in a great measure, to the ease with which new members are admitted and to the advantages given them. The new members are not required to contribute any capital, and by a retention of \$0.20 they share, at the end of the year, equally in the profits, equally with the others who have paid their \$400. Thus, in 1884, the profits amounted to \$71.50 each, and those who had paid but one year, about \$10.40, nevertheless received the entire amount of their dividend, only it was paid to their sleeping-partnership.

They encourage a sense of dignity in the workman who, henceforward, feels himself to be a man, and not a machine, because with the rights promised for him by the Association are also the duties imposed by it; for he is now as responsible for losses as he has the right to share in the profits, and if bad business is done, he has only himself to blame.

In order to ensure a beneficial result we would point out a few of the principal rules which must be obeyed from the beginning:—

1st. The formation of a capital in accordance with the first requirements of the business, it is intended to follow, and which should always be increased as needs require.

2nd. The creation of current accounts at the business headquarters, that is, its own Savings' Bank.

3rd. Establishing a library for the use of its members, in order that their intelligence be more and more developed by study.

4th. To establish, as soon as possible, a retiring fund to which by more than one regular tax, which cannot be too high, must be developed the greater part of the acquired profits, especially after the business capital has been all paid, and being careful to mention that the amounts in the retiring fund will be placed at the current accounts of the Association, which will increase its rolling fund. The object of this fund is to assure a sufficient provision for the old age of each member, in order that they being exempt from care for the future may during their youth devote all their intelligence to assure the success of their Association.

The following is the historical account of the Association:—

Filled with the ideas we have just expressed, sixteen young tailors on the 15th of October, 1863, agreed that now was the time to put into practice the principles they had long studied in theory. They were so fortunate as to succeed, and not without personal merit, for at that time nothing was heard in the trade but "the tailors will never succeed." Receiving but little encouragement from those in their own business, they were still worse treated by others, and, a thing which to-day may seem incredible, they were obliged to choose between removing from their quarters in the street called Grenelle-Saint-Honoré, six months after their installation, or to take down their sign bearing the name "General Association of Working Tailors."\*

They determined to move rather than lower their flag, but they spoke to seventeen proprietors before finding one willing to consent to give them a lease, although it was known who they were, and they offered to pay in advance. They took up their quarters at No. 27 Fontaine-Molière Street, and they discovered that they had been well inspired to resist the persecution, for their resistance earned for them the sympathy of a large number of customers, who testified their feeling by giving them more work. We will not dwell on the difficulties of all kinds met with during the first year; suffice to say, that all the capital contributed by each was \$10 and that even these \$10 were completed by some by the sums earned by their first piece of work.

However, the membership was increased to 53, and the amount of capital was raised to \$3,400. It was only later, after renewed success, and after the strike of 1867, that the number of members amounted to 220 and the capital \$10,000, represented by 500 shares of \$20 each. Since that period all possible development has been given the work, especially by doubling the capital, which raises it to \$20,000 at the present time; and our strength lies in the fact that we have declared it to be unreducible. At the present day our Association has a variable capital, but it is in amount alone; once a share has been subscribed it may be transferred to another, but never reduced in value.

This is the best security that can be offered our contractors and the only means of establishing credit.

The principal clauses of the statutes declare:—

\*The other tenants of the house forced the proprietor to give them notice to quit, unless the Association would consent to substitute for its title of working Association, that of any business firm whatsoever such as "So-and-So & Co."

Art. 1. The Association of Working Tailors established 15th October, 1863, under the form of a simple partnership, transformed later into a company of limited liability, and now existing under the form of a joint-stock company with a variable and unreducible capital, whose object is the opening of one or more establishments for the Paris trade, for exportation and for importation and all that relates to the business.

Art. 6. The business capital is fixed at a minimum figure of \$20,000, represented by 1,000 shares of \$20 each; it may be increased according as the Association may require, and after decision by the General Assembly.

It will also be increased by a sum of 5 per cent., retained on work done by the members for the Association of whatever kind the work may be; the proceeds of the amounts thus retained are carried to the account of the contributors, to be converted into shares when the amounts will have reached a sufficient figure.

Art. 7. Shares are payable as follows: One-tenth on subscribing, and the balance by monthly sums of, at least \$1, whatever may be the number of shares subscribed.

It is sufficient to subscribe, or to acquire, one single share in order to become a member; yet members being bound to contribute a business share of \$100, the interest and dividends coming to each of those who have not fulfilled this obligation, will be retained and carried to their amount, until the whole is paid up. Every share is and remains in the name of the subscriber.

Art. 12. Women are allowed to become members under the same conditions as men. A wife must, however, be authorized by her husband.

Art. 38. A jury is instituted, consisting of nine members, named by the Assembly.

They are elected for two years, and half their number renewed every year; they are re-eligible.

Art. 39. The jury is specially charged with the duty of judging all disputes relating to the price of work, either by the piece or by the day, with receiving work, and with all infractions of the statutes and regulations.

Art. 40. It will also decide, as a last resort, and as a friendly arbitrator, all differences that may arise between the workmen and the Association, or between workmen themselves, in all matters concerning the Association.

Art. 59. There will be an annual assessment, after deduction, for all costs, on all kinds of productions of:—

1st. Two-tenths, of which the first goes to form a reserve fund, and the second to be given in the form of certificates of attendance, which amount cannot surpass the sum of \$0.40.

2nd. The amount required to pay capital a dividend, which must not exceed 5 per cent.

The balance, if there be any, will be divided between labor, capital and economy.

Art. 60. The Association may, in case of need, employ outside help, the price to be agreed upon by mutual consent.

The Association of working tailors possesses, moreover, a provident fund, the object of which is to provide its members with a retiring pension. Its fundamental capital is \$12,600.

## ASSOCIATION OF ARTIST DECORATIVE PAINTERS.

### GENERAL PARTNERSHIP.

The Association of Decorative Painters consists of sixteen members; they have signed among themselves a temporary agreement in regard to the execution of a certain quantity of decorative work to be done in the City Hall (*Hotel de Ville*). It is a type of those temporary contracts entered into for certain specified works.

NOTE.—The members over sixty years of age are not subject to this retention.

The object of the Association is very explicitly given in their statutes, as will be seen by articles 2 and 4, herewith given :

Art. 2. The object of the Association is the execution of the decorative painting to be done in the City Hall of Paris. (*Hotel de Ville de Paris*).

Art. 4. The duration of the Association will be limited to the entire completion of the work undertaken or to be undertaken by the members of the Association in the City Hall of Paris. (*Hotel de Ville de Paris*), which is the object of the Association.

The business capital is a secondary matter. The artist decorative painters have, it may be stated, neither materials nor primary matter to provide. A few brushes, a ladder, and a little color are the only advances necessitated by the business. And, therefore, the Association has limited its subscribed capital to \$32, or \$2 per member.

In the event of the work contracted for requiring more time for their execution than was foreseen by the contracting parties, they may, according to their agreement, surmount the difficulty by employing outside hired help who are not to be considered members, as is stated in the following article :—

Art. 9. If the number of members prove too small to execute the work, the Association may engage assistants who are not to interfere in any way with its accounts.

Article 10 regulates the work in the following terms :—

The work done by the associated members is calculated by the hour. A committee of three, chosen from among the members, will regulate the wages of members, each working at his special branch, the latter being consulted.

Liquidation is provided for in the following manner :

Art. 11. At the expiration of the Association, when the work submitted has been delivered and paid ; account will be taken of each one's contribution ; all debts contracted by the Association will be first paid. This payment made, the share contributed by each member will be paid him, and the profits realized by the Association will be divided among the members in proportion to the time each has spent at work without any loss of time whatsoever.

The members are then disbanded, being free from all obligations one towards the other, and are at liberty to engage in any other occupation without liability to damages and interest prescribed by other joint-stock companies of long duration.

## OFFICIAL JOURNAL ASSOCIATION.

### TYPOGRAPHICAL LIMITED PARTNERSHIP.\*

#### *Anonymous partnership—variable capital.*

This typographical limited partnership has for its object the composition, printing, dispatch and distribution of the *Official Journal* of the French Republic.

The business capital is fixed at \$1,000, which is simply a guarantee for the execution of the work, besides a certain sum retained on the salaries.\*\* The \$1,000 are divided into one hundred share of \$10 each.

The first paragraph of article 7 of the statutes says :

No one is allowed to subscribe for shares in this Association but the members of the Parisian syndical typographical chamber.

The object of this precaution is to prevent all but syndicate printers from belonging to the commandite, and also those belonging to the syndicate seceded from that which treated for the undertaking.

Article 13 declares that no one can own more than five shares.

\* This association is established without either capital, materials or tools ; it furnishes the work only, the material being provided by the State. The work represents about \$120,000 per year, on which the Association realizes about 10 per cent. profit. On the other side, the Government has declared that by this arrangement it saved, in 1881, \$120,000, as against \$240,000 paid in 1882, on private contracts previously entered into. The members of the Association have bound themselves in regard to the State, to avoid all strikes, under definite penalties.

\*\* This amount is represented by the salaries for the first two weeks in the year, and reaches the sum of \$2,800.

Art. 28. The director\* is charged with execution of all the decisions of the board of management of which he may be a member; he superintends and directs the composition, printing, expediting and distributing of the *Official Journal*; he signs all correspondence within his authority; he appoints and dismisses all outside assistants, and determines their allowances and wages.

The profits are thus divided:

The net proceeds, deduction made of all expenses, constitute the profits.

Then the profit is assessed:

1st. 5 per cent. to form the legal reserve;

2nd. The amount necessary to pay shareholders 5 per cent. on the amounts paid by them.

The remainder of the net profits after the above assessments will be divided as follows:

1st. 10 per cent. deducted for establishing a provident fund;

2nd. 5 per cent. paid to the retiring fund of the Parisian Typographical Association.

3rd. The balance will be divided among the shareholders and typographical cooperators under the conditions and in the proportions fixed by the annual general assembly.

## NEW PRINTING ESTABLISHMENT—L'IMPRIMERIE NOUVELLE.

### CO-OPERATIVE ASSOCIATION OF WORKING PRINTERS.

#### *Anonymous partnerships, variable capital.*

This Association was definitively established on the 10th of May, 1870, after five years previous payments, with \$16,000 subscribed, and more than \$6,000 paid. The Association has been altered several times, and in the beginning met with great difficulties.†

To be noted in its statutes are the following articles:—

Art. 6. The business capital is fixed at \$20,000. It may be increased.

When the Association was constituted in 1868, the number of subscribed shares did not permit the business capital to be fixed at more than \$10,000. It was successively raised to \$16,000 in 1870, and to \$20,000 in 1873.

Art. 7. It is divided into shares of \$20 each, which are to be paid in sums of 20 cents per week, with the right to pay in advance.

Art. 8. No one is allowed to subscribe except he be a working compositor, a revisor-compositor, manager of a printing machine or printer, and he does not belong to the corporate society for the specialties above mentioned.

No one is allowed to subscribe for more than six shares.

The commentary says: The excluding of any workman not belonging to the syndical chamber of his branch may, it is true, appear to be a severe measure; yet it is but a very legitimate warranty against any trouble that might arise from workmen holding themselves apart from their fellow-laborers, and whose conduct, in consequence, might lead to the supposition that the Association is but a trading concern, and not a means of arriving at the solution of a social question.

Art. 48. The workshop is under the immediate management of the director. No one is allowed to disobey his orders.

Art. 49. The director names the foreman and the head men. He is not bound, in this case only, to observe the rules for entering, spoken of in article 53.

Art. 51. The foreman and the head men answer to the director, and without appeal, for all that concerns their duties.

Art. 52. The work will be done by bands or groups, the number of which will be settled by the director. Each group will name its page-setter, and will be given free choice as to the following:

\* Nominated for three years.

†The amount of subscribed and paid up capital in 1884 was \$40,000, and the Company owned material valued at \$120,000.

Whether the group will be paid equal wages;

Whether the group will be paid *pro rata*.

In any case the groups will themselves settle, and by ballot, the division of their fund.

Art. 57. All difficulties concerning the price of work will be submitted to the arbitration of the Parisian Typographical Mutual Aid Society. Their decision will be final.

Art. 58. 30 per cent. of the profits will be consecrated to forming a reserve fund which must never exceed the capital.

Art. 59. The balance of the profits, interest being paid, will be used to enlarge the workshop of the Association, or to the purchase of other printing machines.

Art. 60. Nevertheless, when the reserve fund is complete, and all the members employed by the Association, the General Assembly may decree payment of dividends. The division will be made according to the number of members and not according to shares.

Art. 61. Notwithstanding if the compositor-staff does not necessitate the employment of all the other shareholders, proof-readers, or printers the Assembly may, in such case, order the payment of dividends.

Art. 62. Shareholders having refused work from the Association will have no right to dividends. They will, however, still preserve their right to interest, and may claim their right to return to the workshop when they choose. When a member is dismissed from the workshop of the Association, he thereby, from the date of his dismissal, loses all right to dividends.

Any shareholder, drawn by lot, who refuses to work in the workshop when first called to do so by the director, is debarred from drawing again, until the entire list of members has been drawn.

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#### COLLECTIVE ASSOCIATION OF FILE-MAKERS.

In their principal points the statutes of this Association differ in no way from those of other associations in *nom collectif*. The association was established in 1848, under government patronage, with \$2,000 subsidy.

Articles 9, 10 and 11 determine the amount of business capital and contributions, in the following manner:

Art. 9. The capital of the Association is formed from obligatory contributions from the members.

Art. 10. The business contributions for each member, are limited to \$1,600, obligatory and \$2,000 optional. The contribution of \$2,000 gives a preferential right to payment of dividends, before the \$1,600 contribution.

Art. 11. Every member is bound to leave his profits and interest until they reach the sum of \$400; beyond that amount he may receive interest on his capital; but his profits are left to increase his business capital. Cash payments may also be made, and payments in tools, after valuation, and if the Association requires them.

The division of profits is thus regulated:

Art. 38. Members whose contribution has reached the sum of \$400 have a right to be paid their interest when the General Assembly has voted its payment; their profits go to increase their business capital. The profits are shared and the losses divided among the members in proportion to the total amount of wages received by each during the year.

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#### CO-OPERATIVE ASSOCIATION OF WORKING JEWELLERS IN ROLLED GOLD.

##### ANONYMOUS PARTNERSHIP WITH VARIABLE CAPITAL AND MEMBERSHIP.

The Association of Working Jewellers in Rolled Gold was established on 25th, August 1881, and its future seems already secure. Its membership is now 160, who have paid \$3,800. It has done sufficient business to realize profits.

In the preface to its statutes it is stated that:

In order that it be clearly understood by workers that the object of this Association is not to promote any personal and particular interest, and that it is based on the principle of the broadest freedom from mastership.

The fundamental rule of the present statutes is:

- 1st. Refusal of all mastership;
- 2nd. The form of a joint stock company with variable capital and membership;
- 3rd. Respect due to the right of every one to belong to the Association with like advantages;
- 4th. Refusal to admit or employ as assistants men from outside, except in certain cases provided for by the statutes;
- 5th. Equal vote by member, and not by number of shares;
- 6th. The right of each member to vote for or against office-holders;
- 7th. The right to oppose a demand for dissolution unless the statutes on such point have been observed.

Article 5 provides that the balance of each \$10 share, of which the tenth part was paid at subscription, be paid at the rate of \$0.25 per week.

Admittance forms the subject of the two following articles:

Art. 7. Workmen are admitted into the Association on the same footing as the men; they may have a consultative and deliberative voice in the assemblies, but may not form part of the management.

Art. 8. Master jewellers are not admitted into the Association.

Apprentices are subject to the provisions of article 12 as follows:—

Art. 12. Although the intention of the Association be to employ as workers only such as are members, an exception is made in favor of apprentices of the business establishment of the Association, who, in the interval between the completion of their apprenticeship and their twenty-first birthday, may remain as workmen; after that age they may only remain as subscribers.

The organization of labor in the workshop of the association is the subject of the following articles:—

Art. 20. Members are admitted to work in the business workshop according as their special branch of work is required, and according to their numerical order.

Art. 21. In the event of working members not responding to the call made from the workshop, the management is authorized to hire temporarily, workmen from outside the association who must be dismissed, or the association must cease to hire them, when members in the same branch of work, offer themselves for employment.

Art. 22. Work which may be as well done outside the business workshop may be so given to members at their request, and at the same rate as if done at the workshop, as long as such a manner of proceeding causes neither loss nor trouble to the Association, and that the management have sufficient reason to be assured that the member employs neither apprentices nor assistants outside the members of the Association.

Art. 23. For designs and models not the property of the Association, a commission of 1 per cent. on the sales of the copies, will be allowed the authors if members. The division of profits is made as follows:—

Art. 32. The Board of Management supervised by the Board of Superintendence will, every six months, take an inventory and draw up a balance-sheet of the affairs of the Association.

The net profits resulting will be divided into five parts.

The first to be distributed as dividends among the shareholders.

The second to be paid to the reserve fund.

The third to the formation of an Aid and Provident Fund for the shareholders of the Association.

The fourth to increase the material and for improved means of working.

The fifth to pay for certificates of attendance for the administrative committees.

Art. 33. Of these five parts, the reserve fund is the only one to which a member has any right in case of death or retiring.

Art. 34. Members may subscribe for any number of shares, but the first is exigible entirely in specie, according to article 5. The said share is productive only after complete payment.

Art. 35. The reserve fund may be put out at interest by the management, or it may be employed in the rolling funds of the establishment.

## CO-OPERATIVE ASSOCIATION OF WORKING LITHOGRAPHERS.

### GENERAL PARTNERSHIP—LIMITED PARTNERSHIP.

The Association of Working Lithographers has been 17 years in existence, during which period its actual business capital has been considerably increased, not only as regards material and tools, but also as regards the rolling fund, which must always be larger in accordance with the larger amount of work done.

The business capital is fixed at \$40,000, and the contribution of each member is \$200, which gives a membership of 200. The rules for payment are as follows:—

1st. \$2 for the first payment, plus \$0.40 per week.

2nd. Profits retained.

The founders, who were thirty in number, each paid \$50 immediately. By this means their weekly payments to make up the sum of \$200, was reduced to \$0.20.

The following are among the special articles of the statutes:—

Art. 11. The Association should, as far as practicable, give each of its members a share in the work to be done in its shops, according to each one's specialty.

Art. 12. The Association does not engage outside help except accidentally, and in the event of not being in a position to admit new members on account of uncertainty as to the duration of orders received for work.

Art. 15. Work is paid by the piece, the day or the month; its remuneration represents an actual salary, and is given to each in periodical payments; this remuneration is settled for each one, according to the custom of business, by the three united commissions who will apply the tariff without appeal, and settle the rate for work not included in the tariff.

Art. 16. Working members are not responsible for debts or for losses beyond the amount contributed.

Art. 39. The division of profits is made as follows:—

One-twentieth to each agent as a first share in the profits.

Two-tenths to the reserve fund until it has attained half the amount of the business capital.

One-tenth will be paid to the retiring fund, the rules of which will hereafter settle its disposal.

Profits will be shared in proportion to the amounts paid.

The statutes also establish an industrial committee whose powers are thus defined:

Art. 50. An industrial committee will be established in order to examine all models of inventions or improvement applicable to the productions and tools or machinery of the Association which may be offered by the members or by any other persons, and to decide upon their acceptance or rejection.

This committee is charged as follows:—

To verify the execution of the work undertaken by the Association and to report on it at all the ordinary assemblies.

If there be occasion, to take out all patents in the name of inventor and of the Association.

In each case the Association will pay all expenses of the said patent, and the inventor will be paid a minimum of 10 per cent on the net profits proceeding from his invention; the amount of such profits will be calculated for each inventory, by the industrial committee; the inventor's share in the profits will be paid him as long as the patent lasts; in case of death it will be paid to his heirs or claimants.



To determine, in accordance with the advantages the Association may derive from it, the amount of premium to be awarded the inventor of any improvement in the productions or tools of the association.

To determine which of the productions of the Association may be sent to different industrial exhibitions.

This committee consists of five actual members and of two supplementary members; they are named for one year, and are re-eligible.

Art. 52. The election is made by ballot of the entire membership at a period determined by council of superintendence, and fifteen days, at least, previous to the expiration of the powers of the preceding committee.

Art. 53. No one may become a member of any commission who is employed in the workshop of the Association; if one of them were voted to a commission, that fact would alone place him in the position of having resigned, and the first substitute become an active member.

## HACKMEN'S ASSOCIATION.

### ANONYMOUS PARTNERSHIP WITH VARIABLE CAPITAL.

The capital of this association is formed as follows:—

Art. 4. The business capital is fixed at \$24,600; it may be increased by the admittance of new members. It may also be reduced by the resignation or exclusion of some of the members, but in neither case is the capital to be reduced below the sum of \$10,000.

Art. 7. To become a member a minimum sum of \$400 must be paid, and six shares subscribed, and the would-be member also binds himself to complete the amount in the manner prescribed by the General Assembly.

Admittance and dismissal are determined as follows:—

Art. 29. Candidates must, in order to have their names inscribed, pay a sum of \$20 at least.

In case of non-acceptance this sum is returned to them within the three months following their rejection.

Art. 30. An expelled member's current account will be settled within three months; a sum of \$50 will be repaid him within five days of his expulsion.

The profits that may revert to him will be paid after the close of the next inventory; he has the right to present a successor to whom he transfers his shares, the successor to be accepted at the next General Assembly; in the event of non-acceptance the Association will pay his shares at par, within a year's delay. These conditions of payment are applicable to members resigning and also to heirs in case of decease.

No member may send in his resignation if his resignation reduces the business capital below \$10,000.

The following articles relate to the profits:

Art. 35. A sufficient amount of the profits will be assessed to serve as interest at 5 per cent. on the paid up capital.

The balance will be thus divided:

To actual shareholders.....	2 tenths.
To labor, <i>pro rata</i> the number of days.....	6 do
To the reserve fund.....	1 do
To the aid fund and gratuities.....	1 do
Total.....	<u>10 do</u>

When the two-tenths awarded capital have produced a new dividend of 5 per cent., making 10 in all, the balance may be used for increase or improvement in material.



Makers of musical instruments.	1865	do	Sl'ping partn'p	38,500	27,900	17	No.	460,000
Tinsmiths	1868	do	do	42,400	25,000	106	No.	700,000
do (box-makers)	1875	do	do	18,400	15,000	39	No.	800,000
Last-makers	1849	do	J't st'k co., variable cap.	11,600	7,728	12	No.	510,000
Watchmakers	1882	do	do	3,200	1,968	20	No.	16,200
New printing establishment.	1869	do	J't st'k co., fixed cap.	40,000	40,000	1,348	No.	800,000
Gardeners	1881	do	do variable cap.	3,000	1,560	20	Yes.	2,540 (7.)
Jewellers, goldsmiths, designers.								
Co-operative Association of <i>Offi- cial Journal</i> .	1881	J't st'k co., variable cap.		1,120	1,120	28	Yes.	440,000 (8.)
Filemakers	1848	do		42,000	29,454	21	No.	974,000 (9.)
Lithography.	1866	Gen. part'ship.		100,000	100,000	250	No.	601,800
Opticians	1849	do	Simple sleeping partnership	448,000	286,312	112	No.	6,000,000
Masons and stonecutters.	1885	do	J't st'k co., variable cap.	2,000	600	15	Yes.	6,177
Hsue carpenters	1884	do	do	2,100	1,207	7	Yes.	13,200
Decorative and house carpenters	1884	do	do	1,200	1,200	12	Yes.	1,534,556 (10.)
Chairmakers.	1848	do	do	320	320	16	No.	
Carragenmakers								
Monitor of Working Syndicates ( <i>Moniteur-desSyndicatsOuvriers</i> )	1882	Gen. part'ship.		5,000	3,000	39	No.	6,200 (11.)
Opticians.	1864	do	J't st'k co., variable cap.	24,000	14,300	5	No.	320,000 (12.)
Goldsmiths	1881	do	do	10,000	5,800	116	No.	3,000 (13.)
Paper rulers.	1883	Gen. part'ship.		12,000	1,806	6	No.	8,000 (13.)
Inlayers (Co-operative Society).	1881	do	J't st'k co., variable cap.	1,000	961	12	No.	68,671 (15.)
Inlayers (Workmen Association)	1883	do	do	600	337	6	Yes.	20,000
Inlayers (Parisian Association of)	1884	do	Variable capital.	120	120	9	No.	35,000
Lacemakers	1884	Sl'ping partn'p	do	3,000	420	68	No.	1,000
General Assn. of Workmen Pavers	1883	do	J't st'k co., variable cap.	3,360	3,000	26	No.	76,000
Association of Pavers	1883	Gen. part'ship.		7,200	7,200	6	No.	100,000

- (1.) The hired help of working carpenters of La Villette are locksmiths, long sawyers and joiners. They do not participate in the profits of the association, but they are paid 1 and 2 cents an hour more than by the contractors. Moreover, if they are wounded while working, they receive daily an indemnity almost equivalent to a half day's work, without any amount being deducted from their salary.
- (2.) The association of cement makers employ as hired help terrace makers or boys. They do not participate in the profits, but they receive daily wages higher by 2 to 3 cents an hour than from the masters.
- (3.) The Union of Cabmen has increased its material by 99 vehicles.
- (4.) The Alliance of Cabmen has redeemed \$20,000 of material.
- (5.) The Association of Cabmen, "La Moderne," have had vehicles made to the value of \$23,220, harness for \$5,200; their horses have cost them \$30,000.
- (6.) The hired help share in 25 per cent. of the profits.
- (7.) The association did not commence to work till 1882, and only sold in 1883.
- (8.) The Association of *Official Journal* allow 250 hired assistants to share in the profits at so much on the dollar of their produce.
- (9.) The hired assistants of the Association of Working File Makers do not share in the profits, but they are admitted as members after six months' attendance, and without any financial contribution. The profits are divided among the members in proportion to the value of the work done. The share of each member is \$2,000.
- (10.) Of the work done by the Association of Working Chair Makers to the value of \$1,500,000, \$1,000,000 is derived from hand work.
- (11.) Do not employ hired assistants.
- (12.) Was in general partnership up to 1873.
- (13.) Did not commence to manufacture till 1884.
- (14.) Will make a second appeal to the corporation to increase the number of its members. The share of each member is \$2,000.
- (15.) All the members of the association work by the piece.

SYNOPTICAL Table of the Productive Co-Operative Associations of Paris—*Concluded.*

Names of Workmen Associations.	Date of Establishment.	Constitutional Form.			Capital.		Number of members.	The hired help sharing in the profits.	Value of work done	Remarks.
		General Partnership.	Limited Partnership.	Anonymous Partnership or variable capital.	Subscribed	Paid.				
House Painters (Le travail) . . . . .	1882			Anon. part., variable cap	\$ 5,000	\$ 2,680	8	Yes.	\$ 56,000 (16.)	
House Painters (L'Union) . . . . .	1883			do	4,080	2,899	15	Yes.	28,600 (17.)	
Painters of Paris . . . . .	1885			do	1,400	140	7	Yes.		
Restorers . . . . .				do						
do				do						
Sculptors . . . . .	1881			do	4,900	2,400	10	Yes.	50,000	
Hand & Travelling Bag Makers				do						
Sculptors (Co-operative Association of the)				do						
Parisian Saddlers . . . . .	1883			do	4,400	2,600	117	No.	40,000	
Furniture Locksmiths . . . . .	1850			do	600	600	5	Yes.	22,800 (18.)	
Tailors . . . . .	1863			Variable capital . . . . .	20,000	19,600	180	No.	1,000,000 (19.)	
do	1868			Anon. part., variable cap	3,200	3,200	6	Yes.	80,000	
File-cutters . . . . .				Variable capital . . . . .	400	40	6			
Ferrace-makers of the Seine . . . . .	1885			Anon. part., variable cap	1,270	1,013	96		8,000	
Upholsterers . . . . .	1884			do	2,000	1,800	24		20,925	
Typography . . . . .	1881			do	2,400	320	18	No.	5,400	
Basket-makers . . . . .	1882			do						
Co-operative Society, immobiliere				do	28,000	28,000	369	No.	96,000	
Co-operative Society for the construction of workmen's houses				do						
Total . . . . .					1,510,492	1,096,071	4,930		17,758,691	

- (16) In sending me the information I had asked him for, the director of the Painters' Association "Le Travail," added the following observations:—  
 "As regards the number of members that compose our association the generality of persons who read our interesting tables think that this number of members is not at all in proportion to the amount of work done. This is in fact an anomaly that we do \$30,000 worth of work a year and have a premium. It will be said that we are a syndicate of small masters. Among the criticisms which have been addressed to us from different quarters, it is one of those which we have felt the most.  
 "In founding our association we had the firm hope to be able to associate with ourselves a large number of our fellow-workmen. Now, for the last two years we have not been able, in good faith and with the best will in the world, to take more than one. Mark the position we are in!  
 "This present year we have done about \$30,000 worth of work. During four months (June to September) we had employed 30 to 35 hired assistants, whilst during the remainder of the year we have scarcely work enough for the nine members and two apprentices. What would we do if we were 20 or 25.  
 "To diminish the hours of labor in order to divide the idle hours among all the members is scarcely possible beyond a certain limit taking into account our financial expenses which oblige us to make monthly payments of a certain importance (\$6); add to which our personal expenses, and you will see that for us, more than for others, it does not do to lose time. You are not ignorant of the answer that would be made to us by the masters."  
 (17) The Association of Working Painters, l'Union, have just admitted as shareholders persons outside the profession.  
 (18) The hired assistants of working furniture locksmiths share in the profits at the rate of 10 per cent. on the amount of the production  
 (19) Do not employ hired assistants.

## GREAT BRITAIN.

## SITUATION of the Productive Co-operative Societies, 31st December, 1887.

(Can give no account of the division of profits between capital, labor and sales as the registrar has given none in his published account.)

Object of Manufacture.	Name of Society.	No. of Members at end of 1887.	LIABILITIES.			ASSETS.				TRADE.	NET PROFIT.	
			Share Capital at end of 1887.	Loan Capital at end of 1887.	Res'ry Fund at end of 1887.	Value of Stock at end of 1887.	Value of Saleable Stock at end of 1887.	Value of Land, Buildings, and Fixed Stock at end of '87.	Allowed for Depreciation during 1887.		Investments at end of 1887.	Goods Sold during 1887.
ENGLAND AND WALES.												
I.— <i>Cotton, Linen, Silk &amp; Wool.</i>												
Cotten Cloth.....	Burnley Industrial Manufacturing	320	3,880	2,325	662	3,593	3,965	229	.....	34,276	424	1.23
do	Burnley Self-Help Manufacturing	1,004	65,855	75,240	2,749	39,036	99,511	4,482	2,239	206,549	3,250	1.57
do	Rochdale Manufacturing	8	1,135	715	414	1,513	540	.....	31	10,508	147	1.39
do	†Whittlefield	92	2,640	13,324	.....	11,520	4,396	438	90	22,313	106	0.47
Elastic Web.....	Lancashire and Yorkshire Prod. Manuf.	553	13,840	6,579	1,354	7,255	19,590	613	134	26,064	2,802	10.75
Flannel.....	Hebden Bridge Fustian Manufacturing	84	.....	.....	.....	.....	.....	.....	.....	274	.....	.....
Fustian.....	Hinckley Hosiery Manufacturing	176	3,975	2,213	320	4,237	2,698	314	6,188	10,551	240	2.27
Hosiery.....	Leicester Hosiery Manufacturing	28	78	124	.....	89	.....	.....	8	75	.....	.....
do	Sheepshead Hosiery Manufacturing	324	13,080	5,673	246	5,538	10,680	922	96	17,721	697	3.93
Quilts and Table Covers	Eccles Manufacturing	42	675	464	116	495	79	20	357	4,847	159	3.28
Silk Twist.....	Leek Silk Twist Manufacturing	212	2,618	566	444	2,993	344	35	98	8,792	534	6.12
Worsted and Wool	Airedale (Bradford) Manufacturing	120	3,482	8,588	.....	8,797	4,373	646	4	29,595	247	0.83
do	Thomson, Wm., and Sons (Limited)	.....	.....	.....	.....	.....	.....	.....	.....	2,478	.....	.....
do	Wholesale Society, Batley	.....	.....	.....	.....	8,061	.....	.....	.....	.....	.....	.....
II.— <i>Farming.</i>												
Farming.....	Assington	281	2,308	613	.....	1,670	374	16	52	1,263	†	5.54
do	North Seaton	99	249	.....	148	252	.....	4	.....	505	28	.....
do	Radbourne	9	.....	2,800	.....	2,500	.....	.....	.....	.....	.....	.....
do	Ufton	10	.....	2,600	.....	2,400	.....	.....	.....	.....	.....	.....
do	†North-Western Farming	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
do	§Scottish Farming Association	170	701	.....	.....	.....	.....	.....	712	.....	.....	.....

\*Had not commenced business in 1887.

†Only six months' trade.

‡Loss, £86.

§Loss, £97.



Fishing	39	987	431	1,460	127	1,692	125	7 38
Bookbinding	96	408	9	15	127	530		
Portmanteaus and Trunks	164	373	120	350	36	1,250		
Bag Manufacturing	8	8	375	255		347		
Printing	503	15,738	12,551	6,705	21,162	461	2,266	5 32
do	213	1,847	3,083	3,70	3,232	1,906	2,268	3 44
Cooperative Newspaper	213	1,847	3,083	3,70	3,232	1,906	2,268	3 44
Broomley Builders	22	43	2,211	12	2,272	79	17	2 15
Howley Park, Morley	137	5,000		1,949	3,113	8,792	48	5 60
Quarrying and Building	27	191		1,847	46	952	44	5 04
Baking Powder and Sundries								
Mats								
*Central House Decorators and Painters, London								
*London Cigarette Makers, &c.								
*London Needlewomen's								
Staveley Bobbin Manufacturing	122	1,777	857	1,708		5,046	503	9 95
Wholesale Society, Durham		7,338		3,637	2,303	15,280	768	5 02
do Crumpsall		22,378		5,518	12,762	28,315	742	2 62
Derwent Flour Mill	8	10,020	12,544	4,448	10,000	629	2,640	3 26
Halifax Flour	2,198	109,950	21,049	23,758	71,466	2,000	10,570	4 76
Hull Anti Mill	4,835	9,970	2,958	410	11,340	894	1,102	3 61
Hull Subscription Mill	2,268	3,568		207			78	1 67
Northalton Corn Mill	812	1,421	500	236	2,000		643	7 22
Oldham Star Corn Mill	219	44,938	9,901	25,515	22,757	1,800	857	17 363
Rochdale Corn Mill	687	83,791	4,076	54,004	31,132	2,002	678	149,548
Sheerness Economical	922	10,089	96	2,412	7,960	242	86	24,657
and Baking								15,730
Sowerby Bridge Flour	3,977	111,037	2,124	41,227	40,265	2,457	357,886	26,232
do								7 32
SCOTLAND.								
I. Cotton and Wool.—Linen... do	21,820	715,736	192,418	308,935	410,009	23,218	57,381	173,652
do Woollen	100	840	196	854	218		284	1,010
II. Leather.—Boots and Shoes.	367	4,877	6,313	8,746	2,823	98	5,255	27,222
III. Various.—Shirts		11,000		5,406	4,300	279	33,834	1,135
do Tailoring		800		93	700	51	1,650	40
do Upholstery and Cabinet		2,100		424	1,400	111	7,745	
do Knitting		1,020		1,069	70	8	2,557	66
do Printing		1,541		175	1,400	28	1,703	
do Pottery	134	4,329	8,791	497	11,404	401	59	7,280
*Boiness Pottery	59	3,680						685
Total	22,480	745,923	207,718	326,199	432,324	24,189	62,979	181,706
			18,149					70,484

Had not commenced business in 1887.      † Only six months' trade.      § Loss, £37.

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 BELGIUM.

The absence in Belgium of a sufficiently extensive legislation, granting a civil status to professional syndicates is an obstacle, that may be termed insurmountable, to the establishment of working productive co-operative associations. As a consequence, associations of that nature are very scarce in Belgium.

The *Natie* of Antwerp, associations of carriers between the city and the port.

The *Porters* and *Beer-carriers* found in several towns.

The Agricultural Society of Saint-Trond, established in 1874 for the use and preservation as common property, in consideration of a tax, of improved farm implements.

The Newspaper "The Co-operator (*Le-Coopérateur*) of Namur. The Popular Printing Establishment (*L'Imprimerie Populaire*) at Brussels. The Typographical Alliance (*L'Alliance Typographique*) at Brussels. The Tailors Co-operative Society at Ghent. The newspaper *Le Peuple*.

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 THE CO-OPERATIVE MOVEMENT IN ITALY.\*

The co-operative movement in Italy, both for consumption and for production, is most remarkable. It is well sustained by the popular banks established by Professor Iuzzatti, which now number 400.

The associations claim four newspapers in their interest, and the movement is supported by all classes. The Italian Parliament recently took up the matter and legislated on contracts to be granted working co-operative associations, and the exemption from taxation to be granted them.

In 1887 there were 42 productive co-operative societies in Italy with a membership of 9,865; their subscribed capital amounted to \$192,000, the paid up capital being \$139,000, a net profit of \$44,500 having been realized during the year.

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 THE ARTÈLES AND THE CO-OPERATIVE MOVEMENT IN RUSSIA.†

In Russia the name of Artèles is given to working co-operative associations. These societies are of ancient date, and are divided into three very distinct types.

Fur hunters and fishermen nearly all work in co-operation; they generally form themselves into bands of about 20 each, each member furnishing an equal share of work and capital and sharing profits equally.

In certain fishing associations, the boat, engines and provisions are supplied by one member, who takes one-half the profit for his share.

Some of these Artèles have charters dating from 1040; from the end of the XVII century we find Artèles provided with a system of assurances against accidents and a mutual aid society.

We also find charters for co-operative productive associations granted to masons, blacksmiths and carpenters, dating from the year 1500.

There have been and there still are artèles of forest-clearers. They band themselves together in cutting down trees, burning the trunks and roots, ploughing and sowing, the harvest being shared equally. This end attained, they draw lots as to which of them shall have the land they have cleared, and the artèle disbands to reform again in some other locality.

These artèles are a very simple organization; no statutes are written, there is no administration, no capital. An equal contribution, and an agent, named by the members, who is in possession of very extensive powers, even that of punishing the members.

A quite different kind of association was started, at the time St. Petersburg was founded.

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\* Professor Ugo Rabbens.

† M. Longuinne.



The enormous quantities of goods passing through the customs of the newly established cities, demanded many hands in their transfer to the holds of foreign vessels. Other workmen being required to open and close the packages when inspected, and St. Petersburg then possessing no working population, men were brought from the depths of Russia, who brought with them the organization of arteles. They formed themselves into associations of packers and porters.

According to the last accounts published there are twenty-seven of these arteles in St. Petersburg, with membership of 3,000 persons, or about 110 members to each association. Their net profits amount to about \$900,000 or \$300 per member. The total capital of these associations is \$66,000. There are arteles of packers and porters recognized by the State, who have the monopoly of the handling of all goods in nearly every customs port in Russia.

In the more important towns, there are also porters' associations with collective liability.

It may be asserted that the co-operative spirit invades all Russian life. The traveller will there be astonished to learn that news-dealers, bath-boys, waiters in restaurants, all belong to a co-operative association, and that the book-store, the bathing establishment and the restaurant are the common property of those who work in them.

In 1866 an attempt was made to establish cheese factories, but this manner of co-operating being beyond the experience of tradition, did not succeed.

Attempts were also made in co-operative nail-making and in shoe-making, but these establishments although often assisted by subsidies were unable to exist; they also were beyond tradition.

#### THE CO-OPERATIVE MOVEMENT IN THE UNITED STATES.

According to the last report of the Society of Sociology of the United States, there were in 1888, 107 co-operative productive associations in the United States, divided as follows:—

Maine.....	1
New Hampshire.....	1
Vermont.....	1
Massachusetts.....	37
Rhode-Island.....	0
Connecticut.....	3
New York.....	7
New Jersey.....	8
Pennsylvania.....	6
Virginia.....	3
Illinois.....	9
Ohio.....	12
Michigan.....	2
Iowa.....	0
Missouri.....	0
Minnesota.....	10
Wisconsin.....	9
Texas.....	0
Utah.....	1
Total.....	107



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SECTION III.

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PROFESSIONAL SYNDICATES.

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# PROFESSIONAL SYNDICATES.

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## LAWS RELATIVE TO THE CREATION OF PROFESSIONAL SYNDICATES IN FRANCE.

Art. 1. Are repealed, the law of 14-27 June, 1791, and article 416 of the Penal Code.

Articles 291, 292, 293, 294 of the Penal Code, and the law of 10th April, 1834, are not applicable to professional syndicates.

Art. 2. Syndicates or professional associations of even over twenty persons; practising the same profession, similar trades, or similar professions working concurrently for the establishing of certain defined productions, may be freely established without government authorization.

Art. 3 The object of professional syndicates is exclusively the study and defence of interests of economy, industry, commerce and agriculture.

Art. 4. The founders of any professional syndicate should deposit the statutes, and the names of those who have any share whatsoever, and they will be charged with the administration or direction.

The deposit must be made at the Mayor's office (*Mairie*) of the locality in which the syndicate is established, and at Paris at the office of the prefect (*prefecture*) of the Seine. Such deposit must be renewed at every change in the direction, or of the statutes.

Communication of the contents of the statutes must be made by Mayor or by the Prefect of the Seine to the Attorney of the Republic.

The members of any professional syndicate charged with the management or direction of a syndicate, should be French and in the enjoyment of their civil rights.

Art. 5. Professional syndicates regularly constituted in accordance with the prescriptions of the present law, may freely agree together for the study and defence of their interests, either economical, commercial, industrial or agricultural.

These unions should publish, in accordance with the second paragraph of Article 4, the names of the syndicates of which they are composed.

They neither possess immovables nor appear personally in a court of justice.

Art. 6. Professional syndicates of masters or of workmen, have the right to appear personally in a court of justice. They may make use of the amount arising from taxation. However, they may not become possessed of other immovables than those necessary for their meetings, for their libraries and the courses of professional instruction.

They may, without authorization, but in conformity with other dispositions of the law, institute among their members special funds for mutual aid and retirement. They are free to establish and to manage intelligence office for work or of workers wanted.

They may be consulted on all variances and questions relating to their specialty.

The opinion of the syndicate on disputed questions will be free to all wishing to consult it and to take a copy.

Art. 7. Any member of a professional syndicate may retire from the association at any moment, in spite of any clause to the contrary, but without prejudice to the right of the syndicate to claim the taxes for the current year.

Any member retiring from the syndicate preserves his right to remain a member of the societies for mutual aid and the retiring fund for old age, to which he has contributed by means of taxes or contributions to the capital.

Art. 8. When property has been acquired contrary to the dispositions of article 6, the nullity of the acquisition or of the gift may be demanded by the Attorney of the Republic, or by the parties interested. If the property is given in

trust, the immovables will be sold and the price deposited in the fund of the association.

In case of a gift, acknowledgment of the value will be given to the donors or to their heirs or claimants.

Art. 9.—Any infringement of Articles 2, 3, 4, 5 and 6 of the present law will be prosecuted by the directors or managers of the syndicates and punished by a fine of \$3.20 to \$40. The courts may, beside, on prosecution by the Attorney of the Republic, decree the dissolution of the syndicate and the nullity of the acquisition of immoveables made in violation of the provisions of article 6. In the event of a false declaration in regard to the statute and to the names and powers of managers or directors, the fine will be raised to \$100.

Art. 10. The present law is in force in Algeria. It is equally applicable in the colonies. Foreign workmen engaged under the name of immigrants cannot form part of the syndicate.

March 21, 1884.

## AGRICULTURAL SYNDICATE OF THE DEPARTMENT OF THE JURA.

### EXTRACTS FROM THE STATUTES.

#### *Constitution and objects of the Syndicate.*

Art. 2. This Association has assumed the name of *The Agricultural Association of the Department of the Jura*.

Its headquarters are at the chief town of the department.

The number of its members is unlimited.

Art. 3. The general object of the syndicate is the study and defence of agricultural economical interest; which comprehends as well the interests relating to the culture of arable lands or meadows, those of grape culture, wood culture and horticulture, the cheese interest, and allover cultures or agricultural industries.

Its special objects are:—

1. To maintain, before the public powers, and at need to insist on the reforms or measures the legitimate agricultural interest requires or may ultimately require, especially in the matter of contributions and of similar taxes, of customs duties, and of transport by railways, and of commercial treaties;

2. To become intermediary for the purchase of seeds, manures, cattle, implements or machines, materials or different objects useful in agriculture, in order that the members may profit by any advantages it may obtain;

3. To superintend their deliveries to members of the Association in order to ensure the due and faithful observance of bargains and agreements;

And to take any legal proceedings necessary concerning such delivery, if required, with the consent and in the name of the purchaser, but at the cost and expense of the syndicate;

4. To facilitate the sale of the agricultural products of the members;

5. To extend the knowledge and practice of good methods of cultivation;

6. To establish and manage intelligence offices for demand and supply of seeds, manures, cattle, instruments or machines, materials and different objects useful in agriculture, and for supply and demand of agricultural products and for farm work;

And generally to afford information, advice and consultation on all questions of interest to farmers;

7. To provide arbitrators and experts when required for disputable questions concerning agriculture;

8. To encourage useful attempts and experiments;

9. To prepare and encourage, not alone among the supporters of the syndicate but among all other persons, the establishment of societies of agricultural credit, of production, of sale and consumption, of aid and sick funds, accident societies, and insurances against death of cattle, and against hail, and of all other societies useful to farmers.

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**AGRICULTURAL SOCIETY OF THE DISTRICT (ARRONDISSEMENT)  
OF SENLIS (OISE).**

ANONYMOUS PARTNERSHIP JOINT-STOCK COMPANY WITH VARIABLE CAPITAL.

EXTRACT FROM THE STATUTES.

Art. 1. There is formed by the parties to this deed and by all others who may ultimately be admitted, an anonymous partnership joint-stock with variable capital, its object being :

1. The purchase, on its own account or for its members, of manures, seeds, agricultural implements, coal, cattle, and, in general, all articles and materials relating to agriculture.

2. To analyse manures and to have them analysed, to discover frauds existing in the trade, to give all required information on the use of manures according to the nature of the land, and to recommend manufacturers and dealers; to analyse land also, and to have it analysed, to become acquainted with their chemical composition, and all commodities such as food for cattle, considered for its nutritive qualities.

3. To become security for its members in their purchases, in order to procure larger credit for them. This credit should be equal to the rights of the members; it cannot in any case exceed the amount of the nominal value of the shares owned by the member; thus the member owning five shares has a right to \$500 security, the member owning ten shares has a right to \$1,000 security.

All purchases are made by the intermediary of the society.

All orders must reach the sum of \$20 at least and purchasers should, as far as possible, give their orders in advance in order that being grouped in as large a number as possible, they may secure the lowest terms both for purchase and transport.

In virtue of the security given to members by the society in regard to dealers, it claims the commission generally given by dealers, and allows the buyers the benefit of it to save a small sum retained, the amount of which is fixed by the Board of Management and is intended to meet the general expenses of management.

The Board of Management also settles the rate of discount and the commission to be taken off the notes presented by the members for its endorsement.

This retention or discount is immediately payable.

The Society takes care to do business only with well established and responsible firms, of honorable repute, in order to secure goods of the best possible quality; it however refuses to be held responsible for any matter concerning the purchases it has made at the request of its members, who will be substituted in all its rights: it assumes no responsibility in the dispatch and delivery of its goods.

Art. 2. The Society assumes the name of *Agricultural Society of the District (arrondissement) of Senlis (Oise) Joint Stock Company in shares, variable capital.*

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**NATIONAL ASSOCIATION OF FRENCH MILLS.**

SYNDICATE OF THE MILLERS OF FRANCE.

The National Association of French Mills, Syndicate of the Millers of France, was founded 17th November, 1886.

It is represented throughout all France, and in the colonies; foreigners are admitted as corresponding members.

It was established in conformity with the law of 21st March, 1884, on professional syndicates, and all millers, grist and flour owners, or working tenants, the directors or agents of mills, representatives of mills, such as engineers, builders, brokers, commission merchants, dealers in grain or flour, and the members of all other kinds of business in any way connected with mills, may belong to the Association.

Its statutes, which have been deposited according to law, thus define its object:—

“To regulate the relations, and to draw the closer bonds of brotherhood between the members of mill industry ;

“To advance its moral and material progress ;

“To encourage the improvement of its economical system, and to the advancement of its methods of production ;

“To incite and promote all reforms and measures of general interest.

“To study all means of improvement in transportation, and the question of insurances ;

“To obtain freedom and alleviation from all public and private charges ;

“To spread instruction on means of manufacture, and to facilitate the enlargement of its staff, by securing them means of instruction ;

“To render the propagation and study of reforms accessible to all.”

The Association consists of active members, corresponding members, and honorary members.

To become an active member, it is necessary to be French, to be a miller, flour or grist, to own or lease a mill and work it, to be a director or agent of a mill situated in France, or in a French colony.

Active members share in the work of the Association with deliberate voice.

Corresponding members are divided into four classes :—

1. Engineers, builders, mechanics, dealers in mill supplies ;
2. Dealers, commission merchants, flour and grain brokers, and corn chandlers ;
3. Owners of mills not working, former millers, manufacturers of grain food, foreign millers, correspondents and representatives of mills, bakers, and all those whose interests are connected with mills ;
4. Employees, foremen, mill watchmen, working millers, and the entire staff of mills.

Corresponding members may attend meetings and assemblies having a consultative voice.

Honorary members are chosen from among persons who are most distinguished for services to the mill industry or who, by whatever means, have a claim on the gratitude of the Association.

Women under any of the above mentioned conditions are admitted to the syndicate.

Each member, with the exception of honorary members, pays an annual subscription of \$2.40, whether he be an active or corresponding member.

The Association has organized an annual congress styled the “Flour and Grain Industrial and Commercial Congress,” which is held after the harvest. It last three days and deals with :

1. Theoretic and practical discussions of all questions and matters pertaining to the industry and the commerce of grain and flour ;
2. Of conferences ;
3. An exhibition of mill and bakers' materials ;
4. Of commercial meetings where ideas on the general progress of the business will be exchanged, and relations established.

The labors of the Congress were in 1887 and in 1888, divided into six sections comprising : 1st. The propaganda ; 2nd. Commercial and Industrial questions ; 3rd. Custom-house duties ; 4th. Transportation ; 5th. Professional instruction ; 6th. Insurances.

Each section has a president and a reporter chosen from among the members of its Board of Management.

The suggestions made at the meeting of the Congress serve as a basis of work to be done by the Association in the intervals between the meetings.

The work is done at the secretary's office (*secrétariat*) of the Association, in a special locality where all the branches of the syndicate's work are centralized.

At the present time these branches of the service consist of :

A mutual insurance society against fire, special to the mill industry ;



An insurance office for the preparation and revision of accident policies, for accidents that may occur to the workmen while they are at work, and against all other risks, in any company the member may choose;

An office for situations vacant in mills;

An intelligence and bargain office.

The Association owns one newspaper in its interest, "*La Meunerie Française*," a general review, issued monthly, in which are published all communications from members, and the reports of the Association of affiliated societies.

This publication is sent to all members; all matters of interest to the mill industry are treated in it; all industrial improvements and novelties are given with illustrations, plans, drawings, and diagrams, in order that its readers may have a constant knowledge of all matters of reform and progress.

Every number of the review is specially devoted to a detailed report of the congress; discussions and conferences are given *in extenso*.

Besides this special order all the members receive every year *l'Annuaire de la Meunerie Française*, published by the Association. In this work is found all the information required in daily use in the grain and flour trade, and industry.

Moreover there has been published by the Board of Management of the Association, and distributed to the members, separate works of a special character, such as the patent laws for patents, relating to the industry and trade of grain and flour, the discussion in the chamber of deputies of the revision of the duties on the enregistrement of assurances, the reform of which is urged, the detailed account of the meetings of syndical chambers, the establishing of which is encouraged by the Association, and of information on the state of provisions and harvests.

By means of its national organization, the Association has notably been enabled to supply the state with information, and to intervene in many questions of general interest, such as the duties on wheat and flour, and provision supplies in the event of war.

A permanent office of information on harvests is, by the assistance of the members, in full operation; in the interval until a larger number of syndical chambers is formed, in which such information will be classed by departments.

Five departmental chambers have already been established by the Association's means, and two previously formed have asked to be affiliated. Other chambers are already in process of formation.

The object of the departmental syndical chamber is:

"The study of all questions relating to the object of the National Association of French Mills, has in view to assist in all necessary proceedings, to take all useful measures to support, if need be, the corporation's interests before a court of justice;

To judge as arbitrators all differences submitted to them by members;

To assist at the courts as experts."

The 1,827 active members of this Association represent a capital amounting to \$65,000,000.

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## BUILDING UNION OF THE CITY OF PARIS AND OF THE DEPARTMENT OF THE SEINE.

### PROFESSIONAL SYNDICATE.

(*Extract from the Statutes.*)

Art. 1. A syndicate is formed among those subscribing to the present statutes, with the object of supporting the interests of builders in general.

Art. 3. All architects, engineers, contractors, manufacturers and dealers in supplies may belong to it.

Art. 4. The contribution is \$2.40 per year, and the entrance fee \$0.60.

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\*The "*Annuaire de la Meunerie Française*" for the year 1889 is a volume of 616 pages.

*Rules.*

Art. 33. The membership of the syndicate is divided into six sections as follows:  
*Section 1.* Technical knowledge and practice, sub-divided into ten committees concerning the different branches of the building industry.

Art. 35. The ten committees must attain a knowledge of the questions relating to:  
 (a.) The revision of tariffs and price lists and the study of book-keeping;  
 (b.) The organization of a permanent exhibition;  
 (c.) Boards of examiners of productions presented by the syndicate;  
 (d.) The organization of the distribution of prizes, and of rewards, to inventors and to the exhibitors of the most remarkable productions, or of inventions calculated to advance the building interest.

Art. 36—*Section 2.* With the organization and grouping of the building staff, in regard to the execution of the work of keeping in repair, and of sanitation, as prescribed by superior authority by districts and divisions, with the protection of the interests of proprietors whose property is situated on streets not yet classified.

Art. 37—*Section 3.* Of the adjudication of public or private works in their relations with financial societies and capitalists to procure the indispensable security required by the recipient. Protection of the interests of members of the syndicate in case of disagreement.

Art. 38—*Section 4.* Commercial information given to members of the Union.

Art. 39—*Section 5.* Of the credit and establishing of a mutual bank, proceedings to facilitate the relations and transactions between members of the syndicate and credit societies.

Art. 41. The Council names, every year, a judicial council to which all legal questions will be referred that are of interest to the syndicate in general. A bargain agency will give members of the syndicate all necessary information on their private business.

Art. 42. A professional library will be established.

Art. 43. The Council may organize courses of technical and practical or professional instruction to pupils or apprentices.

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SOCIETY OF FRENCH GLASS-WORKERS OF THE SEINE.

*Extract from the Statutes of the Syndical Union of French Glass Makers.*

PREFACE.

Considering that up to the present time the corporation of glass-makers have been isolated one from another, and that each worker's relations with contractors are extremely difficult on this account, at a first meeting, held 11th October, 1886, about 40 members of this corporation resolved to form a syndical chamber in order to band themselves together, without distinction of class, and to make common cause.

That any French glass-worker may belong to this syndical chamber.

The object of the syndical chamber is to work against foreign competition, and to establish constant relations between the workmen of the corporation, to permit of their coming to an understanding on the relations they are compelled to have with contractors, and in some sort to give each other mutual support to ward off the difficulties arising from lack of work. Finally the syndical chamber will study the laws of which the knowledge is necessary to prepare its supporters to fulfill the serious and delicate functions of adviser.

Art. 1. There is formed by the parties to this deed, and by those who may belong to it, a corporate association under the name of Syndical Union of French Glass-Makers, of the Department of the Seine, having its headquarters at No. 13 Cavé Street.

Art. 2. In order to become a member of the Syndical Union, it is necessary to be a glass-worker and to reside in the Department of the Seine.

Its duration is unlimited, as is also the number of its members.

Art. 3. The Syndical Union has, as its object, the protection of all moral and material interests of the working corporation; it will devote its attention to the matter of salaries, that they may always be remunerative and in accordance with the progress of civilization, and that its rate may correspond as exactly as possible with the actual value of the work. It opposes itself as far as it is able, and in accordance with the law to all attacks on the business.

Art. 4. In the event of any difficulty between a master and a member on any question of work or of wages, the Syndical Union will assume the cause of its member, if it is proved well-grounded, and will make use of every means to come to an amicable settlement.

If the trouble is of a kind to require to be definitely settled by the courts, the syndical fund will assume the cost of the litigation; it may even advance the workman, as a loan, the whole or part of the amounts in litigation. In that case the member who has received the necessary sums in advance, must give all power into the hands of the arbitrating committee of syndicates, who alone will have the right to receive in his stead the amounts due him, and which will be returned to him as restituted, after deduction of the amount advanced to him with the consent of the Syndical Union.

Art. 5. The Syndical Union of French Glass-Makers will use all its influence to prevent entire or partial strikes, by proposing to masters the establishment of a committee of arbitrators, consisting half of masters and half of workmen, who will rule on all questions likely to lead to conflicts of that nature and avert them.

Art. 7. In order to meet business expenses, each member binds himself to pay:

1st. An entrance fee fixed at \$0.20.

2nd. A monthly subscription of \$0.10.

The entrance fee may be paid in two instalments.

The amount of the monthly subscription may be increased or reduced according to the requirements of the Society.

Art. 8. The business capital will be formed by the excess of receipts of any kind, over expenses.

Art. 9. The share in the business capital claimed by any member who has resigned, or been dismissed, for any cause whatsoever, will remain the property of the Union, his heirs or claimants having no right to reclaim the same from the Society.

Art. 10. The business headquarters may not be changed, unless by deliberation and decision of the General Assembly.

A member of the Syndicate should be present at the business headquarters every night between the hours of 8 and 10, Sundays and holy-days excepted.

Any member of the Syndicate who fails to attend to his office in the permanent service, unless he provides a substitute, will be subject to a fine of \$0.20, unless he can prove that some sudden cause prevented his doing so. His absence being liable to seriously injure the Society.

Nomination to a committee does not exempt from the permanent service.

Art. 11. A register is kept at the headquarters, in which is entered all demands and offers for work.

Members may consult it at will.

Art. 12. Any member who may attack the reputation, or even the interests of the society, may be expelled.

Any member four months in arrears in his subscription will be considered as having resigned, and his name be erased (except in case of sickness).

Art. 16. The Assembly will rule on all quotations of the orders of the day, and whose urgency is acknowledged.

Art. 17. The syndical board will meet every fortnight at the business headquarters, the day and hour named (if need be).

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 MIXED SYNDICATE OF THE SHOEMAKERS OF THE GIRONDE.

## BORDEAUX.

The object of the Syndical Chamber is to unite in intimate and brotherly bonds masters, employees, workmen and apprentices, and in a word all the members of the shoe-making trade, and of the trades connected with it, in order to study in perfect harmony, the means of defence of their common interests, to raise the professional, moral and intellectual tone of each of its members and supporters, and to endeavor to increase the well-being of each.

To attain this result there are two theories: that of antagonism which, to the detriment of the general interests, separates into two armies masters and workmen, and keeps both in a state of constant conflict and suspicion.

This system which tends infalibly to weaken the industry is one we thrust aside, and turn to that theory an eminent economist so well defines (1) :

“ It is the theory of the natural harmony of legitimate interests, and of the identity of justice and prosperity, of material and moral progress. It is the theory that teaches men, and not men alone, but societies and nations that there is more profit in helping one another than in mutual annoyance, in loving each other than in mutual hatred, it is the theory that asserts that prosperity spreads and that adversity is shared; to give it its proper name, it is the theory of harmony.”

It is for the purpose of putting this theory into practice that the Syndicate, appeals to all generous feeling and to the good-will of each, that according to his knowledge, his heart and his experience, he may assist the limit of his means, in ensuring the prosperity, and fruitfulness of the humanitarian and social work we wish to establish.

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 SYNDICAL CHAMBER OF ACCOUNTANTS OF THE DEPARTMENT OF THE SEINE.

## PROFESSIONAL SYNDICATE.

Art. 1. There is formed among the accountants of both sexes of the Department of the Seine who subscribe to the present deed, a *professional syndicate* in conformity with the law of 21st March, 1884. It assumes the name of :

*Syndical chamber of accountants of the Department of the Seine.*

Art. 2. The object of the professional syndicate thus formed is to give the corporation all the moral and material development of which it is susceptible, and notably to :

1st. Establish and codify the general principles which are to serve as a practical basis for the managing of accounts ;

2nd. To form a programme of the branches of knowledge necessary to the practice of the profession of accountant ; and to spread the knowledge ;

3rd. To define the position, the duties and rights of accountants, notably in regard to the discretion and responsibility of the profession.

4th. To study all questions of interest to the corporation, to seek their solution, to encourage the study of such matters by the publicity and popularity of its work from different points of view, such as ;

First. The practice of the profession ;

Secondly. The customs of the place ;

Thirdly. Jurisprudence and commercial geography ;

5th. To interview, legally if need be, for the protection of its corporate interests ;

6th. By constant endeavor to secure the improvement of accountant's position, and to amicably settle all differences likely to be of interest to members of the corporation ;

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(1) Mr. Frederic Passy.

7th. To provide, in the character of experts and arbitrators, an enlightened assistance to courts of justice, to finance, to commerce, to manufactures, agriculture as well as to individuals;

8th. To establish within its own limits, a superior professional group, a sort of independent areophagus controlling with authority; the opinions deferred to it, and to offer all required warranty in professional matters.

9th. To establish or assist in establishing institutions of all kinds likely to be useful to the corporation.

Art. 3. The headquarters of the Syndical Chamber is in Paris. Its membership is unlimited.

The subscription is \$2.40 per year and the entrance fee is \$0.60.

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## SOCIETY OF LABOR.

BUSINESS SEAT—MAYOR'S OFFICE OF THE XI DISTRICT (ARRONDISSEMENT) PARIS.

The object of the Society of Labor is to procure work for those who require it.

Its assistance, which is absolutely gratuitous and disinterested, is offered to all without distinction; one sole condition is imposed on those asking support—proof of their respectability.

The committee is composed of notable persons belonging to the most diverse social ranks; the labor element is represented. The Society of Labor was established 25th June, 1871, and at the date of 30th April, 1889, it counted a total number fifteen thousand and eighty persons who had secured employment by its assistance (1); of this number employees rate at 35 per cent.

The total amount of salaries and wages calculated at an average of \$3.40 per head, gives a revenue of nearly \$5,200,000. But the Society does not limit its ambition to such material results, it aims higher, it would contribute its share to diffusion of principles of fraternity and solidarity, superior and essential elements of social progress.

At each of its general assemblies a lecture is read by a master of the science on some subject of social economy such as "The History of Labor, Association, Profit-sharing, Leclair's Work, Social Reform, the Biographies of Bastiat and de Laboulaye.

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## CENTRAL SOCIETY OF PROFESSIONAL LABOR.

PARIS.

The object of the Central Society of Professional Labor, founded in 1887, by a number of engineers, manufacturers and dealers, is:

To study and solve all questions relating to professional labor;

To secure to all workers the means of completing their professional education, and to keep themselves at the level of the progress made in their art.

The members of the Society are divided into two classes:

1st. Engineers, heads of industries, merchants, lecturers and all others interested in the study and discussion of questions relating to the organization of professional work.

2nd. Workers of any class who need to make themselves acquainted with the progress made in their art or industry, not only in France but in foreign parts; to be warned of threatened competition, and to complete their technical instruction.

The first, who include masters, members and the active members, the number of whom is limited, join together to study the questions submitted to them, hold technical conferences, guide visitors through factories, agricultural establishments, industrial exhibitions, commercial museums &c.; when required they organize a

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(1) The numerous engagements secured by the Society, and of which the interested parties have given no notice are not included in this total.

congress or exhibition, and publish their ideas in articles sent to the bulletin of the Society which appears monthly under the title of "Le travail professionnel" (Professional Labor).

Those who form the second class are called adherents, their number is not limited; they are invited to assist at conferences, at congresses, at technical inspections organized by the Society.

The master members pay an annual subscription of \$20 and may become life patrons on payment of \$200.

The active members and the adherent members pay a subscription of \$2 per annum, and may become life members on payment of \$20.

#### *Measures in favor of Workers.*

The Central Society of Professional Labor distributes medals to those who have contributed to the organization of professional labor, and to workmen who have specially distinguished themselves by knowledge acquire in the professional courses, conferences &c., or who have effected improvements in their art.

It sends professors and speakers to the syndical chambers.

During the years 1887 and 1888, the Society distributed seven medals.

It devotes its attention to establishing for the profit of the working class, a series of technical conferences for members of different syndical associations; to establish at the seat of these associations, libraries containing works of particular interest to their members; finally to establish after the exhibition a commercial museum, exhibiting productions and samples offered them by the exhibitors.

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#### FREE ASSOCIATION OF TYPE-SETTERS AND PRINTERS OF BRUSSELS.

The object of the Association is to assist its members to procure employment, and to maintain the rate of wages by legal means. The subscription is 50 cents per month.

Members involuntarily deprived of work are allowed \$4.20 per fortnight after two years' participation, after three years, \$4.80; after four years, \$5.40; after five years, \$6.00.

For Brussels and the environs, the Association has a detailed tariff for hand-work, which has been agreed to by all the principal master printers of Brussels.

It regulates the conditions for apprenticeship, and only accepts its members after they have passed a severe theoretic and practical examination.

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#### ASSOCIATION OF LITHOGRAPHIC PRINTERS OF BRUSSELS.

There belong to this Association a professional syndicate and a mutual aid society.

It has one peculiarity, which is, that in order to maintain itself, as a body, at a certain level of ability, it admits only workmen earning, at least, \$1 per 10 hours, work.

It grants an aid of \$2.40 per week, for want of work, to each of its members, who are obliged to sign every day a book, for entering the number of days without work (*livret de chômage*); this book may be consulted by masters requiring workmen.

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#### THE LABOR EXCHANGE OF LIÈGE.\*

##### *Its Origin and Organization.*

##### HISTORICAL.

The idea of organizing Labor Exchanges is born of the need proved to exist, of equalizing, as far as possible, the balance of the demand and supply of labor; thus to

\*131,000 inhabitants.

increase social improvement, and afford heads of industries the means of supplying a vacancy in their staff whilst carefully guarding the interests of both parties.

The first attempt at an institution of this nature dates from 1846, it was first started by Mons. de Molinari.

The first system of organization differed materially from later attempts. It was rather a sort of messenger of work, to which all the different corporate bodies of the city of Paris co-operated, and a report of which was weekly given to the public by means of the press. Mons. de Molinari began the movement by putting the columns of the *Courrier Français*, then edited by him, at the service of the different corporations. The corporations misunderstood the proposal made them, and refused to profit by it. This refusal was based on the fact that "Parisian workmen feared that by making known the rate of their wages to workmen from the provinces and foreign ports, they would draw to Paris a more lively competition." (Report of Mr. Hect. Denis, professor in the Polytechnical School at Brussels).

This check did not discourage Mr. de Molinari; with his brother Eugene's assistance he started in Brussels the newspaper the *Labor Exchange—La Bourse du Travail*, and resumed his self-appointed task with renewed ardor. But Mr. de Molinari's work was no more understood in Brussels than in Paris. The workmen offered the same objections, and refused to co-operate, thus compelling the first promoters of the labor market to abandon their project after five months' persevering and unheard of efforts to bring their intended measure to a happy conclusion.

Mr. Max Wirth in 1856 resumed in Germany Mr. de Molinari's idea and strove to give it substance. The German economist met with no better success than his predecessor, having been unable, as he acknowledges in his treatise on political economy, to succeed in efficiently extending the bounds of his enterprise to enable him to attain the end in view. The two learned economists sought a solution of the question by almost identical means; both hoped for Government intervention and publicity. The sole difference we discover in their manner of viewing the subject was, as Mr. Denis says in the report above mentioned, that Mr. de Molinari was satisfied to establish the Labor Exchange by localities, while Mr. Wirth's object seemed particularly to be giving publicity to the statistics by means of the state journals. "Only," adds the same reporter "Mr. de Molinari who held himself much aloof and was too antagonistic in regard to Government intervention, gave more of his attention, and with reason, to the establishment of intermediary organs between the Government and the press on the one part, and the workmen individually on the other.

The idea of a Labor Exchange is so utilitarian in its nature that it has been brought forward at different times even in Paris, and in spite of the deception and disappointment to which its author, the first who attempted to put it in practice, was subjected.

By decree of the Provisional Government of the French Republic, in 1848 an institution of this nature was established. This decree, dated the 8th and 10th of March, commanded that an intelligence office for labor should be opened in every *mairie* of Paris. It was put into effect unfortunately, but for a very short period.

In 1851 Mr. Ducoux, of Paris, grafted on Mr. de Molinari's first project another, whose organization was more in conformity with that adopted at the present time, especially in the city of Liège. It consisted in the establishment of a central hiring depot, where masters and workmen might meet at any time. This project was submitted to the National Assembly, and rejected 15th February, 1851. This rejection was in no wise on account of the inutility of the establishment, but was founded on the essentially communistic nature supposed to be discovered in it.

Apart from some few organizations in the interest of special trades, and which were of no advantage to any but to those trades or associations which gave rise to them, we find no trace, whatsoever, of Labor Exchanges proper until 1875, when the municipality of Paris itself took up the idea. But it was long before the principle was fully understood. It was not until 11th February, 1883, that a commission named by the prefect of the Seine was charged with the study of the question.

The extent of the work taken at one time, and the amount of capital required for the projected organization, were perhaps the two primary causes why so small a result was obtained. Yet some attribute the want of success to other causes.

Up to 1888 attempts were still made in Belgium, one at St. Giles, where the registers were deposited at the Communal Hall, in which demands for and offers of employment were entered; another at the Democratic Union, which has on its programme the establishment of a Labor Exchange.

As Mons. Ducoux in 1851 took up Mons. Molinari's idea, so did Mons. Burgomaster Buls in 1888 in Belgium.

In order to arrive at a happy solution of the question, Mr. Buls convoked different meetings of delegates of labor societies, who were requested to give their views on the matter. Mons. G. de Molinari also went to Brussels to ventilate his project. But in spite of all the efforts made by the honorable burgomaster, in spite of his excellent work on the question which has been published, Brussels has not even to the present time been able to establish a labor market on any secure foundation. To what are we to attribute such a state of things? The answer would be difficult had not experience taught us that for all created things a period of incubation is necessary, if we had not seen for ourselves that the necessity of establishing, at first on very modest foundations, any institution that has not been yet adopted by custom. Although much within the exaggerated limits of the organization of the Paris Exchange (Bourse de Paris), Mons. Buls' institution seems to us still too complete a project to be established at one effort. It is only progressively, and little by little, that masters and workmen will come to understand all the advantages to be derived from the lauded system, or that we may hope to see accepted by them all the principles which should co-operate to found a well-organized Labor Exchange.

As will be seen further on, the origin of the Liège Labor Exchange was of the most unpretentious kind. In reality, it was in the beginning a simple intelligence office, in which, we may easily believe, masters had not too much confidence. Small attempts, but giving the best results, put an end to the fears and want of confidence, and encouraged a more frequent application by masters and heads of industries. An existence of a few months have sufficed to give our Labor Exchange the assurance of a secure future. Our work has now entered upon a new phase, and that without in any way having openly sought it. Certain houses which, for some time past, have made use of our agency, now not only address themselves to us for all their wants, but often apply to us themselves, or send their foremen to our Exchange to hire the hands they require; others send us a list of the wages they intend to give. These two classes of demand insensibly lead our work to the true end it aims at, to respond to its name of Labor Exchange or Market.

There is another element which may also be considered as an assurance of the vitality for institutions such as ours, is the entire exclusion of any political characteristic. These institutions which are essentially humanitarian need the assistance of all; it is only by joining all forces that it can hope for an assured future. It is for this reason that our Exchange has decided to establish its organization on all sides.

The following exposition of its methods will show whether or not they are well founded.

## II.—CONSTITUTION OF THE LABOR EXCHANGE OF LIÈGE.

### *I. Creative Institutions, Means.*

The *Labor Exchange* of Liège was first started by the *Œuvre des Chauffoirs publics* of the same city. The latter institution having, by means of circulars, assured itself the welcome it was likely to meet from masters in establishing an institution to form a centre for demand and supply of labor, submitted to the Board of Trade of Liège a project calculated to supply the want.

The plan met with the entire approval of the Board of Trade, who voted a subsidy to forward its execution. Encouraged by this support, the authors of the project next appealed to the Stock Exchange, to the Provincial Council, to the Commercial Council and to the Government for assistance.



The Stock Exchange, the Provincial Council and the Commercial Council gave favorable answers; but, so far, the Government has not seen fit to grant any assistance. The annual subsidies granted the Exchange are divided as follows:—

Subsidy from the Stock Exchange.....	\$ 20 00
do L'Œuvre des Chauffoirs Publics.....	60 00
do Board of Trade of Liège.....	20 00
do the City.....	200 00
do the Province.....	100 00
Total.....	\$400 00

Apart from these subsidies the Œuvre is allowed by the Commercial Museum its place of business, the site of which is valued at \$100. It is evident that with such small means at its disposal the Exchange is not able to satisfy all its requirements, but its present step towards prosperity ensures the confidence that it will eventually meet with an increase of generosity from the authorities under whose protection it has placed itself.

### II. *Its progress.*

The usefulness of the Labor Exchange is now indisputable. A glance thrown over the rate of progress it has made since the date of its establishment will prove the fact. The demands for work, which, in February, 1888, amounted to 384, increased in the following months as follows: 615, 882, 803, 735, 434, 336, 388, 641, 779, 328, 297, 160, 214.

Offer of work is as much in need of the Exchange as demand for the same.

In February, 1888, 11 masters only applied to the Exchange; in the months from March to December, 1888, the figures rose successively from this to 36, 71, 111, 123, 98, 82, 178, 94, 111, 85.

In 1889 the months of January, February and March gave the following result: 126, 130, 162.

These offers of work were met by situations given to 27, 70, 144, 250, 315, 122, 97, 356, 107, 237, 175, 310, 280 and 407 workers, which gives a total of 2,897 situations filled.

At first, certain individuals raised doubts concerning the moral or industrial worth of persons applying to the Exchange. A few months' experience sufficed to show how little foundation there was for such fears. Numbers of firms, some among them of the first standing in the city, are so well satisfied with the results of the Exchange that they have made it their special agency, as we have already stated, for supplying the work-people required for their business.

Under these circumstances, the Labor Exchange may be said to be more than an attempt; it is an established institution, carrying the assurance of a certain future.

### III. *Organization and Mechanism.*

We have in the preceding chapters given the history of our Labor Exchange, and related the means by which it came to be established in Liège; also the end it has view and the means at its disposal; its progress shows its usefulness and the important part it is called upon to play in the future. We will now examine it from a third point of view—that of its organization and mechanism.

The committee of organization of the *Labor Exchange* was at first composed of seven members, of whom five are named by the Board of Trade and two by the Œuvre des Chauffoirs publics. The committee has now admitted four members from the working-class, chosen from the more important trades; the Commercial Board, on the other side, delegates one representative. The Board of Management is thus definitely settled at twelve members.

The Board of Management has charge of the general management of the Exchange; the mechanical work and the accounts are entrusted to two employees, one of whom bears the title of "director." The committee nominates from among its own members a president, a vice-president, secretary and treasurer.

The material is composed principally of two special registers for entering offers of and demands for work. The registers are divided into columns, containing, first: the number of the order, its date, the name and surname of the worker, his trade, residence, date and place of birth, civil status, length of service, the duties he is able to fulfil, besides those certified to in his papers, the places to which he has been sent, note of the places and any necessary observation.

To these two registers is added another book to be used as an index to the professions classified alphabetically.

To facilitate business the office issues three cards. The first (Card A\*) is double; it is entrusted to the workman, who hands it to the master. It gives information on the first side concerning the bearer's number on the books, his name and surname, the year and place of his birth, the mention of whether or not he has recommendations, and the kind of employment he declares himself fitted for. On the other half, which the master must return to the office, is the number of the bearer's order, notice of the acceptance or non-acceptance of the applicant, as also whether the situation is still open or not. The means by which the office is enlightened on these points, consists simply of cancelling or erasing and leaving the remainder to give the required information, two of the four lines on the half card to be returned:

I have hired.

I have not hired.

The situation is still vacant.

The situation is no longer vacant.

The second card (B\*) is used at need, to inform those interested of the establishments where they may find employment. The third card (C\*) is used to inform the office of the employment the workmen may have found outside the city. This last card which serves a double purpose with the 2nd half of card A, should be mailed by the workman himself; it is franked.

Having made known these details, we will now proceed to explain the system in use for procuring situations. When a workman presents himself at the office, his name is immediately entered, and his number given him, which corresponds to that in the book, and which he must at least remember. If a suitable situation is vacant he is given a card A which he hands to the master, and half of which, as we have said, must be returned by the latter to the office, after having been marked as before mentioned. If the situation is outside the city limits, the workman receives beside a card B which if he is engaged, he sends to the office by mail.

Apart from this private distribution, a general distribution of work takes place at about half past twelve, that is to say, after the three principal newspapers of the city have been issued. In presence of the assembled workmen the number of whom on certain days—particularly Thursday and Saturday—is as many as one hundred and fifty, the notices of situations vacant, in the papers and those sent to the office, are read out, and each one chooses the situation likely to suit him and proceeds as has been stated.

If among the workmen present none are found to correspond to the demands made, reference can be made to the index to discover the residence of those who are supposed to be out of employment, a card B model is then sent them.

In the beginning, the *Labor Exchange* made use of the means generally employed to give publicity to any matter, it inserted notices in the newspapers and in public places. This system has, however, its defects, it lacks permanence; it has since been modified. This means is now replaced by tables of offer and demand of employment, posted in the different quarters of the city and altered daily according to the books of the *Exchange*, besides daily publication in the three large newspapers of the city.

\* See page 176.



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CARD B, LIÉGE THE \_\_\_\_\_ 188

LABOR EXCHANGE, Saint-Barthélemi place, 100.

SIR,—We have the honor to inform you that a situation as \_\_\_\_\_  
 \_\_\_\_\_ is vacant \_\_\_\_\_

You are hereby requested to offer yourself for it and to give us information if  
 you are engaged.

We remain Sir, etc.,

*Secretary, G. DURAND.*

*President, EDM. VAN DEN BOORN.*

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CARD C.—HALF OF THE POSTAL CARD.

Number \_\_\_\_\_ has been engaged \_\_\_\_\_

N.B.—The bearer of this card binds himself to mail this as soon as he has found  
 employment.

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SECTION IV.

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APPRENTICESHIP.

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# APPRENTICESHIP.

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## HOUSE OF BARBAS, TASSART & BALAS.

### ROOFERS, PLUMBERS, &C.

This house has established in its workshops technical schools, in which scholars are taught the trade. The apprentice or the scholar on his entry, submits to an examination for classification. If his instruction is not considered sufficient for the trade, or the calling, which he wishes to follow, he is bound to follow the course pointed out to him.

A part of the profits of the house are annually distributed among the apprentices by way of encouragement. When an apprentice does not show any aptitude for the trade, or when he is guilty of some grave offence, his case is referred to the consultative board for decision.

Apprentices are admitted as participants in the profits from the 1st of January preceding the end of their apprenticeship.

The journeymen apprentices, only receive this title after having served as assistants to journeymen during a year.

The duration of their apprenticeship is two years.

They must be introduced by two sponsors, workmen participants, who take them under their care during the term of their apprenticeship. Every three months these sponsors make a report of the conduct of their *protégés*.

At the expiration of his apprenticeship, the apprentice must make some work done by hand; a certificate of ability is not granted him unless the work is perfect.

The apprentices of the workshops may enter at thirteen years of age. They should have a certificate of primary instruction. Their apprenticeship lasts four years, during which they receive from \$0.20 to \$0.60 a day, according to their capacity and the time they have served.

The house grants them, moreover, a supplement to their pay of \$0.05 a day, placed in the savings bank to their account.

The apprentices are obliged to follow the course in the technical school founded by the syndical board of contractors and plumbers.

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## THE CHAIX PRINTING ESTABLISHMENT.

### TECHNICAL SCHOOL.

The technical school of young printers was founded in 1863 by M. Napoléon Chaix. Its object is to make good workmen, foremen and employees for the different works in the establishment. The house pursues this end, by giving to the apprentices a methodical instruction in manual work. It also endeavors to develop their moral education by well regulated discipline, useful lectures, by encouraging their labor and good conduct, in a word by giving them a practical knowledge of provident institutions.

The apprentices, to the number of about ninety, are divided into two groups, that comprise: the first, the pupil compositors, engravers and lithographers; the second, the children and young people for the machines and for divers other works. The length of apprenticeship is four years. After six months' trial the pupils of the first group receive a gratuity of \$0.10 a day, which is raised successively during the course of the apprenticeship to \$0.20, \$0.30, \$0.40 and \$0.50. The gratuity to the children of the second group after fifteen days of trial is from \$0.15 a day; it is increased \$0.05 every four months.

## TECHNICAL INSTRUCTION.

*Practical Teaching.*

The room used by the apprentice compositors is altogether separated from the other workshops. A foreman, assisted by a sub-foreman and a corrector, superintends and directs the work.

The teaching is thus divided:

1st year.—Exercises in composition from former prints.

2nd year.—Composition from manuscripts.—Elementary job work.

3rd year.—Job work.—Composition in algebra and geometry.—Typographical difficulties.—First exercises in composition in Latin, Greek, English and German.

4th year.—Varied work: framing, vignettes, &c.—Putting into pages.—Composition in Latin, Greek, English and German.

The work to be done is chosen from the work of customers, according to the aptitude of the pupils. Besides, exercises are given every month by the pupil on progressive models specially made for them.

The practical instruction in engraving and lithography is taught on the same principles and by the foreman of lithography.

The apprentices working at the machines, work in the same workshops as the workmen; they are attached to the staff of a conductor, under the superintendence of the chief of the drawing. During the first and second years the child is occupied in receiving the sheets of paper and feeding the machines; he learns to margin in white. During the third and fourth years he is taught the working of the press, regulating the margin; he assists the conductor in working the press.

The children for divers works (paper making, pamphlets, ruling, plates, and the offices) are under the control of the foremen. They receive technical instruction according to an analogous method applied to the wants of their trade.

*School Teaching.*

The school teaching comprises the primary course destined to complete the instruction that the apprentices received before their entry into the house, and the technical course on the theory of their trade. These courses are given by employees and the foreman of the establishment. The school instruction continues two years. The school instruction has two degrees. The apprentice compositors, engravers and lithographers follow the superior course; the children for the machines and for divers other works follow the second course.

The programme of the superior course comprises:

1st and 2nd years.—*Special Primary Teaching.*—Instruction with examples, writing, grammar and French, arithmetic and geometry as applied to typography, history of France, commercial and industrial geography, instruction in the usual sciences.

*Technical Instruction.*—Theoretical course of typographic composition, instruction in manuscripts, lessons in grammar applied to typography.

2nd. and 3rd. years.—*Supplementary Instruction.*—Sketches of French authors, history of printing, elements of physics and mechanics applied to printing, notions on health, principles of social economy and lessons on provident institutions.

*Technical Instruction.*—Theoretical course on composition printing, lessons in grammar applied to printing, reading and writing of manuscripts in Latin, Greek, English and German.

Two hours a day taken from the hours of work are given to this object.

*The Second Course Comprises Elementary Instruction.*—Writing, reading, grammar, arithmetic and sketches of history and geography. The examples and application are taken by preference from typography. During the third and fourth years the pupils on margins have a technical course on the tools and press, supplemented by some ideas of mechanics, as applied to printing machines.

The class of the second course meets five times a week for one hour after work.



### Provident Institutions.

The provident institutions in favor of apprentices, founded by this establishment, is intended as a retiring fund for old age, under form of life-rent on the State Treasury, and is placed to their profit as assurance in case of accident or death. In the organization of this system the house proposes to improve the material condition of their children, and to make of these institutions a means of moral education. Solicited by advice, gifts and rewards being added to his savings, the apprentice contracts habits of order and economy, which will make of him later, a diligent and laborious workman. Moreover, in order to teach pupils the theory of provident institutions and their utility and mode of working, there is included in the programme of instruction a course on provident, saving and working institutions, and another on social economy.

The following tables give the names of the provident institutions for apprentices specially, that are in force in this house, and indicate the results which they produce:—

#### RETIRING FUND OF APPRENTICES.

The retiring fund has for its object the assurance to those apprentices who remain with the house fifty-five years of a *rente viagère* on the State of about \$80. Its working is accomplished by means of an annual gift of \$3 made by the house to each apprentice or old apprentice.

The sums paid to this fund since 1869 amount to \$6,560. The number of books on the 31st December, 1888, was 234, of which 133 were for the old apprentices.

#### SCHOLARS' SAVINGS FUND.

The scholars' savings fund, common to apprentices and old apprentices, was established in 1875. It was intended to reserve the savings which the children and the young workmen made from their rewards and salaries. The house thus appeals to their free will so as to accustom them to practice saving.

The establishment encourages this institution: 1st, by granting a gratuity of \$0.40 to each new member; 2nd, in awarding each year, at the distribution of prizes, savings bank books to those who have the largest savings; 3rd, in contributing to this fund a portion of the profits given to apprentice compositors on the work of the school, as well as a special gift at the end of the apprenticeship.

#### VOLUNTARY RETIRING FUND.

This fund was established in 1880 to enable old apprentices, who have become workmen, to deposit their personal savings. The savings are retained by the house in each bank which pays over the amounts to the State Retiring Fund. All the staff of the establishment is allowed to profit by this system. The capital thus saved amounted on the 31st December, 1888, to \$19,700.

#### INSURANCE IN CASE OF ACCIDENT.

The object of the insurance against accidents whilst in the service of the house is to guarantee to the children and to the young people engaged at machines a *rente viagère* of from \$50 to \$80 in case of a serious accident occurring during the apprenticeship which will prevent him from exercising his trade. The annual premium is \$1.60.

The insurance in case of accident was established in 1868, and was contracted with the State fund. From 1872 it was made collective with clause of substitution. In 1868 the number of assessed was 86, and the amount of premiums \$59. In 1889 it included 74 apprentices and 64 old apprentices; the premiums amounted to \$218.

#### INSURANCE IN CASE OF DEATH.

The insurance in case of death, contracted at the expense of the house with the State Fund, guaranteed to the parents of the children deceased a capital of \$100. It is continued in favor of old apprentices becoming workmen, remaining in the house. The average annual premium is about \$1.34. In 1871, at the time of its formation, this institution numbered 25 persons insured, and the amount of premiums was \$34. In 1889 the number of assessed was 107, the premiums amounting to \$203.40.

#### PROFIT SHARING.

A special fund was created in favor of apprentice compositors to divide annually among them a portion of the profits realized on the work they had done.

The sums arising from this fund are divided as follows: A third is immediately put to the credit of the party in the small bank book; a third is kept by the house to be given to the parents at the expiration of the apprenticeship; a third is kept to be divided every five years, among the apprentices who then belong to the establishment.

## SCHOOL DISCIPLINE.

A rule for the interior management preserves strict discipline and teaches the pupils that they must properly employ the time they pass in the establishment. The parents receive each month a report of the conduct, work and progress of their children. After breakfast recreation is taken in the most quiet streets of the neighborhood, it is watched by one of the employees of the house. Apprentices always carry a note book containing instructions for the regulation of discipline within the house and without it.

## MEANS OF EMULATION.

To stimulate emulation among the apprentices the house uses different modes for encouraging them; the gift made to each pupil who shows himself attentive to his course, of a *jeton de présence* (certificate of presence) of the value of \$0.02; by placing his name on the roll of honor; by the institution of the post of sergeant with certain privileges attached to it, which is awarded to the pupil worthy to help the foremen in their superintendence; by distribution of prizes; by participation in the school profits; by increasing the gratuities, &c.

## HYGIENE.

As regards health the apprentices are the object of special care, intended to develop their physical powers. The workshops and classes are large and well aired; in a neighboring room is a lavatory and an arrangement with gas to enable them to warm their breakfast. The children take their meals either at home or at the establishment. Every day one of the teachers inspects the meals to see that they are hot and of good quality. Once a month the doctor of the house gives them a lesson on health, and every month also he proceeds to an inspection of all the apprentices and prescribes to all who require it, at the cost of the house, medicines, tonics and stimulants. The pupils form part of the mutual society of help of the establishment.

## PROVISION AGAINST ACCIDENTS.

All the dangerous parts of machines are covered with safety apparatus to the number of four hundred and is intended to protect the staff and particularly the children from accidents that might arise therefrom.

## M. FANIEN FILS AINÉ.

BOOT AND SHOE FACTORY AT LILLERS (PAS-DE-CALAIS), AND PARIS.

*Technical school for apprenticeship.*

The young boys enter the factory at the age of thirteen, and are employed at easy work in all the sections of this establishment, so that there are apprentices in all the workshops. They thus become familiar with all the work which constitutes the making of boots and shoes, the cutting, packing, sorting and classifying of goods and the working of a number of small machines. They earn at these light works from \$0.10 to \$0.20 a day, according to their strength and capacity.

When they pass a certain time, doing different duties in the factory, they are placed in the workshop of stitching uppers or under the supervision of a good foreman, where they gradually learn to do all the work that constitutes stitching the uppers of ladies boots, shoes, and boots generally, passing through the shops for preparing and mounting uppers and finishing with the sewing machine; they earn at this work from \$0.20 to \$0.50 a day.

In leaving this workshop about the age of 14 years, these young men generally know how to stitch, join, sew by hand or by the machine, and manage a number of tools; they are familiar with the divisions of the work and the nature of the goods, and are sufficiently instructed to enter the technical school properly so-called.

Here the foremen-instructors teach them to complete the making of shoes by divided labor. The pupil remains about a month in each of the six divisions required by the work, so that at the expiration of the six months he has passed through all the sections and is able to make an entire shoe. During this apprenticeship the young man earns from \$0.30 to \$0.50 a day, so that all the work he does is paid according to the tariff, per pair, of the house, which furnishes the tools and remunerates the foremen-instructors from whose work the pupils profit.

When the pupils have terminated their apprenticeship at the technical school, work is given them by the piece, as to the other workmen, to work at, either in the establishment or elsewhere.

These pupils generally become, in a short time, first-class workmen. There are many who at 16 and 17 years of age make sewed boots of first quality at \$0.90 the pair, and make a pair a day.

Having acquired in these several workshops of the factory more extended knowledge than they could acquire by serving their apprenticeship with a workman, working at home, no part of the work is strange to them; they know their trade from the beginning, and know how to make boots by every system; to sew, peg, design and sew by machine, which enables them to find work in no matter what country, much more easily than the workman who only knows how to make boots by one system, and it gives them the necessary knowledge to become foremen or experienced masters.

There are a hundred young men that enter each year into the factory.

As to the young girls, about 50 annually enter the workshops at the age of 13, and are employed at the beginning at very light and easy work. They advance gradually according to their strength and age to more difficult work, passing through each division of work under the direction of a forewoman, and they soon acquire a complete knowledge of their trade of pegging boots and shoes. They earn on their entry into the workshop a minimum of \$0.10 a day, and increase gradually to \$0.60, the day being 10½ hours for the workwomen as for the workmen.

For twenty years past Mr. Fanien has supplied his workmen with a school for boys which is constantly attended by about a hundred pupils of from 7 to 13 years of age. After the passing of the law on obligatory instruction he gave over the school to the town of Lillers.

Moreover, a building independent from the factory was constructed into a school for girls and was also given over to the town of Lillers.

These two establishments for schools, are large well aired, and lighted, and can accommodate 150 pupils each in separate class rooms,

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## MOUTIER HOUSE.

### MANUFACTURES OF HARDWARE.

*Contract of apprenticeship.*—Willingly accepted by the parents without giving rise to the slightest contestation.

No apprentice has left the workshop before the expiration of his apprenticeship. No grave offence was charged to necessitate the dismissal of a child.

One of the clauses of the contract requires a *certificate of primary education*; this has been very useful in getting new apprentices.

*Manual teaching.*—This instruction decided by progressive exercises, is confided to three foremen.

*Theoretic teaching.*—Given by the master and the director of work; they are delivered so as to develop the intellectual faculties of the children.

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## FORMER HOUSE LECLAIRE.

REDOULY & CO.

### *Apprenticeship.*

The sons, nephews of the foremen of the workshops, of the workmen and employees members of the *noyau* are received as apprentices in preference to all others.

No contract of apprenticeship is made, the house reserving the right to dismiss the apprentice if he does not do his work, as the latter has the right to leave whenever he wishes.

The apprentices are paid as soon as they enter as apprentices and each year, in the month of April, their pay is increased according to the progress made.

The house insists that the apprentices should be treated with kindness; it is prohibited to employ them as message boys, the apprentices are required to be polite to all the workmen and these latter should consider them as their own children.

The heads of the workshops should exercise all their care in teaching the trade to the apprentices confided to them; they should encourage them in changing their work and by teaching them what they are ignorant of.

At the end of each year a competition is held among the apprentices and they are classed according to their years of apprenticeship.

A jury, composed of a director and three employees of three heads of workshops and four workmen, draws out the programme that each class of apprentices should follow.

Prizes varying from \$5.00 to \$40.00 are awarded by the jury to the apprentices that have best fulfilled the programme imposed.

These prizes consist of books on the retiring fund for old age, with enjoyment of the interest accrued at the age of fifty years.

According to these competitions and the advice of the chiefs of the workshops, the managers judge the progress of each apprentice and they base their annual increase on the results of these competitions.

The apprentices are only declared workmen after having fulfilled, in a satisfactory manner all the parts of the programme of competition.

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#### NETHERLANDS YEAST AND SPIRIT MANUFACTORY.

DELFT.—HOLLAND.

*Apprenticeship for the sons of workmen. Private school and course of design for the apprentices.*

(Institution founded in 1882.)

Each apprentice leaving the primary school with an honorable certificate, is put under the special care of a workman of the factory, carpenter, mason, blacksmith, cooper, malster &c. The private school (2 hours a day) is placed under the direction of a teacher, the course of design under that of the architect of the house. The parents receive a subsidy from \$0.20 to \$2.00 a week according to the age of the apprentice, of this subsidy the apprentice receives 10 per cent. in pocket money. After an examination at 18 years, the apprentices receive a diploma; a place is sought for them where they can perfect themselves while waiting for a vacancy in the factory.

This institution, which has changed hands several times, suffers from the want of devotedness and teaching talent of the master workmen.—The superintendence of the apprentices is insufficient. The young people consider the subsidy given to their parents as a salary, which—being indispensable for the family and being generally greater than the salaries of young workmen of the same age—keeps them at the factory instead of encouraging them to seek elsewhere the improvement of their education, notwithstanding all this, many excellent workmen are developed from our system of apprenticeship.

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#### TECHNICAL SCHOOL GUTENBERG. PARIS.

EXTRACT FROM A NOTICE ON THE GUTENBERG "SCHOOL," PUBLISHED BY THE BOARD OF PRINTERS OF PARIS.

For some years past a current of irresistible force has driven the boards of masters and workmen to the creation of schools called technical, destined, as their name indicates, to give to the young men who wish to devote themselves to trades, an education commensurate with the increasing exigencies of the demand.

This awakening of the national power, born of the crisis which weighs on all our markets, is certainly a good omen, but we cannot help regretting that it should have come so late, for it is useless to disguise the fact that, it will require yet many years to recover back the grounds which strikes, routine and our original indifference have lost to us.

It would be unjust, doubtless, to attribute to these causes all the ills from which we suffer, but it is not to be contested that they have to this date had a preponderating influence in our commercial and industrial decadence.

Is it not to these strikes, decided upon with so little reflection and consideration, that we must attribute the departure to foreign lands of a large number of those who formerly worked in our factories?

Is it not the routine, to empiricism, that we owe our inferiority in technical instruction, manual as well as mechanical? And is it not also to indifference, carried to the verge of the abandonment of our most cherished interests, that is due the continuation of a state of things declared, by all that are interested, to be disastrous?

It was, therefore, necessary that we should take action, that we should make one vigorous effort, and it was with this view that technical schools were established, as an advantage to the different syndicates least open to dispute.

It was with this object that, in the commencement of the year 1883, the Chamber of Printers settled the constitution of a joint stock society, authorized to establish one or more technical schools destined to raise the level of typographical knowledge.

The school was established and carried on by a capital from the subscriptions of founders and the annual subscriptions of honorary and working members. It is not for the public use.

There are admitted gratuitously after examination :

1st. Children of the age of thirteen years belonging to the printing houses whose patrons are members of the association of the Gutenberg schools.

2nd. Children of thirteen years past, who are presented by societaries not printers who are adherents to the society. These are admitted, on payment (when there are places to be disposed of).

Children aged thirteen years past when the parents ask for their admission.

The course of instruction is three years. It is divided in two parts: one for primary instruction, the other for technical instruction, the theory and practice of the trade of compositor and printer, and generally for all that concerns the typographic or graphic arts, and of all matters and things employed for these arts.

The apprentices sent to the school by their patrons only follow the school course for two consecutive days a week. The days are fixed without any change; thus, a certain printer who sends several apprentices to the school, reserves Monday and Tuesday for Peter, Wednesday and Thursday for Paul, and Friday and Saturday for Joseph, which does not prevent a number of apprentices from the same printing establishment from taking the same days, if the master who sends them prefers this way. The school is provided with a complete printing workshop. Every year prizes in books, tools and money are awarded to the most deserving pupils.

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#### TECHNICAL SCHOOL OF THE SYNDICAL CHAMBER OF THE MANUFACTURE OF PAPER, PARIS.

The work founded by the syndical chamber of paper in favor of apprentices, the direction of which is confined to a commission named by them, comprises three institutions:—

1st. Encouragement destined as a reward, by means of books on the saving bank, to be given to the most deserving paper apprentices.

2nd. Gratuitous course of technical instruction, divided into:

Primary instruction, comprising the French language, arithmetic, correspondence and accounts.

Technical instruction, comprising technical history, industrial geography, elements of science and design.

Special instruction to apprentices, comprising the theoretical and practical course of the manufacture of ledgers, the shaping of paper, ruling and manufacture of different kinds of cardboard.

The course takes place from eight to ten o'clock at night.

Over and above these three institutions, the Syndical Chamber of paper, institutes annual competitions for apprentices, and at the end of each scholastic year they distribute rewards, consisting of bank books on the savings bank and on the retiring fund, medals, tools and books.

## TECHNICAL SCHOOL FOR TAILOR APPRENTICES AT PARIS.

*Founded by the Syndical Chamber of Master Tailors of Paris.*

The school is specially for the tailor trade.

It has for its object to make good workmen and to elevate the level of handiwork, which has much lowered since the invention of the sewing machine, and enable them to become foremen (called cutters.)

The school was founded on the 1st May, 1881.

It commenced with eight apprentices and two professors. To-day it has forty apprentices and eight professors.

The annual expenses are \$6,000 to \$6,400, made up as follows:—

Professors' salaries.....	\$3,500
Breakfasts for apprentices.....	800
Bons for apprentices pay.....	600
Rent and contributions.....	500
Heating and lighting.....	200
Director and employec.....	600
Material, care and expenses of the office. ....	200
	<hr/>
	<u>\$6,400</u>

The resources are composed :

1st. Of the assessments of acting and honorary members.

2nd. Of the subsidy of the Minister of Commerce.

3rd. Of the subsidies of the City of Paris.

4th. Of the subsidy of the Philanthropic Society of the Master Tailors of Paris.

5th. Of the proceeds of the cutting done in the workshops.

The average expense is \$140 to \$160 per pupil for a year. 180 children have passed through the school since its foundation. The school is only for day scholars; it is free, and it takes, in preference, poor children. Nevertheless, some children of families in easy circumstances are admitted by paying a fee.

Each pupil receives for his breakfast a plate of meat and a plate of vegetables, for which no charge is made.

Every child entering the school is placed under the direction of the professor-in-chief, who teaches him, on pieces of stuff, the first ideas of cutting. When he knows enough to be of service, he is placed with a group, where he helps to make all sorts of clothing. Only hand work is done in the shop; the use of the sewing machine is only taught at the end of the third year of apprenticeship. The choice of professors is made from the old workmen, and from the young men who have served their apprenticeship at the school.

Ten hours a day is given to practical work, and one hour to the elementary course.

The work is organized in groups, composed of one professor and four or five apprentices of different ability. Each group makes, without distinction, coat, waistcoat, overcoat, &c. The children change groups every six months, so as not to be always under the same professor.

The school is provided with work by the master tailors, active members, who pay to the school for the making of each article according to the tariff of their establishment. From this source the school receives about \$3,000 for making, a year.

All the articles of clothing are to order, and delivered by the master tailors to their customers.

The children receive each week, according to their good conduct, and work, as an acknowledgment of satisfaction, \$0.20 the first year, \$0.40 for the second year, and \$0.60 for the third; each receives, moreover, each Saturday a gratuity of from \$0.05 to \$0.15 as encouragement. Each year, bank books on the savings banks are awarded to the pupils who have succeeded best at the annual examination. Every youth on finishing his apprenticeship receives a diploma of ability.

The pupils work together at all works without distinction.

The length of their apprenticeship is three years.

The working time is eleven hours a day except Sundays and holidays.

The proportion of pupils that leave their apprenticeship upon the expiration of the three years is about 20 per cent.

To secure the execution of the three years apprenticeship the school keeps the *bons* of satisfaction awarded each week and only gives them to the owner at the expiration of the apprenticeship.

The school tries to retain as paid monitors, the children who have finished their apprenticeship.

Those who will not remain go to work.

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## TECHNICAL SCHOOL OF HATTERS.

*Nature of the school.*—It was established in 1883 as a private school, by Mr. P. Coumes, sole founder, who continues it with the help of the public assistance of Paris. It has always been approved of by the Syndical Chamber of the Hatters of Paris.

The utility of the school was acknowledged by subsidies granted for the last three years by the Minister of Commerce and Industry, and for the last two years by the Minister of Public Instruction and the Fine Arts.

This establishment was founded to receive orphans or abandoned children; a few paying pupils are also admitted.

The object of this technical school of hatters is to make at the same time good workmen and good foremen. Its best pupils compete for the (*bourses de voyage*) allowance for travel instituted by the Minister of Commerce.

*Historical.*—Founded in 1881 by Mr. L. Coumes, of Trumilly, (Oise), and attached to an orphan asylum the pupils of which were his scholars, this school of hatters was, in May, 1883, transferred to Villenoy, near Meaux.

From its foundation, this establishment has been, and is now, the only one in France which, with a thorough apprenticeship, prepares workmen as hat makers and specially for the making of silk hats.

*Financial condition and budget.*—The budget of the Villenoy establishment divided its accounts into two parts: the budget of the school properly so called, and that of the factory. But this last is also a budget for instruction. The pupils, particularly in the beginning, cannot be instructed without spoiling a quantity of material, the factory of hats, therefore, on which they are taught must necessarily suffer an annual loss so long as its staff is composed of apprentices.

All the apprentices are boarded and lodged in the school. The daily expense for food, cost of lodging, instruction and superintendence is charged to the pupil at a fictitious rate varying from \$0.30 to \$0.34 a day, according to the time expired and the division in which he is classed, but this expense in reality is about 50 cents per day.

Since its opening (May, 1883) the number of pupils who have passed through this school is 50. The average number is 16 or 17 a year.

*Conditions of Admission and Funds.*—They vary according to where the pupils come from. Those who come from the Board of Public Assistance are admitted according to the terms of the contract passed with that Board, which represents an average subsidy of \$0.68 a day for each pupil; those who are placed in the school by families or by societies of patrons bring with them a *trousseau* (bedding), a dowry of apprenticeship of \$40 divided between them the two first years, and they share in the cost of instruction and medical care at the cost of \$13 a year during all the time of their apprenticeship.

Notwithstanding these very easy conditions, the school of hat-making has never been able to obtain the creations of pensions, either departmental or syndical, but they are working for them.

Every candidate should be thirteen or fourteen years of age at least, possess an aptitude for the trade and produce a certificate of primary capacity or equivalent instruction.

All the pupils are boarders and equally subject to the rules.

*Detailed Course of Study.*—The detailed programme of the school comprises:

1st. One part, superior primary instruction, civil and moral education, military exercises, gymnastic exercises and swimming; moreover, for the pupils of the higher divisions, who are of the age of sixteen years at least, courses of design, of English and of commercial accounts.

2nd. Another part, technical instruction, theoretical and practical; the theoretic course in existence since 1886, under the superintendence of the Minister of Commerce, is taught provisionally by the head of the workshop.

*Table of the Employment of Time.*—The division of time given to practical work and to instruction in general, is made in proportion to the age of the pupils and the exigencies of the trade.

*Practical Work.*—The apprentice, counting from his second year, is initiated successively into the divers works of the workshop; to facilitate at the same time the technical instruction and the work of the workshops, the greater number of apprentices are engaged, during eighteen months or two years, in one of the sections of the trade, either at the frame, or mounting, or at turning.

The beginning of the trade of hatter being somewhat difficult, each new apprentice is placed under the direction of a skilled workman or of a monitor during six months or a year. It is rare that an intelligent pupil cannot work usefully before the end of the first year, but it is always after the waste of certain material.

The organization of the workshops with its divisions of labor, is such, that the apprentice could easily devote himself to a special work and perfect himself in one of the four sections cited above; moreover, he must know them all in order to obtain his certificate of completion of apprenticeship. Whilst fulfilling orders for customers the apprentices are engaged in special kinds of work, with a view to their professional advantage, both as regards the business itself and their general instruction.

*Remuneration.*—The work of the pupils is converted by themselves into merchandise destined for wholesale customers; the whole manufacture is sold either at Paris or in the provinces in the best retail houses; it amounts on an average to \$8,000 a year. The rules of the school provide for a share being allowed to the pupils on the profits of the work of the workshops; the development of this establishment has not yet been sufficient to enable it to make this division. Nevertheless, thanks to the remunerative wages, calculated on the tariff of the price per piece, and thanks also to days of extra pay, all the apprentices attaining their fourth year of study, are possessors of a considerable sum.

*Duration of apprenticeship.*—The regulation school term is four years for apprenticeship, with one or two years for perfecting themselves.

We here give the proportion of time of residence of the pupils from the abandoned class (except two), who have passed through the school during the last six years: 36 per cent. from one to six months; 12 per cent. from six months to a year; 16 per cent. from a year to a year and a-half, and so on decreasing, except 5 per cent. of six years and six years and a-half.



It is with regret that we have to state that more than two-thirds of the pupils, for causes independent of the school direction, were unable to remain from two to eighteen months.

To retain the pupils the time required, the school rules provide for extra pay proportionate to the duration of the service, and the professional knowledge of each pupil.

They provide, also, technical examinations to permit the pupils to pass into higher divisions, and complete examinations to obtain the certificate of good apprenticeship at the end of the established four years of study.

*Extra pay.*—The system of rewards comprise:—

1st. Good points of \$0.05, paid at the end of each week;

2nd. Of extra pay, varying from \$0.01 to \$0.06 a day for the apprentices, and from \$0.25 to \$0.35 a day for workmen.

3rd. Wages by the piece, calculated at the end of each month, the net result of which, after deduction of a part of the expenses, is divided into three accounts (savings, mass, and pocket money).

*Results and departure.*—The apprenticeship, such as is given in the technical school of Villenoy, thanks to the combination of technical and practical elements on the one hand, and thanks to the development and variety of the programme of instruction (see above) on the other, has the effect of exercising on the apprentice the most salutary influences, both moral and physical, and all the pupils who have persevered to their fourth year are proofs of these good results.

Once clothed with a certificate of good apprenticeship, the old pupil becomes a workman, may exercise his own choice and go to Paris, to the provinces, or remain in the establishment as a first-class workman.

Those of the old pupils who have been employed in Paris have obtained, from the age of 19 or twenty years, most remunerative wages; masters commence to appreciate their worth, and there is little doubt but that in a very short time they will be eagerly sought for: one may quote the case of an old pupil, at present in the the House Berteil, who at the end of one year of work, only in that house, receives a monthly salary of from \$50 to \$60.

The pupils who choose to remain as monitors in the school realize almost equivalent wages, for two of them, aged 20 and 21 years, can, after payment of their part of the common expenses, save from \$140 to \$160 a year, this including their pocket money.

At present (1st February, 1889), the technical school of Villenoy counts among its monitors and pupil-workmen, four of its old pupils, one of whom is sub-chief of the workshop.

On the other hand, the development of the special studies of the English language, design, and technical instruction, is most satisfactory, as shown at the competition of December, 1888, for the (bourse de voyage) travelling purse of the Minister of Commerce: From four pupils who were candidates, two obtained a purse of \$360 each.

## NORTH RAILWAY, PARIS.

### TECHNICAL COURSE FOR THE APPRENTICES.

With the view of forming instructed and skilful workmen for all the works they are engaged in, the Committee of Directors, in 1882, decided that technical courses for apprentices should be organized at Paris-la-Chapelle,

The instruction is free; pupils from 12 to 13 years are admitted after examination.

Rewards are given each year to the apprentices most noted for good conduct and work.

The term of apprenticeship, is three years. Apprentices who have received their diploma of apprenticeship can remain in the service of the company or enter trade.

Any apprentice leaving the school before the expiration of three years will not receive his diploma or certificate of apprenticeship.

## CITY OF HAVRE.

### MUNICIPAL SCHOOL OF APPRENTICESHIP FOR BOYS.

Art. 1. The municipal school of apprenticeship for boys has for its object the formation of skilful apprentices who will afterwards become good foremen.

Art. 2. The length of study is three years.

Art. 3. The 1st and 2nd years the pupils have three hours of intellectual work and five hours of manual work. In the third year they have one hour of manual labor at most.

Art. 4. The technical instruction comprises the following subjects: 1st, Locksmiths; 2nd, Adjusting; 3rd, Forging; 4th, Turning metals; 5th, Founding and Moulding; 6th, Braziers' work; 7th, Turning; 8th, Cabinet-making; 9th, Turning in wood; 10th, Carving; 11th, Modelling.

Art. 13. To enter the school (at competitions) the pupils must be more than 12 and less than 15 years.

Art. 18. The rewards at the end of the year consist in prizes, medals, tools and diplomas.

The prizes payable only at the end of the third year are money prizes and vary from \$2 to \$16 for the first year; from \$6 to \$12 for the second year; and from \$12 to \$24 for the third year.

Diplomas are given to the pupils of the third year who have shown sufficient theoretic knowledge before a special commission of examination, and who are acknowledged to be able to execute properly the manual work which their calling demands.

### NAVAL SCHOOL FOR ENGINEERING APPRENTICES.

Art. 1. A school for engineering apprentices is annexed to the school for apprenticeship at Havre, with the view of giving a certain number of young people, a theoretical and practical knowledge, of a nature to enable them to fulfil the duties of engineer on commercial steamships for the coasting trade, or for long voyages, or to be admitted to the position of engineering pupils in the State Navy.

Art. 2. The school which is entirely free, only receives day scholars.

Art. 3. A certain number of scholarships of \$100 are created in favor of those pupils whose position necessitates this help. These scholarships are divided by half, and by quarter. Requisitions should be made to the Mayor of Havre. Parents whose children receive a scholarship or a part of a scholarship should bind themselves in writing, to leave their children to the end of their studies, or to reimburse the town the amount granted as help.

Art. 6. The costs of organization and support are paid by the city of Havre, the department, the State and the Chamber of Commerce.

Pupils between 15 and 17 years of age are admitted after having undergone an examination.

### SUPERIOR PRIMARY SCHOOL AND APPRENTICESHIP FOR YOUNG GIRLS.

Art. 1. The superior school of apprenticeship has for its object the preparation of young girls for the practice of a calling or a trade, and to prepare them for the position of mothers of families.

Art. 2. The instruction comprises general intellectual instruction, and technical instruction. The general intellectual instruction comprises:—

1st. A preparatory course. 2nd. A superior course of primary study.

The technical instruction includes the following specialties:—

1st. Commercial course. 2nd. Industrial design. 3rd. Drapery and embroidery. 4th. Fashions. 5th. Cutting and making. 6th. Ironing. 7th. Practical domestic economy.

Each pupil chooses her section on her entry into the school. The duration of study and apprenticeship is three years. The pupils of the workshops have three hours of study a day and five hours of manual labor.

The first year is devoted to the study of sewing, properly so-called. The pupils choose their speciality the second year.

The pupils are admitted without pay. Rewards are given to the most deserving pupils.

#### CITY OF NIMES.

Art. 1. This institution of competition for apprentices, founded by the council of skilled men of Nimes, the 8th May, 1884, has, for its object, the development of technical instruction.

Art. 2. The child or individual, girl or boy, who receives instruction from a master, workman or patron, man or woman in any trade whatever, may be an apprentice, on certain conditions; either by paying a fee or at least by not demanding wages.

Art. 5. The President of the council of skilled men appoints for each apprentice an adviser specially charged to watch over him during the course of his apprenticeship and to answer for his skill, his conduct and his progress.

Art. 6. An examination takes place every year to ascertain the progress of the apprentices and to know what to expect from their work, their intelligence and their skill.

Art. 9. The examination should not end with the mere classification of the apprentices in the same industry, but notes should be taken to ascertain the knowledge of each apprentice in comparison with the length of his apprenticeship.

Art. 14. Within the eight days after the giving in of the reports (of the examiners) the council of skilled men united in general assembly, shall determine the quantity, the quality and the value of the rewards to be given to apprentices as well as to the workmen who, charged with their technical education, had used all their energy to form good apprentices and had succeeded.

Their decision is submitted for the approval of the municipality.

#### CITY OF PARIS.

##### MUNICIPAL SCHOOL DIDEROT.\*

The Diderot School situated in the Vilette quarter, was founded by the city of Paris and opened in 1873, at an epoch when the attempt was opposed by experts and bodies of tradesmen; in a word, in the midst of considerable difficulties.

The school has for its objects the formation of workmen for the eight following trades: forging, turning metals, adjusting, locksmith, mechanics, modelling, wood turning, cabinet making.

It only receives day scholars; who must be present at the school from seven in the morning until seven at night. The apprenticeship last three years.

Having in view an apprenticeship similar to that which exists under masters, the organization exerted itself to create for each trade workshops resembling as much as possible, as regards material and the kind of work, those of a private industry.

With this object the efforts of the apprentices are applied to the production of such goods as can be easily sold. The school of Vilette manufactures annually to the extent of about \$2,400.

During the first year all the pupils passed alternately and without distinction from one workshop to the other.

It is of advantage to the pupil, no matter what particular trade he may eventually chose, that he should have a general knowledge of the trades connected with

\*Extract from a report presented to the Scientific Society of Bordeaux, by Mr. E. Buhan, on the "Formation of an apprentice school at Bordeaux."

his own—trades with which, in the exercise of his own, he will frequently come in contact. Finally it is during this first year that his disposition and tastes display themselves, and should decide the choice of a trade in which his tendencies, now ascertained, may make him a better workman.

The greater part of the time (five hours a day, according to the year) is given to manual work, under the direction of a head of workshops, a head being named for each twenty pupils.

Though the first place is given to manual work, an important place is nevertheless, reserved for general instruction, which is necessary, so that the apprentice may be sufficiently instructed to reason on his trade, and to apply methods with discernment.

The duration of the classes vary between three and five hours a day according to the years.

In principle the classes succeed each other in the morning in such a way that after rest and the recreation that follows, the apprentices can give all the rest of the day without interruption to manual work. We consider, with reason, that the exercises of the workshops should be continuous to accustom the apprentice to assiduity and tenacity for work, essential qualities for a good workman.

The two following tables will give a summary idea of the subjects taught and the time given to each :

### DIDEROT MUNICIPAL SCHOOL.

#### . CURRICULUM OF PROFESSIONAL INSTRUCTION.

Professions.	1st Year.	2nd Year.	3rd Year.
Forging .....	During the first year of their studies, the apprentices pass successively through the workshops of Iron, and wood in order to practically ascertain their ability.	Preliminary exercises, tools, various solders.	Forging of pieces of machinery.
Turning on metal.....		Manufacture of sharpened tools, turning of simple pieces, polishing.	Axles, wire drawing of screws and of tools, wire drawing.
Lesser Mechanics.....		Tools, adjusting and turning of small articles.	Small machine tools, models for demonstration.
Decorative Locksmithing.....		Tools, keys, locks, house locks.	Ornaments, leaves, flowers, artistic locksmiths' work, joining together.
Precision .....		Preliminary exercises, tools, tracing, wire drawing.	Apparatus for physics and telegraphy.
Modelling .....		Models of the simple parts of engines.	Machine tools, disposition of wheels, grooved boards, newel boxes.
Joining .....		Sharpening tools, joining together various frames.	Doors, windows, furniture, mountings.
Turning in Wood.....		Mounting and sharpening of tools, handles and small articles, wire drawing.	Turning of models for foundry, twisted pieces and frame mouldings.

## DIDEROT MUNICIPAL SCHOOL.

## CURRICULUM OF INSTRUCTION.

Subjects.	1st Year, Section A and B.	2nd Year, Section A and B.	3rd Year.
French language . . . . .	Grammar, orthography.	Supplement of grammar, exercises in editing.	Reports of the visits to the workshops or manufactories.
English language . . . . .	Reading, writing, elements of grammar, exercises on blackboard.	Grammar (syntax) translations and exercises, conversation.	"
Mathematics . . . . .	Arithmetic, plain geometry (contents of first three books, application).	Supplement of arithmetic, geometry (mensuration and surveying).	Elements of algebra and of trigonometry, elements of geometry in space (measure of volumes) usual curves.
Chemistry . . . . .	Elements of general chemistry.	Chemicals in manufacturing, metallurgy.	Supplement of natural philosophy, and of chemistry.
Natural philosophy . . . . .	Elements of natural philosophy, general properties of bodies.	Natural philosophy in manufacturing application.	
Technology . . . . .	Materials, from whence derived, their qualities, their use, hand tools.	Elementary parts of machines, process of fabrication.	Description of machines, tools, steam engines, small engines.
Mechanics . . . . .		Elementary mechanics (application).	Supplement to mechanics, resistances of materials.
History . . . . .	Elements of general history up to the modern times.	Modern history (scientific and manufacturing discoveries).	"
Geography . . . . .	Geography of Asia, Africa, America and Oceania (commerce and industry).	Geography of Europe (commerce and industry).	"
Drawing . . . . .	Free hand drawing, elements of graphical drawing.	Geometrical and industrial drawings, free hand drawings from models, architectural drawings.	Free drawings of tools and machinery, free hand drawing from metal and wooden models, architectural drawings.
Law . . . . .			Elements of laws of custom.

DIDEROT MUNICIPAL SCHOOL--EMPLOYMENT OF TIME.

Days.	Hours.	1st Year.		2nd Year.		3rd Year.
		A	B	A	B	
Monday . . . . .	{ 8-9 9-10 10-11 11-12 }	Technology. Architectural drawing. English. Geometry.	Architectural drawing. Study. do Geometry.	History. French. Descriptive. English.	French. Arithmetic. Gymnastics. Study.	Algebra. Natural Philosophy. Workshop. do
Tuesday . . . . .	{ 8-9 9-10 10-11 11-12 }	Study. Natural philosophy. Drawing. French.	Study. French. Chemistry. Drawing.	Geography. Arithmetic. Gymnastics. Chemistry.	Mechanics. History. Geometry. Study.	Drawing. do Workshop. do
Wednesday . . . . .	{ 8-9 9-10 10-11 11-12 }	Arithmetic. History. Study. Geography.	Geography. Geometry. Gymnastics. Natural philosophy.	Drawing. do Mechanics. Geometry.	Natural philosophy. French. Drawing do	Mechanics. Chemistry. Workshop. do
Thursday . . . . .	{ 8-9 9-10 10-11 11-12 }	Study. Chemistry. Accounts. French.	History. Study. Ornamental drawing. Accounts.	French. Accounts. Study. Natural philosophy.	Geometry. Geography. Chemistry. Study.	Drawing. do Workshop. do
Friday . . . . .	{ 8-9 9-10 10-11 11-12 }	Study. Ornamental drawing. English. Geography.	Drawing. French. Study. Arithmetic.	Geography. English. Technology. Study.	Study. do Drawing. Ornamental drawing.	Technology. Geometry. Workshop. do
Saturday . . . . .	{ 8-9 9-10 10-11 11-12 }	Drawing. French. Gymnastics. Geometry.	French. Geometry. Technology. Study.	Geometry. Study. Drawing. Ornamental drawing.	Technology. Descriptive. Accounts. Geography.	Study. Accounts. Workshop. do

Every day from 1 o'clock to 7 o'clock work in the workshops.

I should have terminated with the expiration of time by saying that a great part of the recreation time is employed in gymnastics and the working of a fire engine.

The ability of the masters is not to be judged by the lists of subjects taught. The mode of collecting pupils has also an influence on the ultimate results, for the age or the degree of instruction required, the gratuity, whether it is, or is not, allowed, modify very perceptibly the staff taught. It is interesting also to note the conditions required, to be admitted as pupils in the school of Villette.

No pupil is admitted before the age of thirteen years, nor after that of sixteen, so that their new instruction shall follow their first teaching.

The candidates are admitted on the production of a certificate of study, or in default, after an examination at the school, an examination comprising written and oral proof.

The written examination comprises: 1st. The usual dictation in orthography. 2nd. Sums on the four first rules of arithmetic, and the system of weights and measures.

The oral examination comprises, reading with the meaning of words, questions in grammar and arithmetic.

The instruction is entirely free, but the contributions being made in the City of Paris, Parisians are admitted by preference, into the school; in any case, the candidates are required, in imitation of the schools of arts and trades, to be French.

Not only does the school of Villette give free instruction but in an indirect way it gives a small remuneration to its best pupils.

During the twelve hours that they pass at school, the pupils have a meal to take; they can take it with them or take it at a canteen controlled by the school board, in consideration of the sum of \$0.10, a sum somewhat less than the real value; tickets for breakfast are awarded to the best apprentices of the second and third year.

At the end of their third year, a certificate of apprenticeship is granted to the pupils. No certificate even of attendance, is given to those who prematurely leave the school.

We are able, however, to prove that this premature departure of pupils from the apprenticeship schools, that we have heard designated as stumbling blocks to their future, is not of such proportion as to be alarming. The following figures will give some idea:

For the promotion of the third year there were actually 83 pupils, there were 110 pupils who began in the school, making a difference of 27 pupils, which is surely not exorbitant, when we reflect that this deficit does not comprise, only those leaving voluntarily, but also those that have left through necessity, death, sickness, dismissal, &c.

According to the books of the school, the annual expenses amount to about \$14,000, but these figures are not altogether correct; we must deduct the work of the apprentices, which by reason of the mode of book-keeping adopted in this case by the city of Paris, is not entered as receipts. The school of Villette has not only a good organization, an enlightened direction, it has success which does not always accompany the best conducted works. It is above all that which we must endeavor to retain.

We count 300 apprentices and it is want of space alone, that prevents our giving instruction to a greater number.

The results given by our teaching can now be appreciated and appear altogether favorable.

The apprentices, from the time of their leaving the school, find work in the best workshops on conditions exceptionally advantageous. They earn, from that time, wages, that may be estimated at ten cents for every hour of work. Some receive as high as \$0.15.

Thanks to an association of old pupils of the school, it is possible to better appreciate the beneficial influence of the instruction given. We can give an exact statement of the position which the old pupils hold in the trades they have chosen. The school of Villette have produced skilful workmen and good foremen.

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The results obtained must have been very remarkable to enable us to report the following fact, which, in its simplicity, has an importance which we do not fail to recognize.

Those who, from the beginning, showed themselves the most decided adversaries of the schools of apprenticeship, and who were most to be dreaded, are now their protectors. The Syndical Chamber, composed of men who, for some years past, were best able to appreciate the workmen produced by the school of Villette, now give to this institution their strongest support by giving prizes to the most deserving pupils.

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## MUNICIPAL SCHOOL ESTIENNE.

### TECHNICAL SCHOOL OF BOOK-MAKING.

The Municipal School of Estienne has for its object the formation of skilled and able workmen for the book-making industry.

The instruction is free. Breakfast tickets are given in the school.

The pupils are day scholars. They go to school at eight o'clock in the morning and leave at six in the evening. The studies last for three years.

During the first year the pupils go through all the workshops of the school; at the end of the first year they are divided according to their ability, known to the Committee of the School, into the workshops where they serve their apprenticeship.



CURRICULUM OF INSTRUCTION.

PROFESSIONAL INSTRUCTION.		THEORETICAL INSTRUCTION.	
Workshops.	1st Year.	Subjects.	1st Year.
Type foundry.....	First elements of hand moulding machines for founding the type, rubbing, cutting, placing together, preparation of the letters, gaging, pointers, matrices.	French language.....	Orthography, chosen pieces.
Typography.....	The apprentice receives certain short instructions on type, the material, composition, impression (working of hand presses), stereotyping.	History.....	Elements of general history.
Stitching, binding and gilding.....	Stitching—Elements, drying, spreading, joining together, study of sizing, folding, placing, sewing, gaging, cutting off the rough edges, cutting at the press and at the machine, packing. Binding—Flattening, preparatory labors on the body of the work, unstitching, unfolding, placing together, putting the pasteboards, mounting of the graters, sewing, putting in parcels, damping of the covers, covering and putting in the press, covering with decorative pasteboard. Gilding—First elements.	Geography.....	Elements of cosmography, general geography of the globe.
Wood engraving.....	Tracing parallels and tail pieces, graduated shades and putting in strokes, sketches with light shading. The pupil will engrave no designs which he has not previously drawn on the wood. Printing off.	Elements of Mathematics.....	Arithmetic, typographical numbers, metrical system, typographical signs, elements of plain geometry, mensuration, typographical problems, making of plans.
Stone engraving.....	Tracing straight lines, curves, typographical signs, on the paper, on the wood, writing in large and in smaller character, tracing strokes of different sizes, execution of small cards, fine strokes with corresponding letters, counter-drawings of cards, of drawings, reducing or enlarging, lithographic impressions.	Natural History.....	Elements.
Steel engraving.....	First elements, elementary ideas on engraving and of impressions on copperplate.	Chemistry.....	Practical elements of industrial chemistry, manipulations.
Designing and writing of lithographs.....	Counter-drawing of the drawing, transferring on to stone, use of pencil and pen on stone, tracing thick lines, of O's, English and round; printing off.	Physics and Mechanics	Practical ideas.
Photography.....	The pupil is initiated in the photographic operations necessary for obtaining a lithographic plate for engraving, also for photogravure and phototype operations, and for printing off of these sorts of works.	Drawing at sight.....	Ornaments from the cast.
		Modelling.....	First elements.
		Geometrical drawing.	Elements of graphical drawing, lines, surfaces.
		Reading and writing.	Various manuscripts, reading and writing foreign languages.
		Gymnastics and Military exercises.....	Evolution, marching, running, individual elementary exercises, military exercises.

A certificate of apprenticeship is given to the pupils at the end of their fourth year.

Prizes are awarded at the end of the fourth year to the pupils who, at their final examination, have given satisfactory proof of their skill.

CONDITIONS FOR ADMISSION.

Examination for admission comprises three written tests: 1st. Dictation; 2nd. Problems in arithmetic (simple application of four operations on whole numbers, decimals, fractions and the metrical system); 3rd. A drawing from the cast (simple ornament).

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## TECHNICAL MUNICIPAL SCHOOL OF FURNITURE, PARIS.

The object of the school is to form skilled and educated workmen capable of maintaining, for taste and superiority, French industry.

The list of studies includes technical and primary instruction.

The technical instruction comprises the principal trades of furniture making.

1st. Cabinet making. 2nd. Upholstering, 3rd. Carving in wood. 4th. Chair making. 5th. Turning in wood, plaster and metal, &c.

The list of primary subjects comprise:—

1st. Drawing plans. 2nd. Drawing at sight. 3rd. Modelling. 4th. History of art. 5th. Technology. 6th. Geometry. 7th. Arithmetic. 8th. French. 9th. History and Geography.

The pupils are day scholars; the school gives breakfast and luncheon free; the instruction is given without charge.

The time of apprenticeship is four years.

The first year the apprentices pass their time equally among each of the workshops.

The second year they are distributed according to their examinations and aptitude, among the different workshops, where they will finish their apprenticeship.

A certificate of technical study shall be given to each apprentice who completes his fourth year of apprenticeship and who gives satisfactory proof of his knowledge at the final examination.

Prizes, on leaving, are awarded to the most skilful.

Pupils are chosen by means of competition.

The competition comprises two proofs:—

1st. A design for an ornament from a relief. 2nd. A composition in French on some simple subject.

Only candidates between 12 and 17 years of age are allowed to compete.

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## CITY OF ROUEN.

### TECHNICAL MUNICIPAL SCHOOL AND HOUSE-KEEPING FOR YOUNG GIRLS.

The technical and house-keeping school for young girls which was instituted by the City of Rouen, in the building bequeathed for that purpose by Madame de Saint Hilaire, has for its object the instruction of young girls in every branch of sewing, cutting and making clothing, and linen garments, ironing and house-keeping.

The apprenticeship extends over three years.

Six hours a day are given to workman's work.

The organisation of the school allows the pupil apprentices to complete their primary education on necessary subjects and to get some ideas of the laws of health and domestic economy.

They also receive lessons in drawing to assist them in the art of cutting out clothing and linen goods, and some knowledge of lace making and embroidery.

In order to teach the pupils house-keeping and cooking ten pupil apprentices are chosen in time to prepare and cook the mid-day meal at the expense of the school.

The technical school and home for young girls is free.

The workshops of the school can work either for customers, or for the City.

The mistresses receive no profit from the work.

The wages paid for the work shall belong one part to the City, and the other to the pupil apprentices.

The portion reverting to the City shall be employed for the improvement and development of the institution. The amount coming to the children shall be used, on consultation with the families, towards the personal wants of the children. The division of the wages should be regulated by the mayor on the advice of the Council of Superintendence.

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## CITY OF ST. ETIENNE.\*

The technical school of St. Etienne was established by the City, who paid all the cost, and supports it. It is in reality a school of apprenticeship.

The trades taught are: 1st. Adjusting. 2nd. Gunsmithing. 3rd. Forging. 4th. Founder's. 5th. Joiner's. 6th. Weaving. 7th. Dyeing. 8th. Modelling and Sculpture.

The school and its outfit cost \$115,000. It can hold 200 pupils.

In 1888 they had 200 pupils, and the expenses came to \$14,000, being \$50 per pupil.

The instruction is free and several pupils receive scholarships.

## TECHNICAL SCHOOL FOR GIRLS.

The technical school has for its object the instruction of young girls, and to teach them work suited to their condition—work which they will have to practice later, either in their capacity of housekeeper in the family, or as a means of existence. The curriculum comprises two distinct parts, though slightly connected.

1st. A classical instruction intended to complete the knowledge acquired in the primary schools.

2nd. A special instruction to prepare the pupils for the following trades:—

1st. For commerce by special courses in French, accounts, commercial law, the modern languages, and writing.

2nd. For manual trades for apprenticeship, from which the pupils are distributed among the workshops for dress-making, plain sewing, ironing and embroidery. These workshops are directed by special mistresses.

Moreover, the young girls who are not destined for work girls, are taught each week, during several hours, the usual work necessary to their education, such as dressmaking, mending, ironing, and domestic economy.

The length of study is two years.

Only those children who have a certificate of primary study are admitted to the technical school.

## CITY OF SEDAN.

## MUNICIPAL SCHOOL OF WEAVING.

*Origin.*—In 1881 a crisis fell upon all the manufacturing centres of the woollen trade, of which the consequences were the more disastrous, as they were prolonged for many years.

The City of Sedan was no exception, but suffered with the rest. All at once business became paralyzed. The spinning mills were unoccupied, and with them the numerous workmen attached to them. Three-fourths of the weavers by hand were idle, and whole villages were without work.

It was under these sad circumstances that the municipality called together, at the City Hall, the manufacturers to devise some means to struggle against the misfortunes with which our industry was afflicted.

All answered to the call, the examination into the general causes would have produced no result, and they were compelled to confine their enquiries as to the failure of the local trade. At first Sedan produced large quantities of goods in plain web for which there was no demand, the demand was for (le tissu façonné) web of figured surface. At this period the making of web of figured surface was the privilege of a few workmen only, who had made special studies, and to a few foremen instructed by them.

It became necessary to devise some means of extending this branch of instruction, and for this purpose a school was opened free to all, the municipality providing the building and paying all expenses.

\*Chief town of the Department of the Loire, 124,000 inhabitants.

This motion was unanimously approved of, and during the meeting six members of the commission of direction were elected.

*Opening.*—The school opened on the 1st October, 1881, and numbers of pupils entered their names. They imagined that the instruction on weaving required as little application as work, and consequently there were desertions. Twenty-five alone persevered.

*Number of Pupils.*—In 1882, 20 ; 1883, 22 ; 1884, 26 ; 1885, 31 ; 1886, 38 ; 1887, 43 ; 1888, 52 ; 1889, 50.

*Organization.*—The course comprise three years, the theoretic portion is studied in the evening of each day.

For practice every day the pupils had the choice of twenty looms under the guidance of a special foreman for weaving.

*Competition.*—Competitions took place every three months; the work of the pupils was corrected by the professor and examined by the commission of direction. A certain number of points was given to each pupil, and the addition of these at the end of the year, assisted in the preparation of the table of prizes.

*Distribution of Prizes.*—The prizes consisted of medals accompanied by diplomas.

*Staff.*—A professor, a foreman weaver, a laborer as guardian.

*Expenses.*—The amount of expenses varies from \$1,700 to \$1,800 covered by the municipal budget, which for the last three years receives from the Minister of Commerce an annual subsidy of \$400.

*Results.*—The services rendered by the school is shown by the always increasing number of pupils, and by the number of foremen employed by the factory.

*General Considerations.*—If we examine the quality of the pupils that follow these courses, we see only the masters and the sons of masters, the very young people are rare. On the other hand the weaving workmen form the largest number and display diligence, truly remarkable. Many of them after their day's work leave their villages in the evening, to be present at the courses of instruction. Being of the ages from 22 to 25, they generally possess a good primary education.

On their departure from the school, if a place offers, they are sure to get the preference. If there is not, they return to their trade, but they have not long to wait.

In conclusion nearly all the plain weavers earning irregularly \$15 a month, find employment paying regularly according to merit, \$25 30 and even \$60. Thus it is, that while our work benefits the trade, it also contributes to improve the lot of the workman who endeavors to instruct and elevate himself.

*Particular results.*—From the industrial point of view, the school, by its method of teaching the making and unmaking of the tissues, prepares good samplers, capable of inventing new stuffs that make the name of a city. The great variety of stuffs displayed, at our exposition, superabundantly show the object we are following. Our work only applies to weaving, but, it is perhaps the most productive. One subject well understood seems preferable to a multitude of sciences, particularly when we have to deal with the working class. If a workman is to become a foreman-weaver, teach him weaving, if he wishes to be a dyer, teach him dyeing and nothing else. Apprenticeship has disappeared before technical instruction. Apprenticeship tends to learning a special branch of a trade. At the beginning we stated that our work was patriotic, to-day we can add that it is essentially democratic.

## SOCIETY OF THE ORPHANAGE OF JEWELLERS, WATCHMAKERS, GOLD-SMITHS, AND INDUSTRIES CONNECTED WITH THEM.

### *Paris.*

The object of the Society is to come to the aid of the children of its titular members, when deprived of their natural protectors.

They come to their help, they put them to nurse, they support them during their first years, they bind them as apprentices, they exercise over them a careful watch, and an assured protection until the end of their engagement.

To be titular members it is necessary :

1st. To follow one of the following trades :

2nd. To be presented by two members of the Society and accepted by the Council of Administration.

3rd. To pay a fee of admission of \$0.20 and a monthly assessment of which the minimum is \$0.10.

Every member changing his trade may continue to form part of the Society.

On the 1st June, 1889, the society numbered :

Lady patronesses.....	114
Honorary members.....	304
Titular members.....	587

1,005

The receipts in 1888 were \$4,100 and the expenses \$2,900.

The institution raised, instructed and watched over 55 orphans, workingmen's children.

## SOCIETY FOR THE PROTECTION OF APPRENTICES AND CHILDREN IN THE MANUFACTORIES, PARIS.

### *Statutes of the Society.*

Article 1.—The object of the society is to improve the condition of apprentices and children employed in the manufactories, and whilst respecting the liberty of trade and the authority of parents, to use every means to carry out the spirit of the laws on apprenticeship and the labor of children in the manufactories.

Art. 13. The revenues are applied :

1st. In the publication of a paper destined to make known all facts relative to the condition of the labor of children employed in trades in France or elsewhere.

2nd. To help, encourage, and point out, by rewards, all those who have directly assisted, advised or instructed those children employed in the large and small industries, as well as all those who have co-operated for the same, and by an invention or publication, or by giving a prize to be competed for by apprentices or by special donation.

### 10TH FEAST OF THE WORKING CHILDREN.

#### *List of prizes to be awarded in 1890—Term 1888-1890.*

The Society for the Protection of Apprentices and Children Employed in Manufactories, in solemn council, reward those persons who, by their solicitude for the apprentices, have aided this work, or foremen or forewomen who have given their care and attention to the children under their charge, and finally, the apprentices whose conduct and morality are irreproachable.

It awards :

1st. Special mention of thanks.

2nd. Medals of silver-gilt, silver and bronze.

3rd. Prizes in money and books on the saving's bank.

The different prize winners are grouped in the following manner :

#### *I. Charitable Institutions.*

FOUNDED FOR THE OBJECT OF INSTRUCTING AND ASSISTING THE APPRENTICES GIRLS AND BOYS, AND OF TEACHING THEM MORALITY.

Patronage, Orphan Asylums, Technical Schools, Board of Apprentices, &c., and this without distinction of religion.

## *II. Manufacturing Institutions.*

MANUFACTURERS WHO ARE DISTINGUISHED FOR THEIR CARE OF THE PHYSICAL AND MORAL WELL-BEING OF THEIR APPRENTICES AND YOUNG WORKMEN.

*1st Class*—Includes manufacturers and business men who have founded in their establishments, institutions to facilitate apprenticing, to ensure their health and education, general, special and professional, and also the morality and future of young workmen.

*2nd Class*—Including the business men who, without having created institutions or organised in their workshops permanent means of instruction, general or special, are remarkable for personal solicitude and attention with regard to apprentices or young workmen.

*3rd Class*.—Including business men and masters by whom the contract of apprenticeship is honestly and usefully carried out for the benefit of the young apprentices and who carefully watch over the well-being of the young workmen.

*4th Class*.—Including the persons and associations not connected with business, who by devotion to children and young workmen, have, as assistants, helped business men with works for the benefit of apprentices.

## *III. Foremen or Forewomen.*

WHO HAVE DISPLAYED A HIGH DEGREE OF INTELLIGENCE AND DEVOTION, TOWARDS THE CHILDREN IN THEIR CHARGE, AND TO WHOM THEY ARE BOUND TO TEACH THEIR TRADE.

*Exhibits to be Produced by the Candidates*.—1st A certificate of good life and conduct, issued by the administrative body. 2nd. A statement setting forth the merits of the candidate and the number of years' service, addressed by the master who employs him, or by a member of the Society directly.

## *IV. Apprentices and Children Employed in Manufactories.*

BANK-BOOKS OF DIFFERENT VALUE AND MEDALS AND MENTION WILL BE AWARDED.

1st. To apprentices under the protection of Patronages, Aid Societies, Professional schools and business men, who have distinguished themselves by their ability at their business, and by their constant good conduct.

2nd. To former apprentices now become workmen in the establishment in which they were apprentices.

*Certificates to be produced*.—A certificate of the candidate's merits, his name and surname, age, years of work, &c., addressed to the society by the master to whom he is engaged, or directly by a member of the society.

### *Special prizes awarded by Joint Committees.*

#### 1. PRIZE FOR LEGAL ASSISTANCE BRANCH.

*A medal of honor*, in recognition of legal services, given in the interests of children and apprentices employed in factories.

Protection, in the courts, of the interests of children injured by accidents, &c.

#### 2. PRIZE FOR THE SOCIETIES OF PATERNAL ASSISTANCE.

*A medal of honor* to the Society of Paternal Assistance which has given the most effective help to develop the technical education of apprentices of both sexes.

#### 3. PRIZE FOR THE ACCIDENT INSURANCE COMMITTEE OF THE ESTABLISHMENT.

PRIZE No. 1.—*A silver-gilt medal and a special mention* for a complete study on engines or motive power, in view of the accidents they may occasion and the means of remedying them.

PRIZE No. 2.—*A silver medal* to any manufacturer who, by means of apparatus, or isolation, or coverings, has lessened the chances of accidents occurring through the motive power.

PRIZE No. 3.—*A silver medal* to any manufacturer who, during the course of the year, has placed guards over the leather bands of the machines in his factory.

PRIZE No. 4.—*A silver-gilt medal and a special mention* for any invention, and its application, by which accidents from circular saws may be prevented.

PRIZE No. 5.—*A silver medal* for a study on circular saws, and on the establishments in Paris in which they are used.

The essay to be divided into two parts: 1st., the technical; 2nd., the statistical.

PRIZE No. 6.—*A silver medal* to any establishment who, having used circular saws, has, during the year, substituted others less dangerous.

PRIZE No. 7.—*A silver-gilt medal and mention* for any invention or improvement intended to prevent accidents in any factory whatsoever, in which children are employed.

PRIZE No. 8.—*A silver-gilt medal* with or without a premium in money, to any director of an establishment, foreman, workman or other person by whose means any special improvement for the prevention of accidents, is made.

PRIZE No. 9.—*A silver medal* to all masters who have protected and received into their workshops mutilated children recommended by the accident committee of the establishment.

PRIZE No. 10.—*A silver medal and special mention* for any important improvement in agricultural implements by which they become less dangerous.

PRIZE No. 11.—*A silver medal with special mention* for any essay on the nature and frequency of accidents caused by agricultural implements.

#### 4. PRIZE FOR FEMALE TEACHERS, BY CHARITY.

*A medal of honor* will be awarded any teacher (female)—laywoman or belonging to a congregation—who is recognized as having especially devoted herself to the primary teaching of apprentices in a *workshop course*.

#### 5. PRIZE OF THE LIBRARY COMMITTEE.

*Silver or bronze medals, with or without gifts in money, will be awarded:*

1st. To works of education or primary and professional instruction for apprentices and children employed in factories;

2nd. To authors of literary and scientific works written with a view to instruct and elevate the morality of children in workshops.

Besides the influence the society exercises in virtue of its grants, of the prizes it awards, of its spread throughout all the industries of France, improving the physical and moral condition of apprentices and children employed in factories, it has established a number of committees, the list of which we believe it would be useful to place before our readers, giving at the same time a short sketch of their special functions and nature.

#### 1. LEGAL COMMITTEE.

*French and foreign legislation, legal assistance, apprenticeship contracts, civil status, guardians, subrogated guardians.*

The Legal Committee offers its services gratuitously to interested parties with a view to conciliation and mediatory intervention between apprentices and masters. Deeds of apprenticeship, and accidents in the factory frequently beget difficulties of this kind.

It gives a special care to protecting the interests of abandoned children, procuring their civil status and choosing guardians, and superintends the forming of family councils for orphan apprentices.

#### 2. COMMITTEE FOR SOCIETIES OF PATERNAL ASSISTANCE OR INDUSTRIAL PATRONAGES.

The protection society has already given rise to paternal assistance societies, for children in many Parisian industries; it is desirous that no industry, in which

children are employed, should be a stranger to the movement so happily begun and which has already borne such excellent fruit. Colored paper factories, feathers and flowers, cabinet-making, publishing and printing, jewellery, and packing have all given an example sure to be followed. Careful protection of apprentices, superintendence of their education, the founding of schools and special courses of study, establishing of competitive examinations with important prizes are among the means made use of by these societies, capable of comprising the most diverse organizations; they unite masters in the same industry, in one same charitable and moral work which, if everywhere practised, would suffice to effect an important improvement in the condition of children of the working class.

### 3. COMMITTEE OF LIBRARIES, PUBLICATIONS, AND TEACHING.

*Establishment of libraries for apprentices; exchange of reports between the libraries of the work.*

Whilst devoting its attention and care to the physical condition of children, the protection society should, at the same time, watch with the greatest care, over their moral development. It has been proved that very frequently a praiseworthy desire for serious reading exists among apprentices who have no means of gratifying the taste from total want or insufficiency of books. The committee of libraries and publications notes the want, and draws public attention to books written in the interest of the working classes, rewards the author, and by the help of subscriptions, gifts, &c., collects or purchases instructive works, which it distributes everywhere there are apprentices. It has also established many libraries and distributed thousands of good works. There are in France numbers of charitable institutions that periodically publish reports, &c. These publications often contain excellent ideas of a remarkably practical nature and which it is very important, should be generally known in order to ensure their application. The committee of exchange of pamphlets, reports, &c., strives to centralize these publications, to distribute them afterwards among the institutions. By this, each one profits by the work of all, and useful ideas are spread and applied everywhere. This work has done much to advance institutions established everywhere in France in favor of children of the working class.

### 4. COMMITTEE OF ACCIDENTS IN THE FACTORY.

The committee examines all means and newly invented apparatus noted, in France and in foreign parts, as likely to prevent or lessen accidents from machinery and to spread the knowledge of the process of rendering certain manufactures less dangerous. In the report of its labors given in the bulletin, it states the precise sources of information to be consulted and the information to be sought on any special point. It establishes competitive examinations and rewards for the invention and improvement of means to prevent serious accidents; besides its special examinations, prizes are also awarded to foremen, workmen and others who have discovered any means of preventing the cause of accidents.

The committee assumes the protection of apprentices who are the victims of accidents in the factory or workshop, and who claim its assistance, and constantly maintains a paternal watchfulness over them. In the event of an apprentice requiring any artificial help, from the results of an accident, the society procures one for him. Having made enquiries as to the ability and education of the apprentice, the committee gives its advice, to the parents or guardians, as to the choice of a trade to be made for him, and it, moreover, assures him its help to complete his elementary studies or to procure him a good place.

### 5. COMMITTEE FOR PLACING APPRENTICES.

*(Offer and demands; help; beds for apprentices, &c.)*

Families may enter at the agency of the society their demands for work, or apprenticing their children. (The children should be provided with the



documents prescribed by articles 9 and 10 of the law of 19th May, 1874; certificate of primary instruction, verified by the mayor and by his book.) Offers from manufacturers to take apprentices are received with eagerness. (Experience has proved that one of the difficulties met with, in placing apprentices, arises from the matter of the apprentices bed and bedding; the manufacturer does not want to assume the charge, and the family is often too poor to procure it themselves. In certain cases the society may provide the entire bedding, and thus assist in apprenticing the child, also in improving his physical condition, and frequently—by this means—prevents a poor child from being deprived of apprenticeship in the trade he has chosen. At the same time the superintendence of the child's bed permits a greater watchfulness over his apprenticeship, which generally produces the best results.)

#### 6. COMMITTEE OF THE PATRONAGE OF CHILDREN OF FOREIGN BIRTH.

French industry is justly famous in foreign parts, and children are often sent to France to serve their apprenticeship and then to carry back the technical knowledge they have acquired. The patronage superintends and watches over these foreign children, and ensures their learning their trade.

### ASSOCIATION FOR APPRENTICING AND PATRONAGE OF ORPHANS OF BOTH SEXES, PARIS.

#### *Object of the Association.*

The object of this association is to procure, for pauper orphans of both sexes: 1st, apprenticeship to a trade, according to their choice and ability; 2nd, instruction suitable to their intelligence and in conformity with the law of May 10th, 1874, on the employment of children and girls, minors, in manufactories; 3rd, a moral and religious education, in accordance with the religion of their parents.

It patronizes and takes under its direction from the age of twelve, and without distinction of religion or nationality:

1st, pauper children of both sexes who have lost both father and mother, or their father alone; 2nd, children who have lost their mother, and whose father has long since abandoned them or who might corrupt them by his example, or who is unable to bring them up; 3rd, children whose father has been convicted on a serious charge and whose detention will be, at least, as long as the supposed length of the applicant's apprenticeship; 4th, children whose father is acknowledged to be incurable, and who, as such, is in an hospital or in a lunatic asylum, the mother being dead or in indigence; 5th, children whose father has for some time disappeared, and of whom nothing has been heard, the mother of his family being in indigence, or when the mother herself has disappeared and the father is unable to bring up the children; 6th, children who, from peculiar circumstances, may be considered as orphans.

Any child admitted to the patronage is immediately apprenticed under the direction and superintendence of a member of the association.

The care of patrons and patronesses is devoted to seeing that:—

1st. That their protégés are provided with all necessaries of bedding, clothing, underclothing and shoes;

2nd. That they attend school regularly;

3rd. That they acquire habits of order, cleanliness and politeness;

4th. That during the apprenticeship both masters and children fulfil their duties and obligations.

Besides, commissioners are named by the association, who, twice a week, make a visit of inspection of all the children under its patronage placed by it in apprenticeship.

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WORKSHOPS FOR APPRENTICES, DIRECTED BY MONS. L'ABBÉ  
BOISARD, LYONS.\*

The thought that suggested the founding of the workshops for apprentices, directed by Mons. L'Abbé Boisard, was inspired by the twofold misery of children of the populace, moral misery and industrial misery. Their moral misery is known to all. A pauper child of thirteen is unable to guide himself, nor to resist the temptations and influence of his wicked companions, nor the example of perverted workmen whom he must inevitably meet. He thus loses all idea of religion or morality.

Industrial misery. There is no more apprenticing. The smaller industries employ message boys, under the name of apprentices message boys, who enter for two years, and see the men work, whilst they put the workshop to rights. They themselves rarely work.

In the larger industries with their machines, there is scarcely any chance for apprentices, and in any case they can only become specialists when they are anything more than simple assistants.

Mons. L'Abbé Boisard tries, by every means at his command, to guard against this twofold misery in forming apprentices capable at their business and brought up in a Christian manner.

Means to attain the object first mentioned. Mons. L'Abbé Boisard, following religious tradition, has given the children a moral life as strong as it is free. It is precisely this liberty that gives the work the success it has attained.

For the second object, that is, to impart a complete and thorough technical education; there are two workshops where able workmen work with the apprentices. These latter are employed at useful work and are constantly striving by the necessity of doing their best; this necessity imposed by customers and by competition is also an important factor in the education of young apprentices. The best kind of work in each branch taught, is done before and with them.

It must be noted that about thirty apprentices are given, by the kindness of others, a large remuneration in accordance with their industry and their good-will; the remuneration is such that after five years apprenticeship they can leave with \$200 or \$300 savings, their tools and their trade.

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SOCIETY FOR THE PATRONAGE OF APPRENTICES AND WORKMEN OF  
ISRAELITE EXTRACTION OF PARIS.

*School for Labor.*

The school for labor was founded by the Patronage Society in 1867. It has an indoor school whose object is to elevate the morality of orphans, forsaken children, and those whose parents have no means of existence, in order to teach them a trade, by means of which, they may earn an honorable livelihood, and complete their education by means of a night school which is held throughout the year from eight to ten o'clock.

Admittance is free, subject to the following conditions: The child must be 13 years of age, healthy in body and mind, be possessed of a certain primary education and belong to the class of children named in the preceding paragraph. A generous benefactor donated in 1875 ten pensions intended specially for children of Alsace-Lorraine parentage who fulfil the conditions of admission.

The number of indoor pupils is sixty, who are lodged, fed, and kept at the expense of the society. To assist in apprenticing other children who do not fulfil the required conditions for admittance as indoor apprentices, or on account of want of space, cannot be admitted; it accepts a number of outdoor pupils, forty-four in number. These latter are given a monthly assistance varying in amount from \$1 to

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\* Report of the Committee for the Department of the Rhone.

\$3, receive a full suit of clothes, and are apprenticed under the same conditions as the indoor apprentices. They are bound to follow the complete courses of the school of labor.

The greatest circumspection is observed, the child's physical and moral aptitude taken into consideration, and all possible information collected as to the ability and respectability of the master. The child is taken on trial for a fortnight in order to discover what trade suits him, and what are his abilities for the one chosen. The indentures are signed only after this period.

The children are not lost sight of, even when apprenticed; the director and delegates from the committee frequently visit the different workshops.

Each pupil is provided with a printed account-book, in which, the master enters every week, notes and observations on the apprentice. This book is presented to, and examined by the director.

The usual duration of an apprenticeship is three and a-half or four years.

The young men are not left to their own devices when the apprenticeship is done. The Patronage Society makes it a duty to keep sight of them, assist them with advice, and sometimes with its means.

On the 1st of January, 1889, the Committee had apprenticed 104 men, of whom 60 are indoor pupils, and 44 outdoor.

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### PROTESTANT SOCIETY OF LABOR, FOUNDED IN 1868.

TO PROPAGATE THE PRINCIPLE OF SUPPLYING GRATUITOUSLY, SITUATIONS TO EMPLOYEES, WORKMEN AND APPRENTICES.

[Paris.]

The Protestant Society of Labor was founded in 1868 by manufacturers, merchants, &c. Its object is to intervene in a friendly way between manufacturers and merchants in need of accountants, employees, correspondents, cashiers, agents, governesses, saleswomen and clerks, workmen, &c., and persons in search of employment or work.

The society's intervention is friendly and gratuitous; it is given irrespective of religion to all requiring it.

Its aim is specially to secure to masters, respectable and industrious workmen.

In order to attain this result the Committee exacts from all applicants a certificate, and proofs of good conduct, from the time of their beginning their career of labor. The information sought from masters concerning the applicants before their names are inscribed on the books, includes their ability, their honesty and their conduct.

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### POLYTECHNIC ASSOCIATION.

TO DEVELOP POPULAR EDUCATION IN PARIS.

"59th Year of Existence."

The Polytechnic Association is one of the oldest, due to private enterprise, in France, and devoted to popular gratuitous instruction. In 1816 a small number of former members of the Polytechnic School, opened a course of public instruction in favor of workmen. In 1824, Baron Charles Dupin inaugurated at the Arts and Trades Conservatory (*Conservatoire des Arts et M<sup>ét</sup>iers*) "a course of instruction in applied science, in favor of the industrial class, at an hour when they have finished their labor in the workshops." Auguste Comte, in 1825, attempted to establish analogous institutions in the Provinces. In 1826, at Metz again, Messrs. Bergery, Poncelet, Bardin and Woisard, former pupils of the Polytechnic School, organized a night class, in which was taught geometry, mechanics, physics, chemistry, grammar and political economy.

After the Revolution in 1830 former pupils of the Polytechnic School gave instruction at the itinerant hospital of St. Cloud, to the wounded and convalescent patients of the days of July. Finally, at the orangery of the Louvre, on the occasion of a banquet given by the other members of the Polytechnic School to their young comrades, all their isolated efforts were regularly organized as a whole.

The Polytechnic Association was founded for the purpose of spreading among the laboring population the primary elements of positive sciences, especially in their application.

Impressed with the insufficiency of public instruction for the working class, and convinced of the beneficent influence of education from a moral, political and industrial point of view, brave and generous men united their resources, their devotedness, their knowledge, and founded the work around which have since gathered so many eminent men.

Ever since 1830 the Polytechnic Association has pursued its crusade against ignorance, amidst political changes and social crisis, it has ever been faithful to its task and to its noble traditions.

In the beginning it taught but about twenty courses in one centre, the Cloth Market, and later at the St. Johns Hall in the City Hall (Hotel de Ville); it radiates now over many industrial and commercial centres. It counts 21 sections in Paris and several groups in suburban commercial districts. It has organized, and patronizes several similar societies in Paris and in the departments. The public and gratuitous night courses are 450 in number, and their object is the spreading of useful, professional, and technical knowledge, and they constitute a complete course of general instruction. They are intended for workmen, and commercial and industrial employees, for merchants and all who have neither time nor opportunity of studying elsewhere.

Conferences and popular libraries are the completion of this institution, which has rightly been called the workingman's Sorbonne \*

The professors in the Polytechnic Association are recruited from all professions; they include engineers, former pupils from the Polytechnic School, or the Central School, advocates, physicians, men of letters, artists, merchants, accountants, lecturers, men in public places of trust, who united in a common devotion to progress bring to this work of social reformation, their contingent of knowledge and devotedness.

## POLYTECHNIC ASSOCIATION.

### PARIS.

According to the first article of its Statutes the object of the Polytechnic Association founded 29th March, 1848, is to *give gratuitous instruction appropriate to their professions, to adults of both sexes.*

In this sense, the Association directs its essentially practical teaching and gives certificates of study that are a confirmation of it. The certificates of study relate to 1, Commerce; 2, Industrial Arts; 3, Mathematical Sciences; 4, the Building art; 5, to teaching adult women (1st and 2nd degree) 7, Technical instruction.

The Polytechnic Association is composed of professors and directors of courses; of honorary members; of patrons, subscribers of \$20 per year, or of one single payment of \$200; of adherent members, subscribers of at least \$1.00 per year. It is honored by subscriptions from the Minister of Public instruction and Fine Arts, from the Minister of Commerce and Industry, and from the City of Paris. It includes among its patron members, Mr. Carnot, President of the Republic, the Banque de France, the Parisian Company for heating and lighting by gas, the Credit Foncier of France, the Parisian Board of Trade, &c., &c. Certain syndical chambers of masters and workmen give their assistance in the technical courses.

The Polytechnic Association in 1848 possessed thirteen courses; in 1857, thirty courses; 1879 the number reached 220; and now (1888-1889) it has 369 courses, to

\* Sorbonne—An establishment in Paris for public courses of instruction in science and letters.

which may be added 34 supplementary courses. These 403 courses are divided among 35 sections all situated in Paris.

The following is the average number of attendances for the course of 1887-1888, of pupils following the courses of the Association; among this number are not included those who assist at conferences or conversaciones it organizes.

NUMBER OF THE ATTENDANCE OF SCHOLARS FOR A WEEK.

	During the first month.	General average.	Number of courses.
8 Sections for adults (male).....	5245	3342	158
7 Sections mixed.....	2471	1910	88
9 Sections for adults (female).....	2144	1860	108
24 Sections.	9860	7112	355
Complementary courses.....	777	610	31
Total attendance for a week. ....	10637	7722	385

The association gives certificates of study, to its scholars and school, rewards awarded every year after the examinations at the end of the year.

## PHILOMATHIC SOCIETY OF BORDEAUX.

### GRATUITOUS COURSES OF APPRENTICES AND OF ADULTS.

*Its origin.*—The Philomathic Society of Bordeaux was founded on the 5th Augnst, 1808. It succeeded a Society of the Museum of Public Instruction founded in 1801, and which had been in like manner preceded by the Museum created in 1773, by Monsieur Dupré de Saint-Maur, intendant of Guinne, with the assistance of the majority of the people of La Gironde. Without subvention of any kind the Philomathic Society had at that time, for sole resource, the assessments of its members fixed at six francs a year.

*Its aim.*—It was, from the outset, divided into sections, devoted to literature, to the sciences, to music and to archæology. It was a real academy, remaining strange to none of the great events of its time. It used to organize, to the advantage of the poor, balls and musical entertainments; it instituted at Bordeaux long before the creation of the present faculties, higher courses in literature and in science; it founded prizes to reward the authors of scientific discoveries, and of meritorious musical compositions; it busied itself with all the great questions of agriculture, of commerce, and of industry, which interested the Department, and on the subject of which it was consulted by the Administration, &c., &c. It was this institution, moreover, which established in the Department the first silk-worm nurseries, appointed gratuitous courses for the public in the winding of cocoons of silk, founded classes of adults and of apprentices, which have had in our day so great a development, and, in short, organized general exhibitions, of which the last, in 1882, was destined to be the occasion of so brilliant a success.

Since the foundation, subsequent to its own, of various special societies, viz: The Philharmonic Society, the Society of Agriculture, the Society of the Friends of the Arts, the Philomathic Society has concentrated its efforts on the development of instruction for the people, either by means of its lectures and discussions, or by means of the exhibitions.

The society counts at the present time over 700 members, paying annually an assessment of \$8.00. It is recognised as an establishment of public utility by Imperial decree of 27th July, 1850.

*Its Budget.*—The Philomathic Society has a budget of about \$10,000.

Independently of the assessment of its members, it has, to meet its expenses, the allowances which it receives annually from the Minister of Commerce, from the Department of the Gironde, from the Town of Bordeaux and from the Chamber of Commerce of Bordeaux. These allowances reach together the figure of \$3,600. The Philomathic Society has also the disposal of the revenues from several legacies which have been made to it at different periods of time, either by some of its members, or by generous benefactors who were strangers to the society.

*Its Classes.*—Founded in 1839, the public and gratuitous lectures of the Philomathic Society, at first instituted in favor of adult men, were extended successively to apprentices (1863), and to adult women (1866). Confined in the beginning to lessons in reading, writing, grammar and reckoning, then to some idea of history, geography and accounts, they soon attained a greater development.

To-day, the subjects taught are the following :

1. Primary Instruction.—Reading, writing, grammar and arithmetic.
2. Commercial Instruction.—Accounts, commercial law, geography, and three languages, English, German and Spanish.
3. Professional Instruction.—Algebra, geometry, physics, chemistry, drawing of machinery, architectural drawing, decorative drawing, designs of coach-building, stone carving, wood cutting, joinery and carpentry, drawing and studies applied to the decorative arts.

Finally, the Philomathic Society has quite recently instituted (1884) a course of braaming with special application to marine engines, and (1885) a course in the management and running of steam engines.

The public and gratuitous lectures of the Philomathic Society, the development of which, has been especially directed, for several years, towards technical and professional training, are at present (1888-9) attended by more than 2,700 pupils, namely: 134 apprentices, 1,774 adult men and 830 adult women. These scholars have likewise the advantage of a special library, the books of which are freely placed at their disposal.

The professors who, at the outset, gave their co-operation gratuitously to the Society, have, since 1842, received a slight indemnity. They are at present 34 in number, of whom 4 are for the schools of apprentices, 23 for the courses of adult men, and 7 for the classes of adult women.

The Director of the classes is a member of the Philomathic Society, whose part in the work is entirely gratuitous. The present Director has been fulfilling the duties altogether voluntarily, since 1870.

With the exception of the women's classes, which take place on Sunday and Thursday, in the afternoon, the courses are held in the evening at the professional school, which the City of Bordeaux has also placed at the disposal of the Philomathic Society for the courses of the higher school of commerce and industry.

Although the last institution, which was founded in 1874, by the City of Bordeaux, the Chamber of Commerce, the General Council and the Philomathic Society has a special budget and a Council of Superintendence and of Improvement, composed of delegates from the four above-mentioned bodies, it is nevertheless, under the direction of the Philomathic Society and managed by its Council.

Independently of its courses the Philomathic Society publishes an official report of its labors, and for several years has organized every winter, public and free lectures for which it engages the men most esteemed in arts, literature, science and industry, and to which it invites all the public of Bordeaux. These meetings, which are frequently illustrated by means of the electric light, have met with the greatest success.

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#### THE RHONE SOCIETY OF PROFESSIONAL TRAINING.

This Society was founded in 1864, at Lyons, with the object of establishing courses for adults and especially technical courses for workmen, apprentices and clerks.

In 1888 the Society organized at Lyons, 291 courses, to wit: 181 courses for men and 110 courses for ladies, and mixed courses.

These courses were frequented by 5,847 pupils, they took place from 8 to 10 o'clock in the evening, and 49 different subjects were taught there.

The Society's classes are not entirely free, every pupil is obliged to pay an entrance fee of 60 cents. Once admitted the scholar has no more to pay during the year.

At the end of the year prizes are awarded to the most deserving pupils.

The expenses for the school year 1887-88 amounted to \$17,875.

## "EMULATION DIEPPOISE."

### *Course in Industrial, Artistic and Professional Drawing.*

#### STATUTES.

#### *Composition of the Society.*

Art. 1. A society has been established at Dieppe with the object of popularizing the study of professional and artistic drawing, and of causing its principles to be applied to the handiwork of apprentices, in various occupations. This Society takes the title of "Société Industrielle dite Émulation Dieppoise."

Art. 2. It is composed of honorary members, who by their services, gifts or subscriptions contribute to the prosperity of the Association without participating in its advantages.

2. Of associate members participating in the advantages of the society and paying assessment.

#### COURSES.

Art. 7. The classes meet every evening from the first Monday in October to the last Saturday in June, from 8 to 10 o'clock.

The scholars are admitted at eleven years of age, to the course in drawing, and at thirteen years of age, to the course of manual work, where they can remain to eighteen years of age as apprentices.

#### ASSESSMENTS.

Art. 8. The assessment of honorary members is fixed at \$2.40.

The participant members (*i.e.*, pupils) pay an assessment of 20 cents a month during the course.

These associate members are, moreover, obliged to deposit an assessment of 20 cents as admission fee. The Society at present possesses a complete organization, and is thoroughly organized, and equipped, for teaching both theory and practice to apprentices in wood and metal working and thus renders effective service.

The courses work for nine months, from the 1st October to 30th June.

The courses in drawing take place every day, from 8 to 10 o'clock in the evening, Sunday excepted.

The technical courses comprising joinery, carpentry, and cabinet work as to wood; the trades of the blacksmith and millwright as to metals, are open every Tuesday, Thursday and Saturday, from 8 to 10 o'clock in the evening.

The room for drawing contains 48 pupils; the shop for wood working, 19 benches; the shop for the working of metals, an engine of 2 horse-power, 2 furnaces with ventilator, 3 lathes, a boring-machine, a millstone moved by steam, and 20 stalls of weighers.

The teaching staff is composed:—

1st. Of a director entrusted with the organization of the courses, the admission and classification of the pupils, the communications with parents or third parties, the accounts, with the elementary instruction in framework drawing, for apprentices in metal-working, and with the general supervision.

2nd. Of a professor of drawing entrusted with the courses in professional drawing, intended for the apprentices in various handicrafts, and with the course of architectural drawing, Indian ink drawing, etc., adapted to the needs of the pupils not apprenticed to manual trades, or too young to enter upon apprenticeship.

3rd. Of a professor for wood-working, comprising carpentry, joinery, or cabinet-making.

4th. Of a professor for the working of metals, comprising the forging of different pieces, their shaping, turning and fitting.

*L'Emulation* numbers 80 pupils pursuing the courses from 8 o'clock to 10 in the evening, who are divided into 50 apprentice smiths, weighers, turners, carpenters, joiners, cabinet-makers; 30 pupils still attending school and not having manual trades.

The course of the technical work is attended by thirty apprentices in iron-working, twenty apprentices in wood-working.

The pupils have to study the pieces which they are to make, draw up the plan of each of them separately and to show on their design the sketches quoted or the proofs intended to guide them in the execution of their works.

The budget of the Society amounts for the year 1888, to the sum of \$1,068.50. Upon this budget the assessment of the pupils enters only for \$144; the balance is covered by the assessment of the honorary members. The expenses of equipment and repair have been uniformly covered by private subscriptions and by state-grants from the city and from the Chamber of Commerce.

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## INDUSTRIAL SOCIETY OF SAINT QUENTIN AND OF L' AISNE.

*Extract from the "notice for the jury."*

The Industrial Society of St. Quentin and of L'Aisne was founded in 1868, at the suggestion of some generous citizens and thanks to the co-operation of all the merchants and manufacturers of St. Quentin.

The aim of the founders of the Society has been to develop in the manufacturing and commercial district where its action extends, the physical and intellectual advantages of the various agents of industry, workmen and overseers; to make technical and professional education entirely free, and in short to form a centre where the chiefs of industry might be able to unite, to come to an understanding upon the general interests of the district, to study the new processes of manufacture etc.

.....  
 At the same time that it opened gratuitously the doors of its halls to technical and professional teaching, the Industrial Society busied itself first with the material, and moral situation of the population which asks its help, and favored the erection of institutions which make the workingmen better and happier. It is thus that from its bosom was detached a group of men who have founded at St. Quentin the Society of workingmen's dwellings, at the present time, in full prosperity.

Independently of these gratuitous courses, the Industrial Society founded, in 1884, a commercial museum and a professional school for the district, giving gratuitously, for three years, to children from 13 to 16 years old, technical instruction in the principal industries of the Department, while completing their instruction in the various courses of the Society.

1,987 pupils, of both sexes, attended the gratuitous courses in 1888.

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## INDUSTRIAL SOCIETY OF AMIENS.

The Industrial Society of Amiens was founded in 1861. It proposed:

1. To establish ties of sincere sympathy and harmony among its members.
2. To collect for their advantage and for the good of local industry, the greatest amount of useful information.



3. To furnish solid professional instruction to clerks and workmen, as well as to the sons of the manufacturers.

4. To develop in the working class the taste for travel, for knowledge, and for morality.

To attain these different ends, the Industrial Society of Amiens has founded.

1. Public and gratuitous courses in weaving (theoretical and practical course), in chemistry as applied to dyeing, in velvet-making, in getting up of pasteboard, in applied mechanics, in mechanical drawing, in the German language, in the English language, in the Italian language, in commercial law, in book-keeping, in commercial geography.

Examinations are passed at the end of the year, and rewards granted to the prize-winners.

Independently of these courses, lectures are given to the public at large.

2nd. A school of apprenticeship established in 1888, immediately after the enquiry on the situation of the art industries in France, had pointed out that a large number of its industries lacked competent workmen, or were on the point of falling short in that respect.

3rd. Meetings between workmen of a like industry, having in view the maintenance of emulation among the workmen, who attach a very great value to the rewards, medals, diplomas. &c., which are awarded to them.

4th. Libraries for the people, a lecture hall, workmen's exhibitions, &c.

5th. Finally, the creation by an anonymous society of workmen's dwellings, of a ward, of which the residences are irremovable as regards health, and with the streets broad, clean and well ventilated.

All the contributions have been employed to the profit of the inhabitants.

One portion has served to build a church, and to ameliorate the condition of the city, the other in constructing a school to teach young girls housekeeping.

The Society enables the workmen to purchase, by annual payments, the houses which they inhabit.

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## BELGIUM.

*Industrial Schools and their Technical Courses.*—There are in Belgium 37 industrial schools, frequented by 11,822 scholars, having a budget of \$113,256. Of this budget the state contributes \$43,000; the provinces, \$18,000, and the communes, who have the direction of the schools, supply the remainder.

The courses include a general department, common to all the schools, comprising arithmetic, algebra, geometry, chemistry, mechanics, the first principles of physics, of chemistry, of hygiene, industrial economy, drawing; then a special department, which differs according to localities. Of the latter may be given some examples: At Antwerp they teach imitative painting on marble and on wood. At Brussels, drawing the patterns of engines, and drawing for builders. At Charleroi, the management of steam-engines, the working of mines, typography, metallurgy. At Ghent, weaving and spinning. At Liège, the construction of steam-engines, gunsmithing, &c.

The duration of the studies is generally for three years. The courses are gratuitous. The age of admission is from twelve to fourteen years of age.

*Workshops for apprentices in Flandres.*—Established in 1842 after the enquiry by the government had pointed out that the crisis, which had for ten years overwhelmed the industry of Flanders, was due, in a great measure, to the routine character of the work, and to insufficiency of practical and theoretical knowledge on the part of the workmen.

En 1884, there existed 44 apprentice shops, containing 865 apprentices, costing each about \$30 a year. The production of the shops is handed over to commerce; the apprentices receive a daily salary of \$0.194.

*Professional Schools.*

*School of Tournay.*—Founded in 1841, to turn out good workmen and capable foremen.

Workshop: coppersmith's trade, working in wood, mechanical work

The age of admission is twelve years; the work of the shop is of 8½ hours, and theoretical classes are held morning and evening.

The workshops are carried on by contractors; the contract specifies the number of apprentices which the contractor shall receive, and the salary which shall be allowed to them.

The school cost annually \$4,400 to the town.

*School of Ghent.*—Founded in 1887. Its aim is not to form workmen, but to prepare apprentices, and to give them the elements of manual labor and the necessary instruction, in order that they may become perfected workmen in a very limited time.

The teaching comprises a literary and scientific course, and a technical and manual course for work in iron and in wood.

The equipment has cost \$7,000, and the annual budget is \$3,500.

*National School of Clockmaking at Brussels.*—Created in 1887. It embraces: 1. Complete clockwork. 2. Minute mechanics. 3. Instruments of precision. 4. Electricity. Its object is to train up skilful workmen and overseers instructed in theory and in practice. It counts 38 scholars. Its budget is \$3,600 a year.

*School of the Tailors of Liège.*—Opened in 1888. It is under the direction of the tailors of the town formed into a syndicate, who direct and supervise the teaching. Apprenticeship is the only teaching of the school. The results from the school are excellent. In six months the pupils have produced works which an ordinary apprenticeship of two or three years would not have been able to teach them.

*School of Brewing of Ghent.*—Founded in 1887 by the association of brewers.

The school comprises two sections: A first, gratuitous, intended for the theoretical and practical teaching of overseers and working brewers. A second, paying, which comprises a complete theoretical and practical teaching for brewers and directors of brewery.

*Professional School of Typography of Brussels.*—Founded by the working typographers and the master-printers of Brussels.

This is an alliance of workmen and employers united in one and the same useful aim, the turning out of good workmen is the characteristic of this school.

An equal number of employers and of working delegates direct it.

The masters can only send to the school apprentices in proportion to the number of workmen which they employ.

The masters who belong to it are bound to organize the work of the pupils in such a manner that they may be able to follow from year to year the courses of the school.

The duration of apprenticeship is for five years.

The classes take place in the evening from 7 to 10 o'clock, every day, excepting Saturday.

Each week for each scholar there is at least a technical and school course.

*St. Luc Professional Schools.*—They seek particularly to bring up apprentices in one of the local industries. Drawing, stone-cutting, joinery, sculpture, decoration, ornamentation and building are taught in them.

The teaching is given by the Brothers of the Christian schools, under the direction and with the aid of a protective committee.

There are four of these schools; one at Schaerbeek, one at Tournay and one at Liège.

They receive more than 1,000 scholars.

*Training Schools for Young Girls.*—They are six in number: two at Brussels, one at Antwerp, one at Mons, one at Liège, and one at Verviers.

They aim at remedying the long, dangerous and difficult apprenticeship which young girls have to undergo, to enable them to contribute to the needs of life by

sufficiently remunerated work, and direct them towards the most easy employment which may be pursued at home.

The teaching given in all these schools is very nearly the same, and as to their technical character, comprises the following: The making up and cutting out of garments, washing and bleaching, artificial flowers, commerce and accounts, design in lace, painting on porcelain or fan and on glass.

These schools receive grants amounting to \$30,600 and number 1,304 pupils.

*Housekeeping Schools.*—These are numerous in Belgium. They reckon at first 17 primary schools having a section for housekeeping, then 22 schools of housekeeping properly so-called.

The pupils are received there at 12 years of age. They have to learn to read, to write, and to calculate. They are taught all the information which a good housekeeper ought to possess: 1. Management of kitchen. 2. Washing and ironing. 3. Sewing by hand, and by machine. 4. Knitting. 5. Medical attendance, dressings and hygiene.

*Patronages.*—The patronage societies created specially and solely with the view of placing children in apprenticeship do not exist in Belgium. On the other hand, there exists in Belgium a considerable quantity of Catholic patronages who assemble the young apprentices on Sunday and Thursday. Literary and scientific lectures and moral and religious instruction are given them. Besides, the directing committees place the young persons in apprenticeship.

## JAPAN.

*Technical Training.*—The introduction into Japan of technical training dates from the creation of the schools of arts and trades of Tokyo by the Minister of Public Instruction in the fourteenth year of Meiji (1881). Subsequently sprang up the institution for the apprentices in commerce and industry, established under the dependence of the higher school of commerce in the nineteenth year of Meiji (1886). In those latter times there were instituted with the aim of developing and encouraging arts and trades, several private training schools intended to give teaching in industries and manual trades.

The objects aimed at, by the school of arts and handicrafts, of Tokyo, by the institution for apprentices in commerce and industry, dependent on the higher school of commerce and finally by the private training schools for girls, enable us to appreciate the general state of this branch of teaching in Japan.

The school of arts and handicrafts of Tokyo, has for its aim to teach the various arts and trades necessary, for those who intend to teach themselves, or who desire to become technical agents, overseers or heads of workshops. The teaching is there divided into section of chemical technology, and into section of mechanical technology. The duration of the studies is, in these two cases, of three years. In the interest of the manufacturers, or of their apprentices having worked at least a year, in practice of a certain profession, who would desire to study in particular, one or several subjects necessary to their specialties, there has been organised a course of chosen subjects.

Further, for the scholars who having completed the regular studies, desire to make research in the profession which they have embraced, there has been established a course of investigations. In these two cases the duration of the studies is fixed at two years at the least.

The section of chemical technology possesses, outside the classes which are assigned to it, a dyer's shop, a manufactory of china, a glass factory and a factory for chemical products, whilst the section of mechanical technology has, aside the classes, a sketch room, a shop for working of timber, a foundry, a furnace, a finishing workshop and a building for coppersmith's, in order to allow the pupils being exercised in the practice of the arts which they have in view. The objects exhibited are what is owed to manufacture or to forging practically executed by the pupils under the direction of their professors, or to the manufacture or preparations of these last themselves, to give models.

(Here follows the list of objects exhibited.)

*Institutions for the apprentices of commerce and of industry dependent on the higher school of commerce.*—Formerly these apprentices of commerce and of industry used to learn, so to speak, by the way of transmission, from those who had taken them to their employment, to exercise in practice the profession which they desired to embrace. There was at that time no school established for that object, that offered them regular teaching. The need of such an establishment having made itself keenly felt long ago, the Minister of Public Instruction has attached to the higher school of commerce, the institution in question, intended to give to apprentices, or to sons of merchants and manufacturers, the scientific teaching which is necessary for them or a lesson in manual industries.

The objects which are exhibited allow one to prove the general result which has been obtained from this institution.

In the others, Fu (1) and Ken (2), several projects have been brought forward at the present moment with the view of establishing schools of apprenticeship, but not one has yet been put in execution.

(The list of the objects exhibited follows.)

*Technical schools for girls.*—The technical teaching has ended, during these last years, by attracting the attention of the public, and several private schools have been established with this object. It is important to note, among others, the private professional school for girls, founded at Tokyo in the nineteenth year of the Meiji (1886). The teaching there is divided into two branches, in one of which are taught sewing, knitting, embroidery, ornamenting of hats, artificial flowers and drawing, and in the other they teach the same subjects, saving drawing.

Independently of these studies, they have introduced into these two branches reading, writing, arithmetic, housekeeping, and finally the ideas of physical science, reserved exclusively to the first branch. English lessons can likewise be given there at the request of the pupils.

(The list of objects exhibited follows.)

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## TECHNICAL TEACHING IN VARIOUS COUNTRIES.

### ORGANIZATION OF THE EVENING LECTURES FOR TECHNICAL TEACHING IN ENGLAND.

In England the child leaves school when he is very young, whilst in Germany he frequents it up to the age of 14 years. The courses in the evening then become necessary to complete that which the child has not been able to learn at school.

Besides that, the English artisans work only nine hours and a-half instead of eleven to twelve hours a day, which procures for them, after their day's work, the opportunity of assisting at the regular evening lectures.

The schools, or evening courses, do not receive any subsidy from the municipality, and the funds which the state does not give are provided by voluntary contributions, and donations, from rich manufacturers and from the friends of education.

These schools are under the general direction, of a local committee, which is bound to render an account of the expenses. The grants of the state are distributed by a system peculiar to England, and which is known under the name of system of payment on result.

The evening courses in science, art and technology are under the direction of two departments, the one is a branch of the education office, and is known under the denomination of Department of Science and Art; the other, which encourages the teaching of the technology of different handicrafts, depends by no means on the Government. This Association is known under the name of "City and Guilds of the London Institute," for the advancement of technical education.

Under the direction of the Department of Science and Arts, there are two normal schools of science, the one at South Kensington, the other at Dublin; the School of Mines, the School of Decorative Art at South Kensington, as well as the Museum of Industry of South Kensington, and of Bethnal Green.

In 1885-86 this department has received from Parliament a sum of \$1,958,000. The branches of teaching called on to share in state grants are at the present time twenty-four in number, from six, which they were in 1859.

The majority of technical institutions which now exist in all the large towns of England, were heretofore "Mechanics' Institutes," in which were held, at intervals, popular lectures on literature and science.

Little by little, however, under the influence of South Kensington, systematic courses of teaching of different branches of science commenced, and as it was perceived that these courses became indispensable, their number was increased. The addition of courses of technology to those of the teaching of the sciences, and the great demand for technical teaching during the last six years, hastened the conversion of these "Mechanics' Institutes" into technical schools. Little by little there were erected with these schools of science and technology, schools of art which produced a much greater effect in the perfecting of manufacture in England than the schools of science.

There exists at present 1,984 schools under the protection of the state, and in which sciences or art are taught, and the number of scholars for the schools of science is 94,838, and that for the schools of art, 69,837. 208 laboratories for the study of chemistry are attached to the schools of science. They can hold 14,587 pupils.

Apart from these schools of science and art, under the control of the state, the City and Guilds of London Institute, has established others of them intended specially for workmen desirous of studying only the questions which are directly connected with the branch of industry in which they are engaged.

This institute has established a technical school for the systematic instruction of the heads of workshops and for the education of boys who leave school towards the age of 15 years. In this school known under the name of Finsbury Technical College, there are evening lectures attended by very near 700 scholars. The Institute has likewise founded a school of decorative arts, in which are taught painting on china, engraving on wood, sculpture, drawing and modelling as applied to other industries.

Besides the establishing of these schools in London, however, the Institute encourages in all the country the formation of evening courses of technology of various trades. These lectures have reference to 35 different handicrafts.

The evening lectures in England are not free.

The contributions paid by the scholars, although very small, help to defray the expenses of the school. The opinion prevails in England that the man appreciates what he pays for. My own experience, adds Sir Philip, leads me to believe that the schools where the evening lectures are the most frequented, are those where the instruction is altogether gratuitous, and he ends his report in saying: "That the industrial progress of a nation depends on the excellence and on the perfection of the organisation of the evening lectures to its artisans."

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#### TECHNICAL TEACHING IN NEW SOUTH WALES.

Technical education in New South Wales, dates only from 1876, when the School of Arts and Mechanics of Sydney founded a workingman's college, and organised several classes for the teaching of mechanics, of applied chemistry, and of mechanical and free-hand drawing. In 1863 the Government created a sub-department of technical education and entrusted its administration to a council. Parliament voted a sum of \$100,000 for this important object, and in 1886, the number of scholars was already 3,000. The lectures are delivered by professors who teach science and by skilful workmen entrusted with teaching the proper application.

Besides the professors at fixed employment, the Council employs also itinerant professors who go from town to town as they put forth lessons on scientific subjects, adapted to the needs of the different districts. Classes for the study of arts and sciences have been organised in all the principal towns of the Colony.

## TECHNICAL TEACHING IN ROUMANIA.

*Elementary technical schools.*—These schools are intended to form apprentices and workmen. They have been created and are directed by the communes and by the provinces. The state subsidises them for a sum which does not go beyond the third part of the budget of each school.

Each school is provided with one or several workshops for apprenticeship.

The teaching is gratuitous and costs about \$30 a year a pupil.

The first scholars who have gone forth from these schools are sent with exhibitions provided by the communes and the provinces, to the schools of art and handicraft of the country.

*School of Arts and Trades.*—There exists two of these schools in Roumania, receiving the exhibitioners from 23 elementary technical schools. They are intended to bring up workmen well taught and skilful; day scholars, however, are received there. The duration of studies is for 4 years; the teaching is theoretical and practical.

The practical instruction is given in 5 different workshops, to wit:—the forge the lathes and the adjusting, the foundry, the modelling, the carpentry with the joinery and the engraving on wood.

The school executes work for the public. The revenues realised by these works vary from \$1,200 to \$1,400 a year. The budget of these schools, amounts to about \$200 a pupil. Each school receives 150 boarders and 100 day scholars.

Eight exhibitions of \$240 a year have been created for the sending abroad, each year, of four scholars in order to perfect themselves in their special line.

## TECHNICAL AND PROFESSIONAL TEACHING IN RUSSIA.

The technical teaching in Russia comprises 4 special higher technical schools; 9 middle technical schools relating to trades; 50 lower technical or apprenticeship schools; nearly 1,200 workshops of apprenticeships in handicraft annexed to schools for general elementary and primary teaching of towns and villages, and some courses or classes in the evening, and on Sunday for workmen and apprentices.

Independently of these institutions more or less subsidized by the state, there exists numerous schools of apprenticeship created by the community or private institutions.

Further, Russia wanting in mechanics, firemen and overseer excavators for its railways, there were created 30 special technical schools with the view of training these classes of workmen, which they were obliged to go and look for abroad. The companies are compelled to grant to these schools a grant of \$12, 1,100 rods of com-monage. There exists 30 of these schools.

*The commercial marine lacking in mates, in pilots, in steersmen and competent mechanics, they created a considerable number of schools of navigation.*—It is the communes or private individuals who take the initiative in these establishments. The State grants them a subsidy.

*The association for the improvement of national industry in Russia.*—Founded in 1881 by private enterprise, under the patronage of the State, with the aim:

1st. To undertake the working out, and to propagate among the laboring classes, ideas corresponding to their needs, and local conditions upon correct and lawful means for the improvement of their industrial and commercial occupations, in order to be able to come forth from the painful condition to which they are at present reduced; and,

2nd. To grant cooperation to the public institutions, and local corporations, as well as to private individuals, having taken part in the Society, to make easy for them the putting into execution of measures, and the foundation of establishments which aim on the one hand to furnish to artizans the possibility of acquiring ideas necessary to a fitting industry, productive and perfected, in such or such other branch within their reach; and on the other hand, to render easy for them the economical conditions of these occupations.

In 4 years and to keep faith with this programme, the Association has founded 15 lower schools of agriculture; 3 schools of rural economy and of trades; 2 model farms for the country-folk; an apprenticeship workshop annexed to a model farm; has introduced the teaching of gardening in the primary schools, and has organized popular courses upon questions agricultural, technical, and trades, for the adults and scholars.

It has further founded 35 primary local schools of handicrafts; a technical school; 20 workshops for apprenticeship; acquired models and nominated skilful workmen to teach to the countrymen various branches of domestic rural industry. It has created exhibitions and evening courses and popular lectures for the working-class.

*Schools and Evening Courses for General and Technical Teaching of Workmen and their Children, instituted at St. Petersburg and its outskirts, by the Imperial Polytechnical Society of Russia.*—These courses were created in 1869 by the initiative of private persons, with the aim of bringing up workmen and competent overseers, and especially of establishing general elementary schools for adult workmen and their children.

In 1886, this Association, which had commenced to work with a capital of \$400, had received into its classes 14,300 pupils, whose instruction had cost \$281,600, or about \$19.00 a scholar. It had at this period of time: 9 morning classes for children, 8 classes or evening courses for adult workmen, 2 classes for young apprentices, 3 courses in technical linear drawing, 1 technical school for the overseers in building, 1 school of apprenticeship for mechanics, and 1 school of typography.

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#### THE MUSEUMS OF PEASANTS IN GERMANY.

*Report of Monsieur Vachon, presented to the National Congress, having for its object Technical Teaching, held at Bordeaux in 1886.*—In the last commission journey, which I have had the honor to make, by order of the Minister of Public Instruction and of Fine Arts, in Germany and in Switzerland, I have been enabled to study economical phenomena, which are very little known in France.

These phenomena are: The evolution of urban industry in rural industry, and afterwards, particularly in Germany, the evolution of common production, cheaply, in artistic production.

These two phenomena have been in Germany the object of creating very important institutions. It is upon one of these institutions that I desire to make you a communication, which, I hope, will interest you.

In Germany, as in France, the economical situation is, at the present time, rather critical. The workmen are undergoing a depreciation of salaries, and at the same time an increase in the cost of living. The masters have onerous burdens much more considerable than in the past.

The intensive production which, since 1870, has taken in Germany considerable extension is attacking the world at large, it has created a tremendous stock of products. Thereby, some stoppage or a reduction of the hours of labour in the works and manufactures.

In the presence of this situation, the patrons have been asked if something could not be done to allay its disastrous consequences. They have arrived at this solution, Industry must become rural. It should become rural for the masters at first, inasmuch as the expenses of installation of works are much less considerable in the country, and afterwards to avoid the duties upon importation of the concessions, which, in the towns, burden the raw materials, firing, &c.

It ought to become rural for the workingmen, because they will have their livelihood from it in a better market. At present the workingman, particularly in Germany, is obliged to undergo considerable reductions in work, which come sometimes to a standstill for half of the week. Well; being in the country, he will be able to employ in farming, this useless time in the town, and to thus support his table

frugally, it is true, but economically for certain. They then thought that there was in that a part of the solution of the crisis. Consequently this evolution takes at the present time an official character. Last year there was organized at Crefeld a very interesting exhibition, an exhibition of motors intended for small workshops. The Government has endowed it with a grant of \$25,800.

Further, the town, which is very rich, has organized a universal exhibition of power looms in order to reunite nearly all types which operate in the whole world.

A Russian loom has been noticed there, of very good action, simple in its construction and costing little. It has been officially approved of, I believe, and it is very probable that from this time to some years this loom will be employed in all the workshops of the German countries.

You see that the Government and the authorities are occupied much with this question.

The masters continue to produce cheaply and intensely, but now that they have inundated the world with their products, and that they find everywhere competitors, they are obliged to look for another means of keeping the head of the market, they aspire to artistic superiority. They will not succeed, probably to equal us on this ground, but they will follow us, in it very near. I derive profit by this circumstance to say to the representatives of all the large towns, who are here, that it is not necessary to make dangerous self-delusions at this proposal.

We live too much on this prejudice, without doubt very agreeable to our national self-love, but very prejudicial to our interests, that we are absolutely invincible with regard to taste; that the stranger, notably Germany is proof against artistic ideas.

We shall be greatly deceived from this fact, in a short time. The Government of Germany and the municipalities themselves have foreseen that industry was going to be in quite a new situation in consequence of the emigration of workingmen into the country. In Westphalia and in the Province of the Rhine, in some large centres, in the whole of the country, are found already workmen's shops. One can say that rural evolution goes forth from to-day in this country as in Switzerland in a nearly general manner; consequently all are occupying themselves actively in the application of the means which shall render it fruitful.

To this end, the manufacturers of the district called Rhénane, the most important district in Germany, from an industrial point of view, decided in 1881 to constitute a vast association for the development of artistic and professional instruction. An industrial exhibition organized the preceding year at Dusseldorf, having given a clear grant of \$52,630, it was resolved to lay the first foundation of the Association, the seat of which was fixed at Dusseldorf.

They put themselves immediately to work to realize this project, long studied in congress, in which representatives assisted from all the great centres of industry and commerce of the province Rhénane, from Westphalia, from the municipality of Hohenzollern, from the district of Wiesbaden, from the municipalities of Schaumbourg-Lippe-Lippe-Detmoldt, Birkenfeld and Waldeck.

Look at the results at which they have arrived at the present time. The central society of art and industry of Dusseldorf comprises 720 members and 36 associations united together, representing a total of 6,955 members distributed in the towns of Aix-la-Chapelle, Oberstein, Witten, Barmen, Besford, Emmerick, Gutenhof, Mulheim, Elberfeld, Dormundt, Saint-Johann, Bielfeld, Duisbourg, Siegen, Coblenz, Luderschild, Ruhlarst, Wiendenbruck, Lennep, Creuznack, Adar, Stolberg, Lunen, Bonn, Newvied, Hamm, Trèves-Wimlaken, Essen sur la Ruhr, Cologne, Lemgo, Altena, Crefeld and in the country.

What power of action and of expansion can give to a society a sum total of supporters as considerable and a solidity as close of manufacturing interests and of artistic propaganda? I have found bills of the Association right away in the most remote mountains of Westphalia. By the side of important societies, as that of Dormundt, which counts 1,200 members, there figure on the registers of the Association those of small villages, in a simple group of ten or twenty persons.

The Society possesses at this hour as an annual fund, in regular turn, a sum of \$14,835.



This vast association has in object to adorn, in consequence of evolution, what I was describing just now.

But the working people being in the country will not be able to go to the museum to school. Will you reproach me? In Germany, it was said, we will bring the museum and the school to the workman. The association has, therefore, founded a museum.

In Germany this word museum has not the same signification as with us. When we create a museum, the programme consists in this: to raise up a beautiful building, to adorn it magnificently, to set up beautiful windows, to put there some very artistic objects under key, and especially to regulate the hours for entrance, in a manner that people can visit the museum easily and for a long time.

In Germany it seems that they proceed in quite another way. Museums at first are erected for the public and not for the conservators; afterwards they think that a museum intended for the teaching of the public does not fully answer its object, if it is exclusively a place for exhibition; they much rather make a general emporium for a multitude of small local museums and of district exhibitions for a time, a little everywhere.

Thus the director of the museum of the Association of Dusseldorf has adopted such a system of working the institution, that we can say that his museum is in a hundred different places at a time, and that he has always abroad nine-tenths of his riches. Besides his participation in special exhibitions in the different centres under a syndicate, the museum goes to the house of the associate himself. All the members of the Association have the right to have sent home the objects of the museum and the books of the library, models, drawings, engravings or photographs. You make this reflection without doubt. For the passage of these objects, to have them carried from Dusseldorf 40 or 50 miles, in the mountains of Westphalia, the supporters must pay a very considerable assessment.

Not at all: the assessment which allows a museum being arranged personally, at home, which has half a million objects of art, a library valued at \$20,000, is five shillings, or \$1.20 a year. See what are the benefits of the Association; in 1885 the museum has sent to its members 4,204 objects of art, the library 19,878 works or drawings. What magnificent results!

This is not all that I have to tell you of this Society at Dusseldorf, of its organization and of its means of operation. The saying is, it is great to put at the disposal of workpeople the principles of studying, but it is still better to teach them how to make use of them. And consequently from this beautiful idea, the founders of the museum have organized meetings, for the use of the members of the Society.

The system of working for these meetings is the same as for the museum. They do not ask, as in France, that the audience should come before the chairman; it is the chairman who goes away to find the persons who want to hear him. Thus these meetings take place specially on fair days and local festivities, because they are thus assured of a greater number of hearers.

The chairmen are chosen from among the most esteemed directors.

They are going to evangelize in the ways of the arts the peasants and the working people of the country districts.

In 1885, 57 meetings have been held in the whole circumference of the society's operation. They are not contented with these results, which are, nevertheless, very satisfactory. They have still conceived a work of artistic propaganda which I would wish to see imitated in France: it would be easy: all the associations after the manner of the Society Philomathic of Bordeaux would be able to realize the same idea. There is a question of organizing an office for inquiries and professional and artistic consultations, at the seat of the Society at Dusseldorf. All the members of the society have the right of sending from their workshops, or from their manufactories, to this office every sketch, model, plan of drawing, whatever it may be, which is afterwards sent back corrected, completed, improved. I have myself proved how these drawings were corrected. This work, however fruitless, was done with extraordinary conscientiousness.

The Director told me that some workmen send back two or three times, the same drawing, begging for fresh corrections and that the enquiry office executed them always, with the best grace in the world.

Last year, after the annual account rendered of the labors of the society, there has not been exchanged less than 600 corrected plans between the office and its supporters.

But this statistic is not exact, because the majority of consultations were verbally and on the spot.

This organization with us would render very great service.

We have all seen, in the country, small manufacturers, joiners, wheelwrights, who, having received only a very elementary education, find themselves very embarrassed when they are asked to execute an object a little outside what they have been accustomed to, and who are obliged, whatever the prejudice they may have, to refuse the order.

This disagreeable condition of things does not present itself longer at the present time in the country of the Rhine, thanks to this original institution.

In face of the results obtained, this Association has thought that if it was adapted to give extension to existing industries, it would be able to arrive at creating some in the districts which are deprived of them.

“He who is able the least, is able the more” with will and energy.

When I visited this museum I remarked in it a quantity of irregular objects. There were there, rakes, ploughs, waggons, wicker-chairs, usual objects of the last class.

I said to the director: “But you do all these handiercrafts here?” He said to me in reply: “These are the new industries of the Eifel;” and he gave the following explanations:—

In the district which is comprised between Cologne, Crefeld, and the Belgian frontier, there is a province which bears the name of Eifel; it has been picturesquely called the German Sahara; there is a little town there well known in France by the Grand Duchess, the town of Gerolstein. The country which surrounds it was inhabited almost exclusively by peddlars; these peddlars had so bad a reputation that they could not get married. It was maintained “that they had travelled too much,” as they say in a celebrated opera.

Struck with this condition of affairs, the government busied itself in modifying it. It wished to civilize these poor people.

They have spent much money, but without result. The Society of Dusseldorf, one fine day, is angry at the jest, and decides to bring about, with its moderate resources, that which the Government has not been able to effect.

It sent to Gerolstein two remarkable professors of arts, who put themselves in correspondence with the inhabitants of the country.

The mission commenced by Neroth; there were there only some makers of mouse-traps, to the number of 80.

The professors improved their rough tools; the anvil and the nippers were unknown there! A workshop for tinning was organised, as well as a workshop for the manufacture of various works in iron wire.

The experiment was crowned with success; at the present day the inhabitants of Neroth export their products to Cologne, to Dusseldorf, in the towns of the Rhine, and even in Belgium.

Some wheelwrights of Wallenborn, struck with the progress of the manufacturers of mouse-traps of Neroth, asked the society to send to them professors and tools, which was done immediately.

At Heimbach, the peasants had a specialty of chairs for children, for which they only used green beech stents in the night in the forests, and which they worked with the knife for want of tools. The society obtained from the municipal council

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of Aix-la-Chapelle a sum of \$516 and \$38 from the perfect, and opened at Heimbach some workshops for joinery. The products of this rural industry have to-day an important sale.

At Gerolstein, to give work to women, they have imported the manufacture of fligree-work, of embroidery with threads of gold, silver and copper. Two young girls, the most intelligent in the town, were brought to Dusseldorf and apprenticed in a workshop for embroideries; to-day they are directing at Gerolstein workshops where forty women are employed and are making very interesting embroideries, specimens of which I have admired at the museum of Dusseldorf. L'Eifel has thus become a manufacturing country and people are convinced that in a few years its population will not be inferior, as far as intelligence and welfare, to the other populations of Germany.



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SECTION V.

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MUTUAL BENEVOLENT SOCIETIES.

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# MUTUAL BENEVOLENT SOCIETIES.

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## FRANCE.

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### REPORT ON MUTUAL BENEVOLENT SOCIETIES, MARCH 26, 1852.

Art. 2. These societies are composed of active and honorary members, who pay fixed dues, or make contributions to the funds of the Association, without participating in the profits.

Art. 6. These mutual benevolent societies have for their object the giving of temporary assistance to members who are sick, wounded or infirm, and of meeting their funeral expenses.

They can promise retiring pensions if there should be a sufficient number of honorary members.

Art. 7. The by-laws of these societies will be submitted for the approbation of the Minister of the Interior. These by-laws will also regulate the assessments of each society, in accordance with the tables of sickness or mortality compiled or approved by the Government.\*

Art. 13. When the total funds in the treasury of a society which numbers more than 100 members, exceed the sum of \$600, the amount will be deposited in a savings Bank.

If the society has less than a hundred members, this transfer should be made when the total funds in the treasury exceed \$200.

By a decree dated 28th November, 1853, a bonus of \$2,000,000 has been given to approved mutual benevolent societies, the interest of which is annually distributed to all societies which have created a

### REST FUND

*in accordance with the decree of 2nd April, 1856.*

Art. 1. A sum of \$40,000 † deducted from the indisposable interest of the endowment to the mutual benevolent societies, is devoted to this formation of a *Rest Fund* for the benefit of approved Mutual Benevolent Societies, which will engage to devote to this *Rest Fund* a portion of their reserve capital.

Art. 4. The *Rest Fund* furnished by the societies may be banked to the credit of pension fund, either as current capital or as reserve fund.

The portion of the same capital given by the state remains inalienable.

The capital from pension fund, rendered available by the decease of pensioners, will be returned to the *rest fund* of the society.

Art. 8. No pension will be less than \$6 and must not exceed, in any case, ten per cent. of the annual assessment fixed by the by-laws of the society to which the incumbent belonged. ‡

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\* These tables were never made. The Government only required that the rate of quarterly indemnity in case of sickness does not exceed the amount of the monthly subscription.

† This sum was raised to \$165,000 in 1837.

‡ If, for instance, this subscription is 25 cents per month, the pension allowed cannot exceed \$30.00 per annum. This limit only applies to the reserve funds, the societies having the right, of which they freely avail themselves, to apply the proceeds of the pension itself to their reserve funds. In societies where the legal limit is \$30.00, pensions sometimes reach double this amount.

FRANCE.

RECAPITULATIVE Table of the General Average on Operations of Mutual Benevolent Societies Approved and Authorized during the Year 1886.

	SOCIETIES.									
	Approved.					Authorized.				
	By Society.	By honorary member.	Average.		Total.	By Society.	By honorary member.	Average.		Total.
			Men.	Women.				Men.	Women.	
Averages detailed.										
Average number of honorary and active members by societies...	165	28	113	24	137	146	11	117	18	135
Average capital of each society and each member participating	\$3,861		\$28.40			\$2,507		\$18.60		
Average of the total receipts by each member participating	619		4.55½					5.41		
Average of total expenses incurred by each member participating (without including deposits in the pension fund)	561		3.39					4.18½		
Excess of average receipts over average expenses for each member	58		1.16½					1.02½		
Assessments. Average for each member honorary and active...		\$2.21	3.01½	2.29	2.49		\$2.63½	3.47½	2.09½	3.49½
Fines. Average for each member			\$0.08					\$0.11½		
Entrance Fee. Average for each member			\$ 0.96½	\$ 0.64½	\$ 0.91½			\$ 0.75½	\$ 0.35	\$ 0.71
Sick Members. Average for each member			25.66	26.52	25.81			23.73	20.35	23.28
Days of Sickness. Average for each sick member			18.09	11.87	16.99			21.02	14.87	20.32
Medical fees { Average for each sick member.			\$2.17½					\$1.33½		
do do day of illness.			0.12½					0.09½		
do do for medical expenses to each member participating			0.56					0.45		
Pharmaceutical expenses, { Average for each sick member			2.57½	2.90	2.63½			2.90½	2.60½	2.87½
do do day of illness			0.14½	0.24½	0.15½			0.13½	0.17½	0.14
do do for pharmaceutical expenses to each member participating			0.86½	0.76½	0.88			0.69	0.53	0.66½



Physicians fees and medical attendance.	Average for each sick member	2.57 $\frac{1}{2}$	2.90	2.63 $\frac{3}{4}$	2.90 $\frac{1}{2}$	2.87 $\frac{1}{2}$
	do do for medical expenses to each member participating.	0.14 $\frac{1}{2}$	0.24 $\frac{3}{4}$	0.15 $\frac{1}{2}$	0.13 $\frac{1}{2}$	0.14
Indemnities for illness.	Average for each sick member	0.66 $\frac{1}{2}$	0.76 $\frac{1}{2}$	0.68	0.69	0.66 $\frac{1}{2}$
	do do day of illness.	4.52 $\frac{1}{2}$	2.37	4.14 $\frac{1}{2}$	6.84 $\frac{1}{2}$	6.40 $\frac{1}{2}$
Total expenses for sickness.	do do to the debit of each member participating	1.16 $\frac{1}{2}$	0.62 $\frac{1}{2}$	1.07	0.32 $\frac{1}{2}$	0.31 $\frac{1}{2}$
	do do day of illness.	9.27 $\frac{1}{2}$	7.44 $\frac{1}{2}$	8.95 $\frac{3}{4}$	11.62 $\frac{1}{2}$	11.21 $\frac{1}{2}$
Excess of average expenses over assessments by sick members.	do do to debit each member participating.	0.52	0.57	0.52 $\frac{1}{2}$	0.56	0.55
	do do over assessments by sick members.	2.38 $\frac{3}{4}$	1.95 $\frac{3}{4}$	2.31	2.76 $\frac{1}{2}$	2.60 $\frac{1}{2}$
Expenses of management.	Average expense—each society.	6.26	5.15 $\frac{3}{4}$	\$35.19 $\frac{1}{2}$	8.20 $\frac{3}{4}$	5.44
	Expense to each member participating.	\$ 0.18 $\frac{1}{2}$	\$ 0.18 $\frac{1}{2}$		\$ 0.26 $\frac{1}{2}$	
Funeral expenses.	Average to each member.	11.21 $\frac{3}{4}$	11.21 $\frac{3}{4}$		11.61 $\frac{1}{2}$	
	do do by death.					
Assistance to aged, infirm or incurable members. Average of relief afforded.		\$28.58 $\frac{3}{4}$	\$16.30 $\frac{1}{2}$	\$26.55	\$28.15 $\frac{1}{2}$	\$26.76 $\frac{1}{2}$
	Assistance to widows. Average of relief.		16.09	\$19.48 $\frac{3}{4}$		17.42 $\frac{1}{2}$
Assistance to orphans.	do					
	do					
Death. Average by death to each 100 members.		1.62 p.c.	1.62 p.c.		1.69 p.c.	
	Aged members. Average number of members over 55 years of age for each 100 members.	16 p.c.	16 p.c.		14 p.c.	

## PENSION FUND.

Number of approved societies.....		5,969	
do do possessing a Pension Fund.....		3,334	
Percentage do do.....		56 p.c.	
Number of members belonging to societies possessing a Pension Fund.....		564,581	
Proportion of members belonging to societies possessing a Pension Fund to the total number of members of approved societies.....		72 p.c.	
Total of Pension Funds.....		\$12,898,329.81	
Pension Fund, average each society.....	1872		1886
do do member.....	\$1,567.20		\$3,868.60
Number of pensioners.....	3,927		\$22.84 <sup>3</sup>
Total amount received by pensioners.....	\$51,645		\$316,521
Average of pensions drawn from the Pension Fund.....	\$13.15		\$14.62
do do Reserve Fund.....	\$13.33 <sup>3</sup>		\$26.65
Average number of annuities drawn by 100 members.....			3.83 p.c.
General average of annuities granted by approved societies.....	\$26.48 <sup>3</sup>		\$41.27

## GENERAL RECAPITULATION

Of the amount of Property and Finances of Mutual Benevolent Societies approved and authorized in 1886.

Situation at 31st December, 1886.	SOCIETIES.	
	Approved.	Authorized.
Number of societies.....	5,969	2,264
Number of honorary members.....	161,046	23,902
Number of members participating. { Men.....	651,333	257,263
{ Women.....	135,274	38,626
{ Children.....	21,569	3,342
	969,222	299,231
Receipts of societies.....	\$ 3,580,031*	\$ 1,541,556
Expenses of societies.....	3,244,168	1,346,352
Excess of receipts over disbursements.....	335,863	195,204
Amount of Reserve Fund.....	9,435,900	5,522,226
Amount of Pension Funds.....	12,898,329	
Number of pensioners.....	21,651	
Arrears of life interest income.....	\$316,521	
Grand total of all surties.....	\$222,334,230	

In these receipts are included the amount of \$183,913 coming from subsidies, bequests and legacies.

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 GRAND COUNCIL OF MUTUAL BENEVOLENT SOCIETIES OF BOUCHES-DU-RHONE AT MARSEILLES.
 

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## ITS ORIGIN, ITS OBJECTS.

The Grand Council of the mutual benevolent societies of Bouches-du-Rhone, is an assembly composed of the presidents and syndics of societies, who voluntarily perform their duties, and who, says the superior commission in 1859, "have never ceased, since their organization, to labor for the development of the true principles of mutual association, for the reform of abuses, for the abatement of contentions between societies and members, and have succeeded in maintaining order, harmony and peace in the midst of all the societies which are established under the law."

It resembles the society of experts, and like it, is invested with power to conciliate and adjust in all contentions arising among its members. It holds at Marseilles a position analogous to that which was given to France in general, by the decree of 26th March, 1852, by a High Commission for the establishment and inspection of mutual benevolent societies. The grand council is occupied with the details and daily occurrences in the interior life of societies, and exercises its legitimate influence everywhere as it may produce good results. Its administrative powers are those of a veritable departmental commission, extending its influence through all the department.

Besides its administrative action, it forms a special jurisdiction, deciding without charge, without loss of time, and with the most simple method of procedure, on questions raised by the application of the statutes, and having the triple advantage of aiding in the development of mutual benevolent societies, of assisting their proper administration, and of maintaining on their staff, order, discipline, and the strict observance of business methods. Their office is always open on the day appointed, and there they examine and give judgment on cases entered, receive complaints, conciliating the parties, give counsel and advice, and generally occupy themselves with the amelioration of the societies. They are approached with confidence, for it is the petitioners themselves who have chosen the judges.

The Grand Council had its origin from the need felt of an association among provident workmen, who had already formed a mutual society, desirous of preserving their corporative autonomy, but willing to profit by the experience, foresight and progress of similar societies. It is to the benevolent society of Marseilles to whom is due the formation of this Grand Council. Since 1808 it published its fundamental rules, the model statutes of provident societies. "It is," says at this period its president, Mr. Casimer Rostan, "by the establishment of these societies we can replace suppressed institutions, in favor of the man who has no property but his labor, and for those who possess but a moderate income, sufficient at the period of health and strength, but insufficient at the time of old age and infirmity.

The bulletin of mutual benevolent societies of the year 1854, page 139, renders the following important testimony:—

"At Marseilles, in 1821, the benevolent society erected in its quarter, a kind of office, where the mutual benevolent societies could obtain the information they required. This institution still continues its operations under the name of the Grand Council of mutual benevolent societies; but since 1841, provident societies having made rapid progress at Marseilles, it has ceased to be connected with benevolent societies and forms a special institution invested with the most extended authority. Thus it not only administers the affairs of societies placed under its charge, but it is cognizant of all the difficulties which may arise among them, and of which the decision has not been referred to their managers, by their regulations. When a society complains of the violation of a rule, committed to its prejudice, it brings its complaint before the Grand Council, which decides the matter authoritatively. A spontaneous institution, inherent to the wants and interests of the numerous associations which it has created, the work of the Grand Council will always add lustre to the minds which conceived it, and the men devoted to its patronage.

It would be superfluous here to relate all that the Grand Council has done in the interest of the working classes, as to their progress, order and economy. The highest good-will and the best intentions, do not always suffice to administer in good order a society of workingmen. The Council are frequently composed of heterogenous elements who decide by a majority against one or several members who may have previously entertained different opinions. The Grand Council, free from all personal influence, decides upon the facts of the case, argued before it on both sides, without being swayed by the antipathies of the suitors.

The Grand Council of mutual benevolent societies of Bouches-du-Rhone reckons to-day about 140 societies adhering to it, of the 250 which constitute the total strength of this department.

Its board, renewed every year, in the month of February, but always re-eligible, is composed of a president, two vice-presidents, a general secretary and two assistant secretaries. A committee of eighteen members, half of whom are re-eligible each year, and composed of ten presidents and eight trustees, is formed from the general list of members classed in alphabetical order. This commission is associated with the board, in conjunction with which it composes the administrative council, which is occupied in discussing and investigating needed improvements and reforms in the organization and operation of adherent societies. It is divided into three sub-commissions, and charged in turn, during four months of the year, with judging, with members of the board, all affairs brought before the bar of the grand council.

## GENERAL INSURANCE FUND

OF MEMBERS OF PROVIDENT SOCIETIES, FOR PENSIONS AND MUTUAL ASSISTANCE, OF THE  
DEPARTMENT OF THE SEINE.

### *Extract from the By-laws.*

Art. 1. There is hereby formed, among all the members of mutual benevolent societies of the Department of the Seine, approved, authorized or independent, which are adhering or will adhere to the present by-laws, a fund destined to extend succour, during the term fixed by said by-laws, to sick persons having no longer the right, in whole or in part, to those of their respective societies (after six months). The society does not extend relief in case of stoppage.

Art. 2. Each adherent will pay to the insurance fund two cents monthly (men and women).

The payments can be made to the care of the society to which the adherent or adherents belong, at the insurance office.

Art. 4. Members of societies connected with the insurance fund, will name two delegates to represent them.

Art. 5. All adherent members will only have the right to assistance from the insurance fund after six monthly payments.

Art. 6. No sick person will have a right to assistance from the insurance fund unless his illness is subsequent to his enrolment in the society, and unless his assessments are paid to date of the commencement of his illness.

Art 7. Every member adhering to the insurance society will pay his first assessment at the time of his enrolment, which will take effect on the first of the following month.

Art. 8. Each delegate, on payment of his monthly assessment, will hand a list signed by the president, with this memorandum: "certifiad correct," stating the numbers and names of members adhering to the insurance company. It will give notice, quarterly, of any subsequent changes.

Art. 9. All evasion or infraction of this rule will entail the crasure of names of its adhering members, and the funds paid in, will remain the property of the insurance company.

Art. 10. Each sick member having a right to assistance from the insurance fund, will receive an indemnity of 20 cents a day (or \$1.40 each week) during the whole period of his illness, or incapacity the result of it, which term is limited to five years.

Art. 11. This indemnity will be paid monthly, to those entitled to receive it, by one of the delegates of the society. These indemnities are regulated by each receipt.

Art. 12. Any member belonging to several societies can only receive from the insurance fund, one bulk sum, precisely as if he were only member of one society.

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MUTUAL BENEVOLENT SOCIETY ESTABLISHED BY THE SCHOOL  
TEACHERS OF THE DEPARTMENT OF THE LOWER  
PYRENEES.

*Extracts from the By-Laws.*

Art. 1. This society has for its object:

1st. To contribute to the expenses which the birth of infants, sickness, or death may bring upon the member, in re-imbursing to him the greatest possible portion of expenses for doctors' fees, medicine, *accouchement* and funeral expenses.

The particulars system adopted by this society, in order to assist its members, is defined in the following by-laws:

Art. 31. The family participating, represented by its head, has the right each year to a pecuniary indemnity proportioned to the expense it has undergone during the preceding year, through sickness or death.

Those are only considered members of the family who are actually under the charge of the head.

Art. 32. For calculating the indemnity on the one part, the gross amount is taken of all assessments paid by those participating to 31st December (less \$0.40 from each assessment reserved for general expenses, &c.). It is this sum which will be divided *pro rata* for necessary expenses.

On the other part, the gross amount is taken of expenses for medical attendance, medicine, *accouchement*, or funeral expenses incurred during the year by each head of a family. (These expenses should be certified by receipts or vouchers.)

Art. 35. On the 1st of February the board examines the report sent in by each secretary; it can reject or reduce all expenses not sufficiently justified; it can also equally apply to certain items the maximum fixed by the by-laws.

The gross amount awarded each secretary is diminished by ten per cent., in order that he may not ever be fully reimbursed the total of his expenses, of which a portion remains charged to the member.

This reduction made, if the capital available is sufficient to defray all the expenses, each society is reimbursed fully, if they are not, he is paid proportionately with the sum of his account.

Art. 39. An allowance of \$12 is given to the widow or orphans of a deceased member.

Art. 40. Extra assistance may be given to members in urgent or exceptional cases.

A retiring pension is given to an aged member, and assistance is offered, in lieu, of pension in cases of premature infirmity.

Article 43 requires that members under 55 years of age, and of 15 years connection with the society, will receive a pension varying from \$9.00 to \$32.00 per annum, according to the resources of the society.

The society admits:

1st. Active members, prospective members, semi-honorary and honorary.

Active members have to pay :—

	Entrance Fee.	Annual Subscription.
Up to 25 years of age.....	\$1.00	\$2.40
From 25 to 26 years.....	2.00	} 3.20
26 to 27 do .....	2.40	
27 to 28 do .....	2.80	
28 to 29 do .....	3.40	
29 to 30 do .....	4.00	
30 to 40 do .....	4.00	5.20
40 to 50 do .....	4.00	5.20

Further, to all members joining when over 40 years all arrears will be, as if they had joined when 40 years of age.

Prospective or intending members do not pay any assessment. Semi-honorary members pay an annual sum of \$1.20, or a sum of \$30 in one payment, to entitle them to the benefits of the pension fund.

Honorary members pay \$1 per annum, or can make one complete payment of \$20.

Only schoolmasters and schoolmistresses can become members of the society. Either the widow or one of the minor children of a deceased member has an equal right of admission, also scholars of the Normal School, or the children of members who intend to join.

The Association has founded an orphans' bank, for the purpose of assuring a provision annually, to complete the education of children, in case of premature decease of their parents. The assessment is 60 cents per annum for each member and child insured.

#### FRIENDLY SOCIETY OF POST OFFICE, AND TELEGRAPH, EMPLOYEES.

*This Association was founded by the employees of the Post Office and Telegraph Companies.*

It has for its object :—

1. To grant a pecuniary indemnity to members when sick.
2. To contribute to their funeral expenses.
3. To render assistance to their widows, orphans or heirs.
4. To found a pension fund for the benefit of its members.

Members participating are requested to pay :—

1. An entrance fee of \$1 up to 30 years of age.
- do           \$2 from 30 to 40 years of age.
- do           \$4 do 40 to 50 do

2. A monthly assessment proportioned to the age of the member at the date of his admission, as indicated on the following table :—

TABLE showing Annual Assessments.

Ages.	First Year.	Total.	Succeeding Years.	Total.	Grand Total.	Number of Years.
20	\$ 4.80 during 40 yrs.	\$ 192 00		\$ 192 00	\$192 00	40
21	2 "	14 40		177 60		39
22	4 "	28 80	37 yrs.	163 20		38
23	6 "	43 20	34 "	148 80		37
24	8 "	57 60	31 "	134 40		36
25	10 "	72 00	28 "	120 00		35
26	12 "	86 40	25 "	105 60		34
27	\$ 7.20 during 14 "	100 80	\$ 4.80 during 19 "	91 20		33
28	16 "	115 20	16 "	76 80		32
29	18 "	129 60	13 "	62 40		31
30	20 "	144 00	10 "	48 00		30
31	22 "	158 40	7 "	33 60		29
32	24 "	172 80	4 "	19 20		28
33	26 "	187 20	1 "	4 80		27
34	2 "	19 20	24 "	172 80		26
35	5 "	48 00	20 "	144 00		25
36	8 "	76 80	16 "	115 20		24
37	\$ 9.60 during 11 "	105 60	\$ 7.20 during 12 "	86 40		23
38	14 "	134 40	8 "	57 60		22
39	17 "	163 20	4 "	28 80		21
40	20 "	192 00		192 00		20
41	4 "	48 00	15 yrs.	144 00		19
42	8 "	96 00	10 "	96 00		18
43	\$12.00 during 12 "	144 00	5 "	48 00		17
44	16 "	192 00		192 00		16
45 and over.	\$14.40 during 5 "	72 00	\$12.00 during 10 "	120 00		15

At 21 years and one day, the assessment of 21 years will be applied, etc.

The funding will be stopped whenever the sum of \$192, entrance fee, not included, has been deposited.

Art. 33.—The Society allows to its members—after six months' membership, and proportioned to their assessment—an indemnity for sickness duly proved as having occasioned incapacity for work, during a period of over 20 days.

This indemnity, beginning from the first day of sickness, is paid at the following rate:—

From the 1st to the 30th day, inclusive..... 20c. each day.

From the 31st to 90th do do ..... 30c. do

If, after 90 consecutive days' illness, the member is placed on half-pay by the Administration, this indemnity will be from the 91st to the 180th day, inclusive, at 50 cents per day.

After 180 consecutive days, if the member is deprived of his salary, the indemnity will be from the 181st day to the 270th day, inclusive, at 80 cents per day.

Every member placed on the pension list by the Administration, without being admitted to the same benefit by the Society, or any member having left the Administration and proving illness which has incapacitated him from work for over 20 days, will have the right to the following indemnities:—

20 cents per day during the first 30 days; 30 cents per day beginning from the 30th day until the 180th.

The Society contributes \$40 to the funeral expenses of a member, and gives \$60 to the widow, to the orphans and the parents of the deceased.

Every member of 60 years of age, and having belonged to the Society for at least 15 years, has the right to a pension from the *rest* fund, to be fixed by the Council in proportion to the resources of the Association.

Members in arrears for three months in the payment of their assessments, are subject to the erasure of their names from the lists.

*Special Reserve Fund.*

Founded in order to pay an indemnity for sickness of 20 cents per day, when the duration of statutory indemnity is terminated.

The assessment at this bank is 5 cents per month, and the duration of this new allowance is--one year until the special funds amount to \$2,000; two years when it amounts to between \$2,000 and \$4,000, and thus, in following proportions, as it increases yearly the duration of the indemnity at each augmentation of \$2,000, unless the duration exceeds a maximum of five years.

The wives and children of members, are admitted as participants in this special fund.

MUNICIPAL MUTUAL BENEVOLENT SOCIETY OF THE 9TH,  
ARRONDISSEMENT OF PARIS.

Art. 2. The Society comprises all the territory of the 9th arrondissement, and has its tribunal at the townhall.

Art. 3. It has for object: 1st, to succour participating members in event of sickness, accident or infirmity: 2nd, to pension them for life in their old age; 3rd, to give them respectable funerals at their decease: and 4th, the patronage of the Society to their children when admitted into their circle.

Active members are admitted from sixteen to fifty years. Healthy children from two to sixteen years of age can be admitted, if their parents are members of the Society, or, if they are orphans, on condition that their guardians become members also.

Art. 18. The member who wishes to remove his domicile should state his intention of so doing before removing, indicating his new residence, and his intention of remaining in the Society, or of changing to another (municipal society).

The assessments vary from 10 to 60 cents per month, and the entrance fee is from 60 cents to \$3.00, according to age of the new member.

The nature or kind of assistance afforded, offers nothing particularly necessary of mention.

Art. 45. Pupils and apprentices, of both sexes, who are members of the Society, are visited in their schools and workshops by members of the Committee named for that purpose.

Art. 46. Every year, in December, prizes are awarded by the Administrating Council to the best pupils.

Art. 47. Apprentices distinguished for good conduct, zeal, and application, receive from the Society, at the General Assembly, on the report of the Visiting Committee, testimonials of their approval.

Art. 50. The Society takes care of children admitted to its circle who, being under eighteen years of age, lose father and mother, or those among them who are living at the date of their admission, and contribute in whole, or partly, to expenses of their education, suitably to the position of their families.

CHRISTIAN INSTITUTIONS OF ROUEN.

MUTUAL BENEVOLENT SOCIETY, FOUNDED IN 1849.

This Society has for its object:—

1. To give to all its members who are sick or indisposed, free medical attendance and medicine, *without limitation of time.*

2. To give, for a period of a year or more, a pecuniary indemnity to sick persons, and assistance for their young children.

3. To grant sick-bed relief to incurables, or those incapable of work, until they fulfil the conditions required to give them a claim to the pension.

4. To give old men, over 65 years of age, and 20 years membership in said Society, participation in the advantages of the pension.



5. To give women the same privilege.
6. To assist unemployed members to find work.
7. To receive for deposit in Savings Bank the savings of individual members.
8. To instruct and encourage these members by lectures, and, if possible, by the study of selected reading, and by concerts of vocal music.
9. To reward the most meritorious efforts or works of these members.
10. To ensure to all, suitable burial, to the expense of which provision is made.
11. To provide, if possible, by special means, an additional fund, exclusively for the relief of sick persons.
12. The entrance fee is fixed at 20 cents, from twelve to twenty-one years of age; at 40 cents, from twenty-one to thirty-five years of age; and at 60 cents over thirty-five years of age.

The assessments are for men:—\$2.50 per annum, giving a right in case of sickness to 80 cents per week, and 10 cents per week for each child under fourteen years of age; or \$3 per annum, giving the right in case of sickness to \$1 per week during three months, and 80 cents per week during nine months, and 10 cents per week for each child; or \$3.72 per annum, giving the right in case of sickness to \$1.40 per week during three months, and 80 cents per week during nine months, and 20 cents per week for each child. For women the assessments are from \$2.04 to \$2.40 per annum.

After one year the sick person receives an assistance of 10 cents per week, medical care and attendance—the Society paying his assessment.

The statutes regulate the position of widows and orphans, and the pensions of members.

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### PHILANTHROPIC SOCIETY OF THE CLERKS AND EMPLOYEES OF THE CITY OF MARSEILLES. (Founded in 1848.)

The Society grants to active members in case of sickness:—

- 1st. Medical care and attendance.
- 2nd. Remedies and medicine delivered by the druggists of the Society.
- 3rd. An indemnity specially fixed at 40 cents per day, if the sickness does not exceed in duration six or eight months, according to the case.
- 4th. A monthly invalid fund.
- 5th. A retiring pension, at the age of 60.
- 6th. Funeral expenses.

Active members have to pay:

1st. An entrance fee of \$2.40, from the age of 25 to 30; of \$3.60 from 31 to 35; of \$4.80 from 36 to 39 years of age.

This entrance fee is transferred to the relief fund, for it represents the value of chances of sickness, apportioned to the most advanced ages.

2nd. An annual assessment, varying as follows, with the age of the new member:—

15 to 20 years .....	\$ 4.80		30 years .....	\$ 6.60
21.....	4.92		31.....	6.84
22.....	5.16		32.....	7.20
23.....	5.28		33.....	7.44
24.....	5.40		34.....	7.80
25.....	5.52		35.....	8.16
26.....	5.76		36.....	8.64
27.....	5.88		37.....	9.12
28.....	6.12		38.....	9.60
29.....	6.36		39.....	10.08

In 1888 the retiring pension granted by the Society was \$52.45 per annum, the pensioners numbering 180.

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## MUTUAL BENEVOLENT SOCIETY OF THE COOPERS AND BOTTLERS OF REIMS.

This Society, originated and founded by the coopers and bottlers of Reims, has a just claim to serve as an excellent example of the advantages offered by a mutually co-operative society.

*"This plan implies more than the ordinary relations of mutual societies—in fact, complete mutual responsibility on the part of the employers and workmen of the same trade, this responsibility being acknowledged by a formal agreement."*

The constitution of this Society offers nothing particularly worthy of remark, except the following clause: "Each member participating (men and women) pays to the insurance fund of the Mutual Benevolent Society of Reims a supplementary fee of 2 cents per month. The fund thus formed is paid over to sick members who have already drawn, during six months, the daily indemnity of their society, 20 cents per day, until recovery.

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## THE ANTWERP FRIENDLY SOCIETY.\*

Founded in 1868, this Society has for its object:

1. To extend the benefits of mutual societies, in case of sickness or infirmity, to laborers, agents, brokers, commissioners, commercial travellers, bank and corporation clerks.

2. To establish thoroughly a special fund for the assistance of tenants, their widows, or orphans, in indigent circumstances.

The annual assessment is \$4; entrance fee, \$2 from 18 to 25 years of age, and \$4 from 35 to 40.

There is granted to every sick member the sum of \$20 per month during six months, and \$10 per month afterwards.

There is granted an allowance of \$20 per month to the member out of employment in consequence of the unexpected failure of his employer, or as the result of fire.

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\* Report presented to the 5th Section, Social Economy Exhibition, 1889.

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SECTION VI.

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RETIRING FUND AND ANNUITIES.

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# RETIRING FUND AND ANNUITIES.

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## FRANCE.

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### DEPOSIT AND INVESTMENT FUND.

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## NATIONAL RETIRING FUND FOR OLD AGE.

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### FIRST PART.

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#### *The object of the Institution and its nature.*

The National Retiring Fund for old age, which was established in 1850 and re-organized by the law of 20th July, 1886, and by the decree of 28th December, 1886, acts under warranty of the State, and under the direction of a higher Commission formed under the Minister of Commerce. The object of the fund is to establish a retiring fund, at fifty years of age or more, as the depositor may choose, the maximum amounts of the annuity not to exceed \$240.

The intention of the legislator is to provide for the old age of the workingmen in rural districts and in cities, by means of an assessment on his daily wages.

With this object in view, the smallest savings are received in the Fund, where they bear interest and so increase, and the death rate being taken into account.

All the amounts received from depositors, with the exception of the sums required to meet the daily payments, which are entered in the current account of the Public Treasury, are successively invested in French rents, or other investments guaranteed by the State; consequently, the Fund has always in its possession deeds representing the number and amount of its transactions.

The compound interest allowed depositors is exactly the same as that drawn by the Fund itself from the deposits made. No amount whatever is retained or deducted for expenses of administration. These expenses are borne by the Deposit Fund, which has charge of the National Retiring Fund.

By means of this institution, any man living on his wages is afforded the possibility of providing with absolute security and with every possible advantage, an independence for his old age. He is, by this means, assured against the danger of becoming a burden to his children; and, moreover, if it be his wish, he may, by reserving the capital for them, add to this provident forethought for his own interests, the gratification of knowing that at his death they will inherit a certain amount in money.

Besides, if the depositor should, previous to the period settled upon for payment of the pension, by some serious accident or premature infirmity, duly certified, become totally incapacitated for work, he is immediately, and before he is 50 years of age allowed a pension proportioned to his age and the amount he has deposited. This pension may be increased by a subsidy from the State, to the extent allowed by the credit entered for such purpose in each year's budget.

The higher Commission consists of sixteen members, among whom must necessarily be two senators, two deputies, two State councillors, two presidents of mutual aid societies and one engaged in industrial pursuits. It decides all matters of improvement and, in general, gives its opinion on all questions concerning the Fund.

Since its foundation to 31st December, 1885, the Retiring Fund has received from 694,911 depositors:

6,498,251 payments for alienated capital, amounting to	\$55,855,174
3,809,829 payments for reserved capital, amounting to	62,642,127

Altogether: 10,308,079 payments, amounting to..... \$118,497,380

It has established, for the benefit of 278,782 annuitants, annuities to the amount of \$7,384,380.

It has paid for arrears due on these annuities the sum of \$48,024,210.

It has paid to the heirs and assigns of depositors who have made their deposits as reserved capital, the sum of \$13,382,327.

In 1888 the assets of the Fund corresponding to its obligations, in State annuities and in specie, amounted to \$143,857,345.

#### MANNER OF MAKING DEPOSITS.

All that is required at the first is a certificate of the depositor's birth on unstamped paper. The depositor receives a receipt, to be afterwards changed for a bank book, given by the Deposit and Investment Fund. This book contains all necessary information concerning future payments which are received by all accountants given later (p. 294), on production of the book.

The deposits may come from the recipient of the annuity, or from a third party.

The first may be made either directly by the owner himself, or by an intermediary. Any person may become the intermediary, may receive the assessments and deposit them to the depositor's account, on producing a memorandum containing the names of the depositors and the amounts paid in to the account of each. The Mayor may make deposits for the members of his district (*commune*), a teacher for the pupils of his school, the head of an industry in the name of his workmen, mutual aid societies for their members, etc.

Special provident societies, established expressly for the purpose of becoming intermediary between their members and the Retiring Fund, are, by their nature, able to do good service, and greatly assist in developing the system by securing the co-operation of well-disposed persons, by ensuring the regular payment of amounts assessed, and by stimulating the ardor of those in arrears.

Finally, the private Savings Fund and the National Postal Savings Fund are officially designed to occupy such a position in regard to their depositors.

As regards payments made as a donation, either by the donator himself, or by verbal mandate, they may be made, by a father for his children, or by districts (*communes*) by departments, by agricultural committees, by individuals, as prizes or rewards, to scholars or others, by a manufacturer for his workmen, etc.

This method of benefaction is to be particularly commended; a means is thus provided a donator which he cannot destroy, and there is also assured the recipient, especially if he be a child or an apprentice, an annuity equal, and sometimes greater than the amount disbursed. It is also a means of spreading a knowledge of the institution, and to suggest ideas of saving and economy for the future to families.

#### BULLETINS-RETRAITES—CERTIFICATES OF DEPOSIT.

In order to encourage even the smallest savings, the National Retiring Fund has, since 1st April, 1887, established certificates of deposit (*Bulletins-retraites*), similar to those given by the Postal Savings Bank, and permitting, by means of ordinary postage stamps, the minimum deposit of \$0.20 (or of \$0.40 if there be two depositors) prescribed by law.

It is sufficient to stick the stamps to a certificate, which is accepted as money by the Retiring Fund, provided the stamps have not been altered, nor soiled, nor torn.

These certificates are very useful to teachers whose pupils wish to share in the advantages offered by the National Retiring Fund, which are peculiarly large when payments are made for young children.

#### CONDITIONS OF PAYMENT.

Payments may be made at will. The depositor enters into no engagement, and may discontinue his payments, and begin them again at pleasure; he may increase or reduce the amount of his annual deposit without in any way interfering with the

results already obtained. Any payment is, in fact, subject to special liquidation effected according to the tariff in use at the time the deposit is made.

The pension derived in regard to the payment, is entered in the depositor's book, and is thenceforward irrevocable. It can no longer be diminished, except by anticipated liquidation, nor can it be increased, except by an adjournment of enjoyment or by abandoning the capital. At the time settled for its enjoyment, it will be entered in the ledger of the National Retiring Fund.

Payments may be made in the name of anyone 3 years of age.

It is not required that payments made as a donation should be accepted by the inheritor, nor authorized by the father, if the inheritor be a minor.

Payments made by means of the savings of minors, under 16 years of age must be authorized by the father or tutor.

Married women, whatever may be the conditions of their marriage contract, are allowed to make payments without their husbands' authorization. But payments made in the name of married depositors, not separated as to property, are obliged to be shared by half, unless they are made by donation. In the event of one of the married parties being absent more than a year, the justice of peace may authorize the payments to be made for the exclusive profit of the depositor.

Payments are received of any amount from \$0.20 (or if by a married couple, \$0.40). The maximum amount is \$200 per annum (\$400 for married couple).

Capital may be either alienated or reserved; in the latter case they are paid without interest to the heirs and assigns of the depositor at the time of his decease.

Reserved capital may be abandoned later, with a view to securing a new pension at the age determined by the depositor when signing the abandonment.

#### ANNUITIES.

These annuities are guaranteed by the State, and are entered in the ledger of the National Retiring Fund, the duplicate being deposited with the Minister of Finance.

The annuity becomes payable at any age from 50 to 65 years—that is, 50, 51, 52 years, etc., as the depositor may choose. After 65 it is payable immediately—that is, it begins from the first day of the quarter term (three months) following the payment.

The annuities are inalienable and unseizable to the sum of \$72. They may be declared inalienable and unseizable in their entirety, by the donator of the capital.

At the period settled by depositor for receiving the annuity a deed is given him, comprising the whole amount of deposits entered into the book for this annuity. The arrears are payable quarterly to the financial receiver, or to the tax gatherers.

#### TARIFFS.

The tariffs are determined every year by decree of the President of the Republic, on proposition of the Minister of Finance, suggested by the higher Commission of the Fund.

Account being taken for each payment, they are calculated as regards: 1st. Compound interest on capital; 2nd. The chances of death by reason of the depositor's age at the time of payment, and the age at which the annuity is to begin; 3rd. Surrender of capital, if the capital is alienated, or of payment at death, if the depositor has so desired when making payment.

The official tariffs are established from quarter term to quarter term, from 3 years of age to 65 years, for payments, and from year to year, from 50 to 65 years of age, for the enjoyment. These tariffs can be procured by the public on payment of \$0.02, the approximate cost of printing.

A special mandate gives information as to the revenue produced either by one sole payment of \$20 at the different ages of payment, and of receiving the annuity, or by annual payments of \$2.00, begun at a certain age and continued to time of enjoyment of annuity. This mandate, in like manner to the present, is both posted and distributed gratuitously, under the form of a notice, in the different Mayors' offices, the offices of the Treasury accountants, the post offices and public schools.

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Deposits are received in the Deposit and Investment Fund, and by the treasurers payers general, also by the receiver of finances, and by the tax-gatherers and the postmasters.

SECOND PART.

A special notice, posted in the Mayors' offices, in the offices of the direct Treasury accountants, in the post offices and public schools, shows the advantage and manner of proceeding of this provident institution. The tables, Nos. 1 and 2, hereafter given, taken from tariffs in actual use (*the interest serving as basis to this tariff is 4 per cent.*), indicate the amount of revenue produced from sole payments of \$100, at different ages, from 3 to 65 years, with enjoyment at 50, 55, 60 and 65 years.

Tables Nos. 3 and 4 give the annuities produced by annual payments of \$10, begun at a certain age, and continued to the age for receiving the annuity. The tariffs are established by taking into account the compound interest on capital, with the chances of death, and the result shown is that the payments are more productive the earlier they are begun. Thus, one sole payment, with alienated capital, for a child 3 years of age, with enjoyment of the annuity at 60 years of age, gives \$158, 44 per cent. of the capital paid.

At 20 years of age it gives \$74.75 per cent.

Annual deposits of \$6.00, made from the age of 18 to 60 years (or \$258 paid), at that age produce :

1st. With alienated capital, an annuity of \$91.55—that is, 35.48 per cent. on capital paid.

2nd. With reserved capital, an annuity of \$62.73, or 24.31 per cent. on the deposited capital.



TABLE No. 1.—TARIFF 4 p. c.  
Annuity procured by deposit of \$100.  
ALIENATED CAPITAL.

AGE AT WHICH PAYMENT IS MADE.	ENJOYMENT OF ANNUITY AT				AGE AT WHICH PAYMENT IS MADE.	ENJOYMENT OF ANNUITY AT			
	50 years.	55 years.	60 years.	65 years.		50 years.	55 years.	60 years.	65 years.
	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.
—	—	—	—	—	36 years.....	15 03	22 33	34 97	59 08
3 years.....	68 11	101 16	158 44	267 70	37 ".....	14 34	21 29	33 35	56 34
4 ".....	64 99	96 51	151 17	255 41	38 ".....	13 67	20 30	31 80	53 72
5 ".....	62 09	92 21	144 43	244 02	39 ".....	13 03	19 35	30 31	51 21
6 years.....	59 38	88 20	138 14	233 40	40 ".....	12 42	18 44	28 88	48 80
7 ".....	56 85	84 43	132 25	223 43	41 years.....	11 83	17 57	27 52	46 49
8 ".....	54 46	80 88	126 68	214 04	42 ".....	11 27	16 73	26 21	44 28
9 ".....	52 19	77 51	121 41	205 12	43 ".....	10 73	15 93	24 95	42 16
10 ".....	50 03	74 30	116 37	196 62	44 ".....	10 21	15 16	23 75	40 13
11 years.....	47 95	71 21	111 54	188 45	45 ".....	9 71	14 43	22 60	38 18
12 ".....	45 94	68 23	106 87	180 56	46 years.....	9 24	13 72	21 50	36 32
13 ".....	44 00	65 34	102 35	172 92	47 ".....	8 79	13 05	20 44	34 53
14 ".....	42 11	62 55	97 97	165 52	48 ".....	8 35	12 40	19 42	32 80
15 ".....	40 29	59 83	93 72	158 34	49 ".....	7 92	11 77	18 43	31 14
16 years.....	38 52	57 20	89 60	151 38	50 ".....	7 51	11 16	17 48	29 53
17 ".....	36 80	54 65	85 61	144 64	51 years.....		10 57	16 56	27 98
18 ".....	35 14	52 19	81 75	138 12	52 ".....		10 01	15 67	26 48
19 ".....	33 54	49 81	78 03	131 83	53 ".....		9 46	14 82	25 03
20 ".....	32 00	47 52	74 44	125 77	54 ".....		8 93	13 99	23 64
21 years.....	30 52	45 33	70 99	119 95	55 ".....		8 43	13 20	22 30
22 ".....	29 10	43 22	67 69	114 37	56 years.....			12 44	21 02
23 ".....	27 75	41 21	64 54	109 05	57 ".....			11 71	19 78
24 ".....	26 46	39 29	61 54	103 98	58 ".....			11 01	18 59
25 ".....	25 23	37 47	58 69	99 16	59 ".....			10 33	17 46
26 years.....	24 07	35 74	55 98	94 59	60 ".....			9 69	16 36
27 ".....	22 96	34 10	53 41	90 24	61 years.....				15 32
28 ".....	21 91	32 54	50 96	86 11	62 ".....				14 31
29 ".....	20 91	31 05	48 63	82 16	63 ".....				13 34
30 ".....	19 95	29 62	46 40	78 40	64 ".....				12 41
31 years.....	19 03	28 27	44 27	74 80	65 ".....				11 51
32 ".....	18 16	26 97	42 24	71 36					
33 ".....	17 32	25 73	40 29	68 08					
34 ".....	16 52	24 54	38 44	64 94					
35 ".....	15 76	23 41	36 66	61 95					

Over 65 years of age the annuity is the same as at 65.

SECOND TABLE No 1.—TARIFF 4 p. c.  
Annuity acquired immediately on the payment of \$100.  
ALIENATED CAPITAL.

	\$ c.		\$ c.		\$ c.		\$ c.
50 years.....	7 51	54 years.....	8 22	58 years.....	9 13	62 years.....	10 33
51 ".....	7 68	55 ".....	8 43	59 ".....	9 40	63 ".....	10 70
52 ".....	7 85	56 ".....	8 64	60 ".....	9 69	64 ".....	11 09
53 ".....	8 03	57 ".....	8 88	61 ".....	10 00	65 ".....	11 51

NOTE.—The enjoyment of an annuity dates from the 1st day of the quarter following the quarter corresponding to that of birth.

After 65 years of age the enjoyment dates from the 1st day of the quarter following the deposit.

TABLE No. 2.—TARIFF 4 p. c.  
Annuity procured by payment of \$100.

## RESERVED CAPITAL.

AGE AT PAYMENT.	ENJOYMENT OF ANNUITY AT				AGE AT TIME OF PAYMENT.	ENJOYMENT OF ANNUITY AT			
	50 years	55 years	60 years	65 years		50 years	55 years	60 years	65 years
	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.
—	—	—	—	—	36 years.....	10 10	15 01	23 50	39 71
3 years.....	56 83	84 41	132 21	223 37	37 ".....	9 52	14 14	22 14	37 41
4 ".....	54 18	80 47	126 04	212 95	38 ".....	8 96	13 31	20 85	35 22
5 ".....	51 65	76 71	120 16	203 01	39 ".....	8 43	12 52	19 61	33 13
6 years.....	49 23	73 12	114 53	193 51	40 ".....	7 92	11 77	18 43	31 14
7 ".....	46 92	69 69	109 15	184 41	41 years.....	7 44	11 05	17 31	29 24
8 ".....	44 71	66 39	103 99	175 70	42 ".....	6 98	10 37	16 24	27 43
9 ".....	42 58	63 24	99 06	167 36	43 ".....	6 54	9 72	15 22	25 71
10 ".....	40 55	60 22	94 32	159 36	44 ".....	6 12	9 10	14 25	24 07
11 years.....	38 60	57 32	89 79	151 70	45 ".....	5 73	8 51	13 32	22 51
12 ".....	36 73	54 55	85 44	144 35	46 years.....	5 35	7 95	12 44	21 03
13 ".....	34 94	51 89	81 28	137 32	47 ".....	4 99	7 41	11 61	19 61
14 ".....	33 22	49 34	77 29	130 58	48 ".....	4 65	6 91	10 82	18 27
15 ".....	31 58	46 91	73 47	124 13	49 ".....	4 33	6 42	10 06	17 00
16 years.....	30 01	44 58	69 82	117 97	50 ".....	4 02	5 97	9 35	15 79
17 ".....	28 52	42 35	66 33	112 07	51 years.....		5 53	8 67	14 64
18 ".....	27 08	40 22	63 00	106 44	52 ".....		5 12	8 02	13 56
19 ".....	25 71	38 19	59 82	101 06	53 ".....		4 74	7 42	12 53
20 ".....	24 41	36 25	56 78	95 93	54 ".....		4 37	6 84	11 56
21 years.....	23 16	34 40	53 88	91 04	55 ".....		4 02	6 30	10 64
22 ".....	21 98	32 64	51 12	86 37	56 years.....			5 79	9 78
23 ".....	20 84	30 96	48 49	81 92	57 ".....			5 31	8 97
24 ".....	19 77	29 35	45 98	77 68	58 ".....			4 85	8 20
25 ".....	18 74	27 83	43 58	73 64	59 ".....			4 43	7 48
26 years.....	17 75	26 37	41 30	69 78	60 ".....			4 03	6 81
27 ".....	16 82	24 98	39 12	66 10	61 years.....				6 17
28 ".....	15 92	23 65	37 04	62 58	62 ".....				5 58
29 ".....	15 07	22 38	35 06	59 23	63 ".....				5 03
30 ".....	14 26	21 17	33 17	56 04	64 ".....				4 52
31 years.....	13 48	20 02	31 36	52 99	65 ".....				4 04
32 ".....	12 74	18 92	29 64	50 07					
33 ".....	12 03	17 87	27 99	47 30					
34 ".....	11 36	16 87	26 43	44 65					
35 ".....	10 72	15 92	24 93	42 12					

Over 65 years of age the annuity is the same as at 65.

SECOND TABLE No. 2.—TARIFF 4 p. c.

Annuities acquired immediately on payment of \$100.

## RESERVED CAPITAL.

	\$ c.		\$ c.		\$ c.		\$ c.
50 years.....	4 02	54 years.....	4 02	58 years.....	4 03	62 years.....	4 03
51 ".....	4 02	55 ".....	4 02	59 ".....	4 03	63 ".....	4 03
52 ".....	4 02	56 ".....	4 02	60 ".....	4 03	64 ".....	4 04
53 ".....	4 02	57 ".....	4 02	61 ".....	4 03	65 ".....	4 04

TABLE No. 3.—TARIFF 4 p. c.  
Annuity procured by an Annual Deposit of \$10.

## ALIENATED CAPITAL.

AGE AT THE FIRST PAYMENT.	ENJOYMENT OF THE ANNUITY AT				AGE AT THE FIRST PAYMENT.	ENJOYMENT OF THE ANNUITY AT			
	50 years.	55 years.	60 years.	65 years.		50 years.	55 years.	60 years.	65 years.
	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.
—	—	—	—	—	36 years. ....	16 40	29 10	51 10	93 02
3 years. ....	136 40	207 32	330 25	564 66	37 " .....	14 90	26 87	47 60	87 11
4 " .....	129 59	197 20	314 40	537 89	38 " .....	13 46	24 74	44 27	81 48
5 " .....	123 09	187 55	299 29	512 35	39 " .....	12 10	22 71	41 09	76 11
					40 " .....	10 79	20 77	38 06	70 98
6 years. ....	116 89	178 33	284 84	487 95	41 years. ....	9 55	18 93	35 17	66 10
7 " .....	110 95	169 51	271 03	464 61	42 " .....	8 37	17 17	32 42	61 46
8 " .....	105 26	161 07	257 81	442 26	43 " .....	7 24	15 50	29 79	57 03
9 " .....	99 82	152 98	245 14	420 86	44 " .....	6 17	13 90	27 30	52 81
10 " .....	94 60	145 23	233 00	400 35	45 " .....	5 15	12 39	24 92	48 80
11 years. ....	89 59	137 80	221 36	380 69	46 years. ....	4 18	10 95	22 66	44 98
12 " .....	84 80	130 68	210 21	361 84	47 " .....	3 25	9 57	20 51	41 35
13 " .....	80 21	123 86	190 52	343 79	48 " .....	2 37	8 27	18 47	37 90
14 " .....	75 81	117 32	180 28	326 49	49 " .....	1 54	7 03	16 53	34 62
15 " .....	71 59	111 07	179 49	309 94	50 " .....	0 75	5 85	14 69	31 50
16 years. ....	67 57	105 08	170 11	294 11	51 years. ....		4 74	12 94	28 55
17 " .....	63 71	99 36	161 15	278 97	52 " .....		3 68	11 28	25 75
18 " .....	60 03	93 90	152 59	264 51	53 " .....		2 68	9 71	23 10
19 " .....	56 52	88 68	144 42	250 69	54 " .....		1 73	8 23	20 60
20 " .....	53 17	83 70	136 62	237 51	55 " .....		0 84	6 83	18 24
21 years. ....	49 97	78 95	129 17	224 93	56 years. ....			5 51	16 01
22 " .....	46 91	74 41	122 07	212 94	57 " .....			4 27	13 90
23 " .....	44 00	70 09	115 30	201 50	58 " .....			3 10	11 93
24 " .....	41 23	65 97	108 85	190 60	59 " .....			2 00	10 07
25 " .....	38 58	62 04	102 70	180 20	60 " .....			0 96	8 32
26 years. ....	36 06	58 30	96 83	170 28	61 years. ....				6 68
27 " .....	33 65	54 72	91 23	160 82	62 " .....				5 15
28 " .....	31 36	51 31	85 89	151 80	63 " .....				3 72
29 " .....	29 17	48 00	80 79	143 19	64 " .....				2 39
30 " .....	27 07	44 95	75 93	134 97	66 " .....				1 15
31 years. ....	25 08	41 99	71 29	127 13					
32 " .....	23 18	39 16	66 86	119 65					
33 " .....	21 36	36 47	62 64	112 52					
34 " .....	19 63	33 89	58 61	105 71					
35 " .....	17 98	31 44	54 76	99 21					

TABLE No. 4.—TARIFF 4 p. c.  
Annuity procured by an Annual Deposit of \$10.  
RESERVED CAPITAL.

AGE AT THE FIRST PAYMENT.	ENJOYMENT OF THE ANNUITY AT				AGE AT THE FIRST PAYMENT.	ENJOYMENT OF THE ANNUITY AT			
	50 years.	55 years.	60 years.	65 years.		50 years.	55 years.	60 years.	65 years.
	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.	\$ c.	\$ c.
—	—	—	—	—	36 years.....	10 10	17 39	29 68	52 67
3 years.....	104 31	157 31	248 83	422 95	37 ".....	9 09	15 89	27 33	48 70
4 ".....	98 63	148 87	235 61	400 61	38 ".....	8 14	14 47	25 11	44 96
5 ".....	93 21	140 82	223 01	379 31	39 ".....	7 25	13 14	23 03	41 44
					40 ".....	6 40	11 89	21 07	38 13
6 years.....	88 05	133 15	210 99	350 01	41 years.....	5 61	10 71	19 22	35 01
7 ".....	83 12	125 84	199 54	339 66	42 ".....	4 87	9 61	17 49	32 09
8 ".....	78 43	118 87	188 62	321 22	43 ".....	4 17	8 57	15 87	29 35
9 ".....	73 96	112 23	178 23	303 65	44 ".....	3 51	7 60	14 35	26 77
10 ".....	69 70	105 90	168 32	286 92	45 ".....	2 90	6 69	12 92	24 37
11 years.....	65 65	99 88	158 89	270 98	46 years.....	2 33	5 84	11 59	22 12
12 ".....	61 79	94 15	149 91	255 81	47 ".....	1 79	5 04	10 35	20 01
13 ".....	58 11	88 70	141 36	241 37	48 ".....	1 30	4 30	9 18	18 05
14 ".....	54 62	83 51	133 24	227 64	49 ".....	0 83	3 61	8 10	16 23
15 ".....	51 30	78 57	125 51	214 58	50 ".....	0 40	2 97	7 10	14 53
16 years.....	48 14	73 88	118 16	202 17	51 years.....		2 37	6 16	12 95
17 ".....	45 14	69 42	111 18	190 37	52 ".....		1 82	5 29	11 48
18 ".....	42 29	65 19	104 55	179 17	53 ".....		1 31	4 49	10 13
19 ".....	39 58	61 17	98 25	168 52	54 ".....		0 83	3 75	8 87
20 ".....	37 01	57 35	92 26	158 42	55 ".....		0 40	3 07	7 72
21 years.....	34 57	53 72	86 59	148 82	56 years.....			2 44	6 65
22 ".....	32 25	50 28	81 20	139 72	57 ".....			1 86	5 68
23 ".....	30 05	47 02	76 09	131 08	58 ".....			1 33	4 78
24 ".....	27 97	43 92	71 24	122 89	59 ".....			0 84	3 96
25 ".....	25 99	40 99	66 64	115 12	60 ".....			0 40	3 21
26 years.....	24 12	38 20	62 28	107 76	61 years.....				2 53
27 ".....	22 34	35 57	58 15	100 78	62 ".....				1 91
28 ".....	20 66	33 07	54 24	94 17	63 ".....				1 35
29 ".....	19 07	30 70	50 53	87 91	64 ".....				0 85
30 ".....	17 56	28 47	47 03	81 99	65 ".....				0 40
31 years.....	16 14	26 35	43 71	76 39					
32 ".....	14 79	24 35	40 58	71 09					
33 ".....	13 51	22 46	37 61	66 08					
34 ".....	12 31	20 67	34 81	61 35					
35 ".....	11 18	18 98	32 17	56 89					

*Examples drawn from Tables Nos. 1 and 2.*

The father of a family makes one sole deposit of \$20 for a son aged 3 years, the annuity so acquired to be enjoyed at :

	Alienated Capital.		Reserved Capital.	
50 years of age an annuity of	$68.11 \times 20$		$56.83 \times 20$	
	<u>100</u>	\$13.62	<u>100</u>	\$11.36
60 do	$158.44 \times 20$		$132.21 \times 20$	
	<u>100</u>	31.68	<u>100</u>	26.44
65 do	$267.70 \times 20$		$223.37 \times 20$	
	<u>100</u>	53.54	<u>100</u>	44.67

A prize of \$5, awarded by a municipality, a society or an individual to a child 10 years of age would produce at :

	Alienated Capital.		Reserved Capital.	
50 years of age an annuity of	$50.03 \times 5$		$40.55 \times 5$	
	<u>100</u>	\$2.50	<u>100</u>	\$2.02
60 do	$116.37 \times 5$		$94.32 \times 5$	
	<u>100</u>	5.80	<u>100</u>	4.71
65 do	$196.62 \times 5$		$159.36 \times 5$	
	<u>100</u>	9.83	<u>100</u>	7.96

The donator may dispose of his deposit if he makes it with reserved capital. He may, for instance, declare that on the death of the person in whose favor it is, the capital shall return to the donator's heirs, which is often done in annuities granted to servants; or if the case be one of a prize awarded a scholar, it may be declared that at the death of the pupil the capital shall return to the school, to be again awarded to another scholar, and thus become a perpetual prize.

*Examples drawn from Tables Nos. 3 and 4.*

A saving of \$0.02 per day or \$7.30 per year, begun at the age of 16 years, will give at :

	Alienated Capital.		Reserved Capital.	
50 years of age an annuity of	$67.57 \times 7.30$		$48.14 \times 7.30$	
	<u>10</u>	\$ 49.32	<u>10</u>	\$ 35.14
60 do	$170.11 \times 7.30$		$118.16 \times 7.30$	
	<u>10</u>	124.18	<u>10</u>	86.25
65 do	$294.11 \times 7.30$		$202.17 \times 7.30$	
	<u>10</u>	207.10	<u>10</u>	147.58

Thus a young man who has, from the time he was 16 years of age, deposited \$7.30 per year, may, when he is the father of a family and 65 years of age, receive an annuity of \$147.58, and at his death the capital saved, that is \$365, will return to his heirs. If he is a bachelor, or childless widower, or the father of a family all well settled in life, he may increase his annuity by alienating his capital, and will then receive a pension of \$207.10 a year.

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 LA FRANCE PRÉVOYANTE—(PROVIDENT FRANCE).

A civil, philanthropic and national retiring pension society, founded in Paris, 1st January, 1886.

Art. 1. There is established in Paris a civil, philanthropic and national retiring pension society, entitled: "La France Prévoyante."

Art. 3. Its object, which is essentially philanthropic and humanitarian, is to assure each of its members, having paid a monthly subscription during fifteen consecutive years, of an amount ranging from \$0.20 to \$1.00, a pension which will place its recipient beyond the reach of want for the remainder of his life.

Art. 7. The right to subscribe is given on payment of \$0.40; the book costs \$0.20; in case of it being lost, it is replaced and entered in the matriculation book of the archives, on renewed payments of \$0.20.

Art. 9. The monthly tax is from \$0.20 each share. One, two, three, four or five shares may be subscribed for at will.

By allowing members to subscribe for several shares, the Society wishes to ensure them a larger pension by means of which they may live at ease.

Amount to be paid for	Per month	Per year.	Total amount paid at the expiration of 15 years.
One share.....	\$0.20	\$ 2.40	\$ 36.00
Two shares.....	0.40	4.80	72.00
Three " .....	0.60	7.20	108.00
Four " .....	0.80	9.60	144.00
Five " .....	1.00	12.00	180.00

Art. 10. All persons who have subscribed to the present statutes thereby bind themselves to pay a minimum monthly subscription of \$0.20 each, by which they acquire the right to a retiring pension after fifteen years subscription.

Art. 11. Payments may be anticipated.

Art. 12. In the event of a member delaying his payments, the amount of arrears is increased by 25 per cent. He is obliged to pay the arrears before payment of his subscription for the current month.

Art. 13. For purely philanthropic reasons, no case of delay in monthly payments entails cancelling; it delays the pension by as many years as the member is in arrears, when the member has subscribed for one share.

Art. 14. Any member who has subscribed for several shares and who has ceased to subscribe for the time being, shall not be delayed in the receipt of his pension, provided that the average amount of his shares already paid, correspond to the annual payment of one share.

Art. 15. Any member who has paid up one share or who has not yet reached the maximum of five shares, may, at will, make up the year of his subscription by partial payments over and above the annual amount to be paid for the number of shares he intended to own of the amounts mentioned above, plus the fine of 25 per cent. specified in article 12.

From the first to the fifth year inclusive the annual maximum can only be reached by payment of \$12 (fines inclusive).

From the sixth to the tenth year inclusive the annual maximum can only be reached on payment of \$10.

From the eleventh to the fifteenth year inclusive, the annual maximum can only be reached on payment of \$8.

Art. 18. In the event of the resignation of a member, any amounts paid by him becomes wholly the property of the Society. No member who has once resigned can again enter the Society except as a new subscriber.

Art. 24. The funds are divided into two classes:

Undisposable funds.

Disposable funds.

Art. 25. The undisposable funds comprise:

The monthly subscriptions.

The fines imposed for delay in payment of monthly subscriptions.

Art. 26. These funds, which are centralized at the head-quarters by the treasurer-general and his assistant, are placed every month in the savings bank in the name of the Society, by the treasurer-general and president-general.

These funds are invested by the savings bank in French rents, the nominative titles in the name of the Society.

#### THE TITLES DEPOSITED PERMANENTLY IN THE SAVINGS BANK.

In no case can the members of the General Council of Administration decide upon the withdrawal of the undisposable funds, without being authorized by vote of a general assembly, of all the members of the Society specially convoked for this purpose.

Art. 27. It is from the sum total of the interest on the capital of the undisposable funds that the amount to be allotted per share to each pensioner, is settled at the end of every year.

The disposable funds comprise—

The entrance fees or right to subscribe;

The proceeds from sale of books;

Proceeds of meetings, conferences, concerts, theatrical representations and balls given by the Society.

These are used to meet the office expenses, and those incurred by extending the Society, brought about by its good management, and the constant increase of its membership.

#### CHAPTER V—THE PENSIONERS.

Art. 29. Any member who, during fifteen years, has paid the subscription determined by Article 9, has a right to share in the whole amount of interest accruing from the undisposable funds of the past year, which are to be calculated and divided according to the total number of pensioners and the number of shares to which each has a right.

Art. 30. To prevent the amount for pensions being too large during the first years of the Society's operation, as compared to the average of the following years when the membership having increased, will be too large for the capital, the capital will consequently afford a less amount of pensions,—it is determined that the amount of pension per share shall not exceed the sum of \$400; any excess of disposable interest will be added to the undisposable capital of the Society.

Art. 31. Should the amount total of disposable interest, be large enough for each member to be insured per share to the full amount determined as above, the entire interest of undisposable capital will be annually divided among all the pensioners of the current year.

Art. 32. Pensioned members continue to pay their monthly subscriptions according to the number of shares they have a right to, as a retiring fund.

The yearly interest accruing to each pensioner is inalienable and unseizable.

Art. 34. Should a pensioner die, his pension for that year is immediately paid to the heirs of the deceased member, on presentation of the certificate of his death, and his book.

On the 18th of August, 1888, this Association numbered 6,436 members, owning 14,313 shares. At that date the amount of undisposable funds was \$32,849.

### LES PRÉVOYANTS DE L'AVENIR (THOSE PROVIDENT FOR THE FUTURE).

#### CIVIL SOCIETY FOR RETIRING.

##### *Preface.*

A practical method has long been sought, by which to remedy the hard fate of those workmen who, having attained the age when physical strength no longer answers to the demands that have been made upon it, are unable to provide for their own needs.

A large number of persons have tried by different means to prevent pauperism, with the result that there are homes for invalided workmen, homes for the aged, etc. But though the theory of all these systems is very fine, the results obtained are next to nothing.

It is, in our opinion, for the workingman himself to seek and discover the means and resources needed to prevent the misery caused by a premature old age, which itself is the result of too long duration of work.

We alone know the full extent of our needs, our resources and the means to be adopted to attain the long sought for end, which so far has not been found.

In the foundation of a retiring fund established on the broadest basis, and inviting all workmen without exception to found, if not for themselves at least for coming generations, an inexhaustible resource, the members of the Retiring Society, *Les Prévoyants de l'Avenir*, have looked for the concurrence of all, and have hoped that the idea they uphold will be understood by all workingmen to whatever class they may belong.

Let each one thoroughly understand the power, and the efficacy of the benefits conferred by a society whose innumerable members pay a small subscription destined to bear interest in perpetuity, and they may form an idea of the results we may hope to attain. Finally we may assert that the future would loom less darkly before many of us, if the society which has just been founded had been established half a century ago.

#### STATUTES.

##### *Object of the Society.*

The object for which this Society is founded is essentially humanitarian.

It proposes to ensure all members who have belonged to the Society for twenty years, a provision for the first necessities of life.

The consequences of labor, together with age, being to destroy the faculties, and consequently the means of gain, the Society intends by means of association, to supplement and, if need be, to supply the salary suppressed by sickness or accidents.

Art. 10. The entrance fee is \$0.40.

The subscription is \$0.20 monthly.

It is to be payable in advance.

Art. 11. Members in arrears for amount of subscription will be fined \$0.05 per month in arrears.

A book, containing the present statutes, will be given each member and will serve as a certificate of admittance.

The cost of the book is \$0.10.

Art. 12. The monthly receipts are deposited in the savings bank by the treasurer and the president. In no event can the funds be withdrawn except by decision of a general assembly, extraordinary.

Art. 13. The funds are entirely invested in French rents at 3 or 5 per cent., which investment is made by the Savings Bank.

Art. 14. Manual gifts may be accepted by the Society.

Art. 15. Under direction of the office, theatrical representations and concerts may be given for the benefit of the Society.

#### IV.—ADMITTANCE.

Art. 16. Any person of proved respectability can become a member of the Society. In order to become a member, the person must be fifteen years of age.

Women are admitted.

Being given the same duties they have the same rights.

Art. 17. Candidates are admitted at the office on receipt of a written request signed by themselves.

Their final admission will be decided in general assembly. Their request for admission should be addressed to the headquarters of the Society.

#### V.—EXPULSION.

Art. 18. Any member who is six months in arrears in the payment of his subscription should be warned by letter from the treasurer, to pay his indebtedness immediately.



At the end of a year, his expulsion will be proposed by the office at the general assembly.

He may be *readmitted*, but the time preceding his being expelled will not be calculated for his pension.

#### VI.—RIGHTS.

Art. 19. All members having belonged to the Society for twenty years, have the right to share in the whole amount of interest belonging to the Society, during the preceding year.

This division is made every three months, according to the inventory for the 31st of December, of the following year.

Art. 20. Pensions begin on the first of January.

Pensioners are not exempt from payment of their monthly subscription.

Art. 21. Should a pensioner die, his pension for that year will be paid to his heirs or persons named by the deceased member.

Art. 22. The Society recognizes no alienation of the pension, it being paid to the heir on receipt of a discharge.

Pensioners who reside in the provinces should every January send a certificate of life.

Art. 23. The parents of a deceased member, have no recourse against the Society.

The amounts paid by him belong to the Society.

Art. 24. If after five years membership, a member is afflicted by a chronic sickness, which prevents him from working and from paying his subscription, he may demand his support from the Society's funds.

After twenty years' membership he is pensioned.

Art. 25. A member suffering from sickness may demand a suspension of his subscription. The time thus lost does not count for the pension, unless the member pays all arrears. It is understood that a fine may be imposed.

The same rule follows for a member called to serve his country.

The officers decides all requests for suspension.

#### *General Rules.*

Art. 26. The Society can only be dissolved on a unanimous vote of the whole number of members belonging to the society. In the event of dissolution the funds will be paid by order of the general assembly convoked for that purpose, the funds of Society whose object approaches most that of our own Society.

Art. 27. No change can be made in the object, and in the fundamental articles of these present statutes, nor to articles 10 and 19.

Art. 28. All political and religious discussions are interdicted.

Art. 29. The undersigned subscribers to the articles above set forth, declare their submission to the decisions arrived at by the general assembly, either in the interpretation of the said statutes or in cases not provided for.

On the 1st of August, 1889, this Association founded in 1880, had established in France 517 sections, comprising 94,448 members, and was possessed of a capital of \$598,685.

### COMMERCIAL PROVIDENT SOCIETY.

#### RETIRING FUND.

*For Employees of both Sexes employed in Commercial Business under the general name of Dry Goods and industries belonging to it.*

[Founded in Paris in 1880.]

*Object.*—The object of the Society is to assure its participating members, a retiring pension proportioned to their subscription, and the amount of the business funds of the Society, in accordance with the method of liquidation established by means of regulating tables whose use is ruled by articles 42, 43 and 44 of the statutes. (See pages 256, 258, 259, 260.)

*Composition.*—The Society is composed of honorary members, participating members, and pensioned members.

*Admittance.*—All employees of both sexes may belong to the Society as participating members, in whatever branch of commerce they may be employed, included under the general name of dry goods, and the industries belonging to it.

These employees must be at least thirty years of age, and of French nationality.

Female members have a deliberative voice and the right to vote in the general assemblies, but can in no case belong to the council of administration.

*Subscription.*—On entering the Society each member binds himself to pay regularly and in advance, at the headquarters or business office, a subscription in proportion to his age—according to the share, and for the length of time fixed by the following table:

He would, moreover, have the right to subscribe as many as five times, each one of which would give him a right to a new share of pension.

The entrance fee is \$2.

*Administration.*—The affairs of the Society are administered by a council, consisting of the president, and of twenty-four other members, elected in general assembly.

Their services are entirely gratuitous.

TABLE REGULATING THE MONTHLY SUBSCRIPTIONS.

Age of Admittance.	Years of Payment.	Number of Subscriptions	Value of Subscriptions	Total Amount of Payments.
20 yrs.	25 yrs.	300	\$0.60	\$180.00
21 —	24 —	288	0.63	181.44
22 —	23 —	276	0.67	184.92
23 —	22 —	264	0.72	190.08
24 —	21 —	252	0.77	194.04
25 —	20 —	240	0.83	199.20
26 —	19 —	228	0.90	205.20
27 —	18 —	216	0.98	211.68
28 —	17 —	204	1.07	218.28
29 —	16 —	192	1.17	224.64
30 —	15 —	180	1.28	230.40
31 —	14 —	168	1.41	236.88
32 —	13 —	156	1.58	243.36
33 —	12 —	144	1.74	250.56
34 —	11 —	132	1.94	256.08
35 and over.	10 —	120	2.20	264.00

*Yearly Statement.*—On the 31st December of every year there is established the ordinary capital or guarantee funds of the fixed rent, viz. :—

1st. Establishing, by means of Tables A, B, C, the capital of actual participating members.

2nd. By decreasing, by means of Table C, the capital of *retired* members.

*In order to simplify the operations, the actual participating members admitted previous to 1st July are considered as having entered on the 1st January of the current year; and to balance, the members admitted after 1st July date from the 1st January of the following year.*

The ordinary capital thus obtained forms the working capital. The working capital taken from the business capital forms the net or capital extraordinary.

TABLE of the constitution of Ordinary Capital or Fund guaranteed for the Fixed Rent calculated to the 31st December, 1888, by means of Tables A. C. (See pages 258 and 259.)

Ages of Admittance.	YEARS OF ADMITTANCE.										The Whole grouped.							
	1881		1882		1883		1884		1885			1886		1887		1888		
	fr.	c.	fr.	c.	fr.	c.	fr.	c.	fr.	c.		fr.	c.	fr.	c.	fr.	c.	
20 yrs.	6,028	71	3,935	62	5,824	06	3,500	81	643	28	588	20	152	92	223	86	20,897	46
21 —	5,697	90	4,540	48	6,782	50	3,309	45	2,066	64	630	60	983	88	240	66	24,252	11
22 —	4,887	72	5,562	56	6,977	76	3,548	40	2,216	52	135	19	1,408	96	515	52	25,252	63
23 —	9,197	58	5,233	20	5,939	21	2,796	86	3,772	95	145	30	473	15	601	51	28,159	07
24 —	13,672	05	8,049	40	9,086	58	8,480	36	2,565	48	469	47	1,018	40	448	29	43,790	03
25 —	13,743	27	10,868	..	12,713	75	5,021	29	3,222	12	506	34	1,208	57	803	85	48,083	19
26 —	20,922	80	9,866	64	7,067	52	7,027	46	2,244	42	730	20	713	22	405	65	48,977	91
27 —	29,258	88	6,115	32	13,211	27	6,232	14	1,622	94	594	12	901	46	629	80	58,565	93
28 —	20,792	..	9,979	38	9,736	44	7,158	82	2,059	54	861	48	1,260	99	1,025	25	68,316	13
29 —	27,655	29	12,103	80	12,648	25	10,283	..	3,532	84	1,410	18	459	..	224	07	67,482	05
30 —	27,982	44	14,584	02	9,976	86	7,661	56	5,279	55	772	62	335	20	899	80	65,158	02
31 —	25,669	20	13,865	06	12,195	40	6,943	72	3,871	20	1,700	16	553	20	360	08	59,785	31
32 —	20,824	76	9,687	12	14,168	07	10,963	60	3,425	12	313	39	203	95	199	30	66,575	09
33 —	17,913	92	14,369	44	15,763	44	12,199	40	4,282	47	1,045	23	223	78	774	41	78,855	13
34 —	25,975	62	21,144	90	13,453	76	10,931	52	4,798	53	1,559	60	..	..	991	20	442,886	02
35 and over	187,510	64	88,944	88	70,316	49	59,773	09	59,773	09	21,276	95	..	..	5,470	71	..	..
Total	457,732	78	238,839	82	225,861	36	165,831	48	165,831	48	66,885	56	17,429	93	15,370	39	1,199,869	98

Business capital..... 1,363,187 fr. 02 \$272,627 40<sup>1</sup>/<sub>2</sub>  
 Working or ordinary capital..... 1,199,869 98 239,973 90<sup>3</sup>/<sub>8</sub>  
 Whence the difference..... 163,267 fr. 04 \$32,653 40<sup>1</sup>/<sub>8</sub>

Gives the net capital or extraordinary capital, with bonus of 13 fr. 60 per cent. \$13. 6 per cent.

\* This table given in francs and cents to indicate the system followed in order to determine the amounts of the ordinary and extraordinary capital does not require to be put into \$.

## BASIS OF THE RETIRING FUND.

## EXTRACT FROM THE STATUTES.

Art. 42. The retiring pension of each participating member consists of two parts.

*Fixed Rent and Variable Rents.*

The fixed Rent represents the interest and the funding of the capital, formed by the monthly subscriptions of the members, by the interest and by the death risk, in accordance with tables A, B, C, annexed to the present statutes.

The capital necessary to the formation of the fixed rent, coming to each active or retired member, is calculated from tables A, B, C, to the 31st December of each year, and forms the ordinary capital; the excess, constitutes the capital extraordinary.

The variable Rent is to the amount of fixed rent on table A what the capital extraordinary is to ordinary capital.

The fixed Rent is proportioned to the number of shares of each member.

The variable Rent is equally divided among all the members, whatever may be the number of their shares.

Art. 43. A member having a right to retire may, if he choose, postpone from year to year the liquidation of the pension part, in order to increase the amount according to table B.

The variable part of the pension may not be postponed.

Art. 44. The retiring pension may be liquidated before the age determined by the statutes, but after two years at least of membership in the Society, for the benefit of those participating members, who may have met with serious accidents, or incurable infirmities, incapacitating the members for work, and which have occurred since their admittance to the Society.

For any member retiring under these circumstances, the fixed Rent granted is liquidated, in proportions to the payments made according to tables A and C; the variable Rent is paid entire as though he had attained the statutory age of a pension.

## METHOD OF LIQUIDATION FOR PENSION.

TABLE A.\*

Established for the application of Articles 42 and 43 of the Statutes.

		AGE OF THE MEMBER AT THE TIME OF HIS ADMITTANCE.			
		20 Years.	25 Years.	30 Years.	35 Yrs.**
		\$	\$	\$	\$
	21 Years..	0 39 $\frac{2}{5}$	.....	.....	.....
	22 " ..	0 81 $\frac{1}{5}$	.....	.....	.....
	23 " ..	1 25 $\frac{2}{5}$	.....	.....	.....
	24 " ..	1 72 $\frac{2}{5}$	.....	.....	.....
	25 " ..	2 22 $\frac{2}{5}$	.....	.....	.....
	26 " ..	2 75	0 58 $\frac{1}{5}$	.....	.....
	27 " ..	3 31 $\frac{1}{5}$	1 20 $\frac{1}{5}$	.....	.....
	28 " ..	3 90 $\frac{1}{5}$	1 86	.....	.....
	29 " ..	4 54 $\frac{4}{5}$	2 56 $\frac{2}{5}$	.....	.....
	30 " ..	5 23	3 31 $\frac{2}{5}$	.....	.....
	31 " ..	5 95 $\frac{2}{5}$	4 11 $\frac{1}{5}$	0 92 $\frac{2}{5}$	.....
	32 " ..	6 72	4 96	1 91 $\frac{1}{5}$	.....
	33 " ..	7 55 $\frac{1}{5}$	5 87 $\frac{2}{5}$	2 97 $\frac{1}{5}$	.....
	34 " ..	8 43 $\frac{3}{5}$	6 84 $\frac{3}{5}$	4 10 $\frac{4}{5}$	.....
	35 " ..	9 39	7 89 $\frac{4}{5}$	5 31 $\frac{4}{5}$	.....
	36 " ..	10 40 $\frac{4}{5}$	9 02	6 61 $\frac{4}{5}$	1 67
	37 " ..	11 48 $\frac{4}{5}$	10 21 $\frac{2}{5}$	8 00 $\frac{4}{5}$	3 46 $\frac{1}{5}$
	38 " ..	12 66 $\frac{4}{5}$	11 51 $\frac{2}{5}$	9 51 $\frac{2}{5}$	5 39 $\frac{3}{5}$
	39 " ..	13 92 $\frac{4}{5}$	12 90 $\frac{1}{5}$	11 12 $\frac{2}{5}$	7 46 $\frac{3}{5}$
	40 " ..	15 29 $\frac{2}{5}$	14 40 $\frac{4}{5}$	12 87 $\frac{1}{5}$	9 70 $\frac{2}{5}$
	41 " ..	16 78 $\frac{2}{5}$	16 02 $\frac{4}{5}$	14 75 $\frac{1}{5}$	12 12 $\frac{1}{5}$
	42 " ..	18 35 $\frac{3}{5}$	17 78 $\frac{2}{5}$	16 78 $\frac{4}{5}$	14 73 $\frac{4}{5}$
	43 " ..	20 07	19 67 $\frac{2}{5}$	18 98 $\frac{1}{5}$	17 56
	44 " ..	21 94 $\frac{3}{5}$	21 74	21 37 $\frac{4}{5}$	20 63 $\frac{4}{5}$
Value from year to year of the proportionate part of fixed rent, obtained by each participant at the age of.....	45 Years..	24 00	24 00	24 00	24 00

\* We have deemed it unnecessary to publish in full Table A published by the Association which gives the proportioned value of the fixed rent for each year, from 20 to 25 years of age.

\*\* Over 35 years of age, members being by statute considered as admitted at that age, the amount of the rents are the same as for 35 years and are determined according to years of membership.

TABLE B.

This table, which is arranged from the first year for retiring, 45 years, to 65 years inclusive, fixes from year to year, calculating from the cessation of payment of the monthly subscription, the increase acquired by the postponement of the period for the enjoyment of the *fixed rent*.

Lowest Age of the Claimant.	Lowest Number of Years of Membership.	Number of Years of Postponement of Fixed Rent.	Increase per \$ of the Acquired Rent. \$ cts.	Amount of Fixed Rent. \$ cts.
Years—45 years.	10 years.			24 00
46 years.	11 years.	1 year.	0 0692	25 66
47 —	12 —	2 years.	0 1475	27 54
48 —	13 —	3 —	0 2325	29 58
49 —	14 —	4 —	0 3250	31 80
50 —	15 —	5 —	0 4258	34 22
51 years.	16 years.	6 years.	0 5391	36 94
52 —	17 —	7 —	0 6625	39 90
53 —	18 —	8 —	0 7983	43 16
54 —	19 —	9 —	0 9491	46 78
55 —	20 —	10 —	1 1191	50 86
56 years.	21 years.	11 years.	1 3041	55 30
57 —	22 —	12 —	1 5166	60 40
58 —	23 —	13 —	1 7533	66 08
59 —	24 —	14 —	2 0183	72 44
60 —	25 —	15 —	3 3208	79 70
61 years.	26 years.	16 years.	2 6591	87 82
62 —	27 —	17 —	3 0466	97 12
63 —	28 —	18 —	3 4966	107 92
64 —	29 —	19 —	4 0100	120 24
65 — and over.	30 —	20 — and over.	4 6067	134 56

TABLE O.

This table serves to establish and to decrease the capital of fixed rent. It shows at every age the rate of annuity and the amount necessary to liquidate a rent of \$1.00.

Age of the Member.	Rent for a Capital of \$1.00. (a)	Capital for Rent of \$1.00. (b)	Age of the Member.	Rents for a Capital of \$1.00. (a)	Capital for Rent of \$1.00. (b)
21 years.	\$ c. 0 0528	\$ c. 18 9394	61 years.	\$ c. 0 1000	\$ c. 10 0000
22 —	0 0531	18 8324	62 —	0 1033	9 6805
23 —	0 0533	18 7617	63 —	0 1070	9 3458
24 —	0 0536	18 6567	64 —	0 1109	9 0171
25 —	0 0540	18 5185	65 —	0 1151	8 6881
26 years.	0 0543	18 4162	66 years.	Over 65 years the rent is the same as at 65 years.	8 3542
27 —	0 0547	18 2815	67 —		8 0192
28 —	0 0551	18 1488	68 —		7 6923
29 —	0 0556	17 9856	69 —		7 3692
30 —	0 0561	17 8253	70 —		7 0522
31 years.	0 0566	17 6678	71 years.	“	6 7340
32 —	0 0571	17 5131	72 —	“	6 4267
33 —	0 0577	17 3310	73 —	“	6 1237
34 —	0 0583	17 1527	74 —	“	5 8309
35 —	0 0590	16 9492	75 —	“	5 5432
36 years.	0 0597	16 7504	76 years.	“	5 2687
37 —	0 0604	16 5563	77 —	“	5 0025
38 —	0 0612	16 3399	78 —	“	4 7461
39 —	0 0620	16 1290	79 —	“	4 5005
40 —	0 0629	15 8983	80 —	“	4 2626
41 years.	0 0638	15 6740	81 years.	“	4 0371
42 —	0 0648	15 4321	82 —	“	3 8212
43 —	0 0658	15 1976	83 —	“	3 6179
44 —	0 0669	14 9477	84 —	“	3 4270
45 —	0 0681	14 6843	85 —	“	3 2510
46 years.	0 0693	14 4300	86 years.	“	3 0902
47 —	0 0707	14 1443	87 —	“	2 9438
48 —	0 0721	13 8696	88 —	“	2 8121
49 —	0 0736	13 5870	89 —	“	2 6911
50 —	0 0751	13 3156	90 —	“	2 5786
51 years.	0 0768	13 0208	91 years.	“	2 4679
52 —	0 0785	12 7389	92 —	“	2 3557
53 —	0 0803	12 4533	93 —	“	2 2351
54 —	0 0822	12 1655	94 —	“	2 1084
55 —	0 0843	11 8624	95 —	“	1 9658
56 years.	0 0864	11 5741	96 years.	“	1 8113
57 —	0 0888	11 2613	97 —	“	1 6399
58 —	0 0913	10 9529	98 —	“	1 4438
59 —	0 0940	10 6383	99 —	“	1 1956
60 —	0 0969	10 3199	100 and over.	“	1 0000

The variable rent is to the amount of fixed rent inscribed on the table (\$24) what the capital extraordinary is to ordinary capital.

Thus, according to the situation on December 21st, 1888 :

$$\text{The variable rent was} = \frac{24 \times 32,653}{\$239,973} = \$3.26.$$

Whence comes the following rule for establishing the variable rent of any calculation :

Multiply the amount of fixed rent on table A by the capital extraordinary and divide the product by the ordinary capital.

*Extract from the Statutes.*

Art. 15.—Any member who is three months in arrears, forfeits all his rights, and his subscriptions revert to the Society. He may be exempted, by the Council of Administration, from the application of this article on his producing justifying reasons for the delay in his payments, which will prove it to have been caused by circumstances beyond his control. In such a case the member can recover his rights to the benefits of the Society, on payment of the subscriptions in arrears, on each of which he will be charged \$0.02 interest per month and per share, and that dating from the first month. The delay granted must not exceed one year.

Art. 20.—The council of administration can expel a member.

1st. For bad conduct. 2nd. For injury, wilfully done to the interest of the Society.

BROTHERLY ASSOCIATION OF THE EMPLOYEES ON FRENCH  
RAILWAYS.

FREE RETIRING AND AID FUND, FOUNDED IN 1880.

*The object of this Association is :—*

1st. To ensure to its members a revertible retiring pension to the surviving husband or wife, in case of the decease of one or other, and to the orphans or widowed mother of deceased member.

2nd. To provide eventual aid to be assessed on special funds. The Society gives no assistance for want of work.

It is necessary, in order to become a certified member, to be at least eighteen years of age—and forty-five years at the most; to be regularly employed by some railway company, in the capacity either of employee or workman.

The entrance fee is \$0.60.

Members pay a monthly subscription to the retiring fund, varying in amount from \$0.20 to \$2.00 at will; and to the aid fund a subscription equal to 10 per cent. of the retiring fund subscription, until the minimum amount of \$0.10 per month is attained.

*Extract from the statutes.*

Art. 2.—There is opened for each member an account to order, which shall serve as a basis for the settlement of pensions or repayments, and for the division of the business capital in case of dissolution.

There are carried to the credit of this account :—

1st. All the payments made by the members.

2nd. All dividends given to order of each member at the division made every year at the end of the term.

The division is made in the following manner :—

1st. Per member; deduction made of the general expenses; of legacies given; subscriptions of honorary members, and the revenues of any valuables owned by the association.

2nd. *Pro rata* the amount of individual accounts for the revenue of the goods and valuables of the Association, and for sums acquired by the death, resignation, dismissal or exclusion of members, deduction being made of subscription of re-admitted members.

Art. 12. The dividend is composed of :

1st. The subscriptions of honorary members, of gifts destined for this special purpose.

2nd. Of interest on capital paid for retiring fund.

3rd. The proceeds from resignations, dismissals, exclusion and death.

4th. Proceeds of fines.

Art 13. The retiring fund consists of :



1st. A pension, based on the rights of the member, and a premium of a sinking fund, proportioned to the age at which the member is to retire, taking as a basis for the probable duration of life, an average between the *Duwillard* and the *Deparcieux* tables, and reserving one-fifth of the capital for the claimants to the reversion.

2nd. The annual dividends.

Art. 14. Any founder member, or certified member, has a right to retire after he is 50 years of age, and if he has, at the least, paid five years subscription, if he postpones his right to retire, he is free to continue or discontinue his payments. In the latter case, his amount is increased by the yearly dividend, and when his pension is settled his retiring pension is calculated from the account thus accrued.

Art. 15. The retiring pension may be settled before 50 years of age, but after five years' membership in the Association for the benefit of members afflicted by wounds or infirmities incapacitating from work. The member retiring under such circumstances may have carried to his accounts, by giving them up to the Association, all the amounts he may have received because of utter incapacity to work, and in that case his retiring pension will be calculated by taking into account the amounts so accrued to it.

Art. 16. In the event of the death of a member, receiving a retiring pension, or having a right to it, the surviving wife, not divorced nor separated as to body from her late husband, or in default, the orphans to the age of eighteen, have a right to a pension equal in value to half the pension, that would have been paid the member. If the latter be a bachelor or childless widower, his widowed mother, if dependent on him for her support, has a right to the same advantages.

Art. 17. In the event of a member's death after five year's payments to the Association, the persons mentioned in the preceding article, may choose between being paid half the amount of subscriptions paid to the retiring fund by the deceased member, and a pension proportioned to half the amount of his account.

Art. 18. After settlement for retiring pension, the amount due the member is no longer subject to increase from the dividends.

Art. 22. The rights of membership are lost :

1st. By resignation.

2nd. By dismissal by order of the Council of Administration for default of payment of twelve consecutive months' subscription ;

3rd. By being expelled for grave causes by the general assembly of delegates, on proposition of a commission of fifteen members taken in turn by order of entrance in the matriculation-book of the section to which the member belongs.

Art. 23. Neither resignation, dismissal nor exclusion give a right to the repayment of any sum.

Art 2. *Of the rules of the interior.* Founder members and certified members who have left the service of railway companies, may remain members by continuing their monthly payments.

The aid fund has no peculiarity to be noted.

On the 30th of September, 1888, the net funds of the Association were \$1,060,000. The subscriptions for 1888 were \$140,000 and the interest on the capital in the fund was \$27,000.

The Association at that date numbered 53,230 actual members, and 305 honorary members.

PENSION TARIFF.

SCALE OF MONTHLY PAYMENT OF ONE DOLLAR.

AGE AT TIME OF RECEIVING THE PENSION.

Age at the time of first payment.	50 Years.	51 Years.	52 Years.	53 Years.	54 Years.	55 Years.	56 Years.	57 Years.	58 Years.	59 Years.	60 Years.	61 Years.	62 Years.	63 Years.	64 Years.	65 Years.
18	\$ 104 90	\$ 113 90	\$ 123 65	\$ 136 45	\$ 148 30	\$ 161 25	\$ 175 45	\$ 194 95	\$ 212 55	\$ 232 00	\$ 253 45	\$ 277 25	\$ 312 70	\$ 343 65	\$ 378 40	\$ 417 55
19	97 85	106 85	115 55	127 55	138 75	150 95	165 30	182 65	199 25	217 55	237 75	260 15	288 55	322 70	355 40	392 25
20	91 25	99 20	107 90	119 20	129 70	141 50	154 80	171 05	186 65	203 90	222 95	244 00	275 45	302 90	333 70	368 95
21	85 00	92 50	100 65	111 30	121 20	132 00	143 85	160 10	174 80	191 05	208 75	228 90	258 35	284 25	313 25	345 75
22	79 10	86 15	93 85	103 85	113 15	123 35	134 50	149 75	163 60	178 90	195 75	214 45	234 25	260 60	283 95	324 75
23	73 50	80 20	87 40	96 80	105 60	115 15	125 65	140 00	153 05	168 75	185 35	204 95	227 10	250 00	275 75	304 70
24	68 30	74 55	81 35	90 15	98 45	107 45	117 35	130 80	143 10	158 65	171 60	188 15	208 55	234 35	258 55	285 85
25	63 30	69 20	75 60	83 95	91 70	100 20	109 45	122 15	133 70	148 85	164 75	178 10	196 25	219 55	242 35	268 05
26	58 65	64 20	70 20	78 00	85 30	93 30	102 05	112 15	124 85	136 85	150 10	164 05	181 45	205 60	227 05	251 20
27	54 25	59 45	65 10	72 45	79 30	86 85	95 05	106 25	116 50	127 75	139 90	153 40	168 10	180 00	199 00	220 85
28	50 10	55 00	60 30	67 20	73 65	80 70	88 45	98 95	108 60	119 20	130 90	143 90	158 40	168 30	186 15	206 80
29	46 15	46 80	51 50	57 55	63 25	69 50	76 80	85 60	94 10	103 50	113 90	125 30	137 75	148 80	162 60	180 45
30	42 45	43 05	47 45	53 15	58 50	64 40	70 80	79 50	87 50	96 35	106 10	116 90	128 75	137 00	151 85	167 40
31	38 95	39 50	43 65	48 05	54 00	59 55	65 60	73 75	81 25	89 55	98 70	109 15	120 25	127 70	141 65	157 40
32	35 55	36 15	40 05	44 05	49 80	55 00	60 65	68 30	75 35	83 15	91 75	101 30	112 25	118 95	132 40	146 85
33	32 55	33 00	36 70	41 35	45 80	50 70	56 00	63 15	70 55	77 10	85 20	94 20	102 90	110 70	123 00	136 90
34	28 85	30 05	33 50	37 85	42 05	46 60	51 60	58 30	64 55	71 45	79 05	87 45	99 70	110 70	123 00	136 90
35	24 25	27 25	30 45	34 55	38 50	42 80	47 50	53 75	59 60	66 05	73 20	81 10	91 25	98 10	108 80	118 70
36	20 60	24 60	27 95	32 55	36 50	40 60	45 30	50 95	54 50	60 05	67 70	76 50	86 90	95 35	106 40	116 70
37	19 45	21 90	24 95	28 50	31 95	35 75	39 60	43 55	46 35	51 70	57 60	64 15	71 90	78 50	84 90	91 65
38	17 30	19 75	22 40	25 75	29 00	32 55	36 15	39 90	42 45	47 45	53 00	59 55	67 90	75 90	81 90	88 00
39	15 20	17 50	20 00	23 10	26 15	29 50	33 15	36 60	38 75	43 45	48 65	54 55	62 60	69 40	75 50	81 40
40	13 25	15 40	17 75	20 65	23 50	26 65	30 05	33 30	35 25	39 65	44 60	49 90	57 60	64 60	69 20	75 15
41	11 40	13 45	15 65	18 35	21 00	23 90	27 55	30 85	32 85	36 10	40 65	45 70	52 85	59 40	64 45	69 25
42	9 70	11 60	13 65	16 05	18 46	21 35	24 55	28 25	31 95	36 10	41 00	47 00	53 00	58 90	63 70	68 70
43	8 05	9 80	11 75	14 10	16 40	18 96	22 10	25 65	29 95	34 20	39 95	46 40	52 40	57 60	62 55	68 70
44	6 50	8 15	9 95	12 10	14 30	16 70	19 30	22 60	26 15	29 55	34 00	39 00	44 15	49 90	55 25	60 45
45		6 60	8 55	10 55	12 55	14 55	17 00	19 70	23 15	26 55	31 00	36 40	41 45	47 15	52 90	58 45
46			6 70	8 70	10 65	12 65	14 85	17 40	20 55	23 70	28 20	33 90	38 45	44 90	50 90	56 90
47				6 90	8 85	10 85	12 80	15 45	18 10	21 05	25 90	31 05	36 45	42 90	49 40	55 90
48					8 70	10 85	12 80	15 45	18 10	21 05	25 90	31 05	36 45	42 90	49 40	55 90
49					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
50					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
51					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
52					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
53					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
54					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
55					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
56					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
57					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
58					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
59					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
60					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
61					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
62					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
63					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
64					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90
65					7 15	9 30	11 40	13 80	16 15	18 55	22 20	26 90	32 55	38 90	45 40	51 90

In this table the subscription of \$1.00 is used as a standard, not only because it represents the average payment, but above all, on account of the facility it allows of calculating a pension. To arrive at the result of any other subscription, it is only necessary to take the number inscribed in regard to age at the first payment, in the column in which is the age at which the pension is to be received, and to multiply by the amount to be paid monthly.

Thus:

1st. A member 18 years of age intends to retire at 50, he pays \$0.40 per month, and will by that time have a yearly pension of  $104.90 \times 0.40 = \$41.96$ .

2nd. A member 40 years of age intends to retire at 65, paying \$2.00 per month, he will by that time have a yearly pension of  $95 \times 2 = \$190$ .

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### 230th AID SOCIETY FOR OLD AGE, FOR BOTH SEXES.

FOR THE BENEFIT OF AGENTS AND WORKMEN IN THE RAILWAY COMPANIES.  
PARIS—LYONS—THE MEDITERRANEAN. FOUNDED IN 1875.

*Extract from the Statutes.*

Art. 1. The object of this Society is :

1st. To afford a retiring pension to agents and workmen from the age of 50, who have been employed 10 years at least.

2nd. To grant a premature retiring pension to members afflicted through age or by the result of accident, without being in any way to blame for the accident.

Art. 5. To become a member it is necessary to be at least twenty years of age, to be an agent or workman employed or paid by the said Railway Company of Paris-Lyons-Mediterranean.

The wives of the above mentioned members are given the same advantages as well as their sons who are admitted at 14 years of age.

The entrance fee is \$0.20; the monthly subscription is \$0.20, and the member must, moreover, pay a yearly subscription of \$0.20 for general expenses.

The member will, on entering the Society, have thus to pay: for the first year the sum of \$2.80 and for the second and following years the sum of \$2.60.

Members wishing to increase the amount of their retiring pension may subscribe as many times as they choose.

Art. 6. A member four months in arrears in his payments ceases to belong to the Society. Nevertheless, the member may be exempt from the penalty of this article by decision of the Council of Administration, when he has proved that the delay was caused by circumstances beyond his control.

Art. 8. Amounts paid by dismissed or expelled members (for stated causes) become the property of the Society.

RETIRING Pensions established for Yearly Payment of \$12, or five shares, according to tariffs given the Council of Administration, in use 1st January, 1888.

Scale of Rent accruing from rate of 5 p. c. per annum and 2½ p. c. per quarter (without arrears at death).

Age on last birthday at time of first payment.		Age at the Time of Receiving the Rent.															
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
14	279 35	306 25	336 30	368 60	404 50	446 75	492 15	544 15	598 70	665 15	742 15	823 95	915 75	1,042 75	1,240 15	1,440 95	
15	262 05	287 35	314 90	346 15	380 70	414 80	458 30	507 80	560 30	623 60	697 20	775 60	863 50	982 50	1,167 90	1,355 00	
16	245 45	269 10	295 85	325 30	357 25	393 45	435 05	482 05	532 50	592 65	662 85	737 85	821 85	932 85	1,064 85	1,238 25	
17	230 25	251 75	277 50	304 55	334 60	369 35	409 05	454 15	512 55	569 55	626 35	697 95	778 05	881 05	1,001 05	1,160 75	
18	214 80	236 45	259 30	285 65	314 05	345 70	383 50	426 10	488 45	526 30	586 70	653 90	730 10	825 50	923 00	1,072 20	
19	199 40	219 65	241 25	265 40	291 60	322 80	357 70	397 30	461 60	492 30	550 10	613 90	686 60	783 60	882 10	1,015 80	
20	187 70	205 70	226 70	250 20	276 70	305 90	338 80	375 90	439 70	465 70	520 10	584 50	654 20	737 50	833 70	954 40	
21	173 90	191 35	211 50	233 40	258 20	285 70	316 70	351 30	412 90	435 90	486 90	545 70	612 80	688 10	782 40	889 40	
22	161 90	178 50	197 10	217 80	240 90	266 70	295 90	328 80	365 70	407 80	455 70	510 90	574 80	647 90	732 75	833 40	
23	150 55	166 15	183 60	202 95	220 80	249 40	276 30	316 90	341 85	381 50	425 90	477 60	534 80	606 25	687 50	780 50	
24	139 70	154 45	171 80	189 00	209 35	232 20	257 90	286 70	318 00	356 50	398 80	446 90	503 30	568 00	643 30	732 20	
25	129 60	143 40	158 75	175 75	194 90	216 40	240 40	266 00	298 10	332 80	372 70	418 00	470 20	531 15	600 60	685 10	
26	120 10	133 20	147 40	164 60	181 40	201 30	223 90	249 40	278 15	310 70	347 80	390 60	439 80	496 80	562 65	641 30	
27	111 15	123 25	136 80	151 75	168 55	187 35	208 30	222 45	259 20	289 80	324 70	364 50	410 90	464 25	525 80	598 90	
28	102 60	114 00	126 65	140 70	156 45	174 10	193 10	216 50	241 50	270 10	313 60	342 40	383 70	433 40	491 80	560 60	
29	94 05	105 25	117 15	130 35	145 05	161 60	180 10	201 10	224 80	251 20	282 30	317 30	357 90	404 85	459 60	523 70	
30	87 15	97 15	108 20	120 55	134 35	149 80	167 15	186 80	209 10	234 15	262 75	294 30	333 50	377 55	428 65	488 60	
31	80 05	89 40	99 75	111 40	124 35	138 75	155 00	173 50	194 20	219 60	245 80	275 40	309 10	353 80	400 00	456 10	

32	73 35	82 15	91 95	102 65	114 75	128 35	143 60	160 70	180 00	202 20	230 10	256 20	294 20	327 55	372 60	426 10
33	67 10	75 25	84 35	94 50	105 80	118 50	132 75	148 00	167 00	191 90	211 15	238 10	272 40	305 20	346 95	396 20
34	61 50	68 80	77 30	86 80	97 40	109 20	122 60	137 60	154 60	187 70	196 90	221 00	250 10	283 80	323 00	369 10
35	55 60	62 10	70 75	79 55	89 45	100 60	113 00	127 00	142 90	171 30	191 40	205 00	232 10	263 50	300 30	343 15
36	50 35	57 05	64 45	72 75	81 95	92 30	104 00	117 10	131 80	148 70	167 70	189 90	215 15	244 60	278 90	319 10
37	45 65	51 90	58 85	66 60	75 30	84 90	95 90	108 20	122 00	137 80	155 60	176 40	200 10	227 60	259 70	297 60
38	40 75	46 20	53 05	60 25	68 30	77 35	87 45	99 60	111 80	126 40	143 10	162 30	182 80	209 85	239 75	248 90
39	36 40	41 80	47 85	54 55	62 05	70 45	80 00	90 50	102 60	116 30	131 90	149 70	170 30	193 35	221 80	254 20
40	32 30	37 30	42 95	49 45	56 15	64 00	74 00	82 80	94 00	106 70	122 20	137 60	157 00	179 25	205 20	233 50
41	28 40	33 05	38 30	44 15	50 60	57 90	66 45	75 20	85 80	97 60	111 10	127 20	142 50	166 00	189 30	217 60
42	24 70	28 95	33 95	39 35	47 25	52 15	59 90	68 40	78 80	89 10	102 40	116 70	132 20	151 70	174 35	200 70
43	21 30	25 30	29 85	34 85	40 45	46 75	53 85	61 80	70 85	81 10	92 80	106 20	121 80	139 60	160 20	186 00
44	.....	21 80	25 95	30 60	35 80	41 70	48 25	55 70	64 10	73 50	84 30	96 80	111 10	127 65	147 00	169 60
45	.....	.....	22 30	26 65	31 45	36 90	42 95	49 90	57 60	66 00	76 60	88 00	101 30	116 70	134 55	155 60
46	.....	.....	.....	22 85	27 35	32 35	38 00	44 40	51 60	59 70	69 00	79 15	91 90	106 20	122 60	142 80
47	.....	.....	.....	.....	23 45	28 10	33 30	39 20	45 90	53 40	62 00	71 90	83 20	96 20	111 00	129 70
48	.....	.....	.....	.....	.....	24 15	28 95	34 40	40 50	47 50	55 40	64 50	75 00	87 70	101 30	117 95
49	.....	.....	.....	.....	.....	.....	24 85	29 80	35 50	41 90	49 15	57 60	73 30	78 45	91 70	106 90
50	.....	.....	.....	.....	.....	.....	.....	25 50	30 80	36 70	43 40	51 10	60 00	70 30	82 35	96 50
51	.....	.....	.....	.....	.....	.....	.....	.....	26 30	31 80	37 90	45 00	53 25	62 70	73 80	86 80
52	.....	.....	.....	.....	.....	.....	.....	.....	.....	27 20	32 80	39 40	46 90	55 50	66 45	77 70
53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	28 05	34 05	40 70	48 30	58 20	69 10
54	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29 05	35 35	42 65	51 10	61 20
55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	30 15	36 85	44 60	53 70

To calculate the retiring pension of members according to their age at the time of their admittance to the Society, the age at which they intend to retire, and the number of shares they have paid annually, it is only necessary to multiply the corresponding figure of the scale by the number of shares paid, and then divide the product by 5.

EXAMPLES.			
Age of member at time of admittance.	Age on retiring.	Amount of pension for 1 share.	Amount of pension for 3 shares.
14 years	65 years	1,440.95	1440.05 x 3
		————— = \$288.19	————— = \$864.67
		5	5
25 years	50 years	129.60	129.60 x 3
		————— = \$ 25.92	————— = \$ 77.76
		5	5
40 years	55 years	64	64 x 3
		————— = \$ 12.80	————— = \$ 38.40
		5	5

### GENERAL RETIRING FUND.

SOCIETY FOR MUTUAL SAVINGS, PARIS.\*

The General Retiring Fund was established in order to afford its members, by means of collective savings, a special resource for certain stated periods.

By means of small sums paid monthly to the business fund, civil and military employees, and even members of the clergy, are afforded an opportunity of increasing their retiring pension.

It puts commercial and industrial employees in the way of securing a pension, and affords a means by which fathers may dower their children. Each member subscribes a certain sum, the amount of which is determined by himself, as is also the time at which he desires to have his account to be settled, in order to enjoy the fruits of his economy.

The business fund is made up of subscriptions which may, at the subscriber's pleasure, be made annually, quarterly or monthly. The amounts are payable at the residence of the subscriber, and a receipt given which bears the signature of the director of the society, and is detachable from the register.

After the first year, the subscriber may cease or suspend his payments whenever he may choose, without thereby losing his rights in the Society. His contract, on the contrary, preserves its entire value, and he continues to share in the benefits of the Society, in proportion to the sums he has paid.

An amount of 5 per cent. is assessed on the first payments made by each subscriber, for the purpose of meeting the expenses of management.

All amounts paid afterwards by the subscribers are immediately invested in State rents.

The rents bought are nominative. They are entered in the name of the Society, which cannot sell them, but only transfer them, when the account is settled, to the members to whom they belong, and the latter alone can dispose of them.

Every member has always the right to demand from headquarters a statement of the use made of the sums paid.

This manner of doing business offers complete security since, even supposing the agent to be dishonest, there can be no danger of the title to a nominative rent being stolen.

Arrears of rent belonging to the Society are immediately invested in the purchase of nominative obligations of the Credit Foncier de France, or of the City of Paris, the revenues of which are again used in the purchase of other mortgages, by which means, interest is capitalized from day to day.

\*Notice of the Society.

These obligations sharing in the drawing of valuable lots, may bring important sums to the business fund, which are to be immediately invested in State rents, to be divided among the members in proportion to their rights in the Society.

At the date fixed by the member for entering into the enjoyment of the fruits of his savings, his account is settled, and the rents that have been purchased with the funds he has paid in, and it may be, with his share in the proceeds of the lots awarded to the Society in the numerous drawings of the *Credit Foncier's* obligations and those of the City of Paris, plus his proportioned share in the obligations purchased by the Society with capitalized interest. Example: M. X....., aged 25, subscribes \$480 to the General Retiring Fund, the payments to be made monthly in sums of \$2. At the beginning of each month, he will be presented by the Society with a receipt for \$2, which amount, joined to the amount paid by the other members, is invested in State rents. The interest of these rents is capitalized every three months, and is used to purchase obligations, as has been stated.

At 45 years of age Mons. X..... will have completed the amount of his subscriptions; his account will be settled and he will find to his credit:—

1st. The \$480 paid, less \$24 for his contribution to the cost of management, leaving \$456.

2nd. The compound interest produced by this amount during its investment, and, it may be, his proportionate share in the lots which may have been drawn by the Society in the many drawings of the *Crédit Foncier de France* and City of Paris obligations.

We will admit that the whole amounts to \$800. And it is to be noted that the figures may be considerably larger if the Society be in the least lucky at the drawings, but in order to avoid being accused of exaggeration, we prefer to calculate on \$800 only. Mons. X..... can dispose of this capital which has been unnoticeably created, and make use of it to settle a child in business, to stock a shop, &c., &c., or he may buy an annuity with it, which will be paid him every three months.

The amount of this annuity will be greater the later he begins to draw it. Thus according to the last tariffs published by the deposit and investment fund, it will amount to \$80.88 per annum if he begins to receive it at 50 years of age, to \$121.52 if it is received at 55 years of age, to \$192.24 at 60 years, and to \$322.40 at 65 years of age.

We may add that in the event of the subscriber dying before the period fixed upon for the settlement of his account, his account will be immediately settled and the whole amount paid to his heirs or assigns. This liquidation may be effected even during his lifetime if, from any accident or the results of a serious illness, he be incapacitated for work in his profession.

To sum up, the amounts paid by the members are invested in nominative State rents, thus guaranteeing perfect security against loss whatever may occur; they are paid back with the addition of profits at the time fixed upon by the subscriber himself, or sooner, in cases of sickness or infirmity. All reverts to the family in case of disease before the period named for settlement. Consequently no loss is possible. The Society is gratuitously managed by a Council named by the general assembly of the members.

The Council, at the close of the year, gives to the members convoked for this purpose, in General Assembly, an account of their management.

The transactions are under the control of two commissioners, also named by the Assembly of members, who each year at the Assembly give a report on the state of the Society, on the balance-sheet and the accounts presented by the management.

Every half year the Council of Administration or Management gives a detailed statement of the condition of the Society; likewise on the 31st of December of each year it establishes an inventory and a detailed statement of receipts and expenses.

These documents are shown to any member who requests to see them, at the Society's offices.\*

\* On October 31st, 1888, the amount of subscriptions was \$419,928.00.

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SOCIETY FOR OLD AGE, CALLED THE SOCIETY OF THE WHEELWRIGHTS AND BLACKSMITHS OF THE CITY OF PARIS. (FOUNDED IN 1824.)

This Society, "*La Vieillesse*," ensures for such of its members as are 60 years of age, and who have paid their subscription during fifteen years, an annual pension, the amount of which was fixed, in 1871, at 50 per cent. of the amount of subscriptions paid.

A member joining the Society when he is 30 years of age, and paying a subscription of \$0.02 per day, when he is 60 receives an annual pension of \$108.

All persons, without distinction of sex or of trade, are admitted into the Society; children are also admitted, their parents becoming pecuniarily responsible for them until they have attained their majority.

The cost of admittance is \$1.00 to 40 years, of age, and \$2.00 after 40 years.

The subscription is fixed at \$0.60 per quarter.

Each member has a right to more than one subscription, four being the maximum.

When a member has been six quarters in arrears with his subscription, he is warned that his dismissal will be proposed at the next general assembly, if he does not pay all or part before the meeting is held.

The resignation, dismissal or exclusion (for grave causes or for injury wilfully done the Society) of a member, gives no claim to reimbursement.

On January 1st, 1889, the membership of this Association was 2,317, and in 1888 had paid 199 pensions, amounting to \$10,605. Its capital was \$140,000 on April 1st, 1889.

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LE GRAIN DE BLÉ (THE GRAIN OF WHEAT.)

*Retiring Fund established in Paris in 1883.*

*Object.*—The object of the Society, is to establish a fund for annuities or retiring pensions.

Art. 3. The Society is divided into two classes: Honorary members and participating members.

Art. 4. To become a participating member it is necessary to be at least 21 years of age, and to be presented by two members.

Any woman of 18 years of age may be admitted on being presented by her husband, or her tutor, if he be a member of the Society.

Children from three years of age will be admitted (as wards of the Society until they are 21 years of age, without distinction of sex, having the same rights and the same obligations). They must be presented by their father, tutor or tutrix, it not being obligatory that the latter should belong to the Society.

The subscription to be paid during membership is fixed at \$120 for men and children of both sexes, and at \$80 or \$120 for women, according to the agreement made when they were admitted. The payments are to be made in accordance with the tables annexed to the present statutes. (See pages 272 and 273).

Members must pay \$1 entrance fee.

Art. 6. Any delay in the payment of the subscription entails a fine of \$0.05 per month; the fine is \$0.02 for wards.

A participating member refusing to pay the fines imposed ceases to belong to the society, unless the General Assembly decides otherwise.

Besides the amount of their subscription all members are bound to pay annually a sum of \$0.20 to cover the general expenses of the Society; wards pay \$0.10 to 21 years of age.

Art. 8. Dismissal of members will be proposed by the Council of Administration to the General Assembly, which will decide against members who have ceased to pay their subscription during a period of one year.

Dismissal for causes above mentioned may be annulled if the member pays all overdue subscriptions in full, together with the fines incurred.

Art. 9. The dismissal, resignation or exclusion of a member destroys all claim to reimbursement



Art. 23. In order to have a right to the retiring fund it is necessary to have belonged to the Society during fifteen years at least, and to be 50 years old. The amount of the pension is settled every year by the General Assembly on proposition of the Council; it is of equal amount for members of both sexes who have paid \$120; it is  $\frac{2}{3}$  of the amount for women who have paid \$80. Example: If a man has \$60, the woman (who has paid \$80) will receive an annual pension of \$40.

A female participating member whose deceased husband had during his lifetime belonged to the Society during a period of ten years, and whose subscriptions were fully paid, will be given an increase of  $\frac{1}{3}$  of her pension when it is settled.

PROPORTIONED SUBSCRIPTIONS, \$120.  
CHILDREN.

Ages.	Months to pay.	Amounts.	Partial total.	General total.	Ages.	Months to pay.	Amounts.	Partial total.	General total.
			\$ cts.	\$				\$ cts.	\$
3 years.	564	60 mos. at \$0.05	3.00	120	11 yrs.	468	36 mos. at \$0.10	3.60	120
		108 0.10	10.80				48 0.15	7.20	
		36 0.15	5.40				72 0.25	18.00	
		72 0.25	18.00				192 0.35	67.20	
		168 0.35	58.80				120 0.20	24.00	
		120 0.20	24.00						
4 —	552	60 0.05	3.00	120	12 —	456	24 0.10	2.40	120
		96 0.10	9.60				48 0.15	7.20	
		12 0.15	1.80				60 0.25	15.00	
		108 0.25	27.00				204 0.35	71.40	
		156 0.35	54.60				120 0.20	24.00	
		120 0.20	24.00						
5 —	540	48 0.05	2.40	120	13 —	444	36 0.10	3.60	120
		84 0.10	8.40				24 0.15	3.60	
		24 0.15	3.60				36 0.25	9.00	
		108 0.25	27.00				228 0.35	79.80	
		156 0.35	54.60				120 0.20	24.00	
		120 0.20	24.00						
6 —	528	36 0.05	1.80	120	14 —	432	48 0.15	7.20	120
		72 0.10	7.20				36 0.25	9.00	
		36 0.15	5.40				228 0.35	79.80	
		108 0.25	27.00				120 0.20	24.00	
		156 0.35	54.60						
		120 0.20	24.00						
7 —	516	24 0.05	1.20	120	15 —	420	24 0.15	3.60	120
		48 0.10	6.00				42 0.25	10.50	
		60 0.15	7.20				234 0.35	81.90	
		108 0.25	27.00				120 0.20	24.00	
		156 0.35	54.60						
		120 0.20	24.00						
8 —	504	12 0.05	0.60	120	16 —	408	96 0.20	19.20	120
		48 0.10	4.80				192 0.40	76.80	
		60 0.15	9.00				120 0.20	24.00	
		108 0.25	27.00						
		156 0.35	54.60						
		120 0.20	24.00						
9 —	492	56 0.10	5.60	120	17 —	396	72 0.20	14.40	120
		72 0.15	10.80				204 0.40	81.60	
		108 0.25	27.00				120 0.20	24.00	
		156 0.35	54.60						
		120 0.20	24.00						
10 —	480	56 0.10	5.60	120	18 —	384	48 0.20	9.60	120
		72 0.15	10.80				216 0.40	86.40	
		108 0.25	27.00				120 0.20	24.00	
		156 0.35	54.60						
		120 0.20	24.00						
10 —	480	48 0.10	4.80	120	19 —	372	24 0.20	4.80	120
		48 0.15	7.20				228 0.40	91.20	
		84 0.25	21.00				120 0.20	24.00	
		180 0.35	63.00						
		120 0.20	24.00						
10 —	480	48 0.10	4.80	120	20 —	360	240 0.40	96.00	120
		48 0.15	7.20				120 0.20	24.00	
		84 0.25	21.00						
		180 0.35	63.00						
		120 0.20	24.00						

PROPORTIONAL ASSESSMENTS, \$120. MEN AND WOMEN.					PROPORTIONAL ASSESSMENTS, \$80. WOMEN.				
Ages.	Months to be paid.	Sums.	Partial total.	General total.	Ages.	Months to be paid.	Sums.	Partial total.	General total.
			\$ cts.	\$				\$ cts.	\$
21 years.	348	252 months at \$0.40 96 0.20	100.80 19.20	120	21 years.	348	52 months at \$0.40 293 0.20	20.80 59.20	80
22 —	336	264 0.40 72 0.20	105.60 14.40	120	22 —	336	64 0.40 272 0.20	25.60 54.40	80
23 —	324	276 0.40 48 0.20	110.40 9.60	120	23 —	324	76 0.40 248 0.20	30.40 49.60	80
24 —	312	286 0.40 24 0.20	115.20 4.80	120	24 —	312	88 0.40 224 0.20	35.20 44.80	80
25 —	300	300 0.40	.....	120	25 —	300	100 0.40 200 0.20	40.00 40.00	80
26 —	288	24 0.60 164 0.40	14.40 105.60	120	26 —	288	112 0.40 176 0.20	44.80 35.20	80
27 —	276	48 0.60 228 0.40	28.80 91.20	120	27 —	276	124 0.40 152 0.20	49.60 30.40	80
28 —	264	72 0.60 192 0.40	43.20 76.80	120	28 —	264	136 0.40 128 0.20	54.40 25.60	80
29 —	252	96 0.60 156 0.40	57.60 62.40	120	29 —	252	148 0.40 104 0.20	59.20 20.80	80
30 —	240	120 0.60 120 0.40	72.00 48.00	120	30 —	240	160 0.40 80 0.20	64.00 16.00	80
31 —	228	144 0.60 84 0.40	86.40 33.60	120	31 —	228	172 0.40 56 0.20	68.80 11.20	80
32 —	216	168 0.60 48 0.40	100.80 19.20	120	32 —	216	184 0.40 32 0.20	73.60 6.40	80
33 —	204	192 0.60 12 0.40	115.20 4.80	120	33 —	204	196 0.40 8 0.20	78.40 1.60	80
34 —	192	24 0.80 168 0.60	19.20 110.80	120	34 —	192	16 0.60 176 0.40	9.60 70.40	80
35 —	180	60 0.80 120 0.60	48.00 72.00	120	35 —	180	40 0.60 140 0.40	24.00 56.00	80

NOTE.—Persons over 35 years of age may become members of the Society, but they have no right to a pension until after they have been 15 years in the Society.

On the 1st of January, 1889, *Le Grain de Blé* numbered 3,104 members, of which 12 were honorary. The Society had in hand at that date \$101,022.58.

## MUTUAL PROVIDENT RETIRING SOCIETY.

FOUNDED AT RHEIMS IN 1849.

This Provident Society is due to one individual only ; it is the work, the creation, of a workman name Lesage, and though its working is simple, easily applied and easily understood by all, it is nevertheless very remarkable.

"Its working is comprised in a single article: 'Every workman who puts in a cent a day becomes a member. If he has put in a cent a day from the age of twenty years until sixty he has the right to a retiring pension of \$0.20 a day or \$73.00 a year. A workman who is over twenty years of age may become a member by putting in the sum which he should have paid, had he paid day by day, with the interest capitalisd, from the age of twenty years to the time of his entry.'" In this combination everything is clear and intelligible to the weakest minds.\*

Members have the choice of three ways for the payment of their assessment:

1st. Pay to the collector each week \$0.08; 2nd, or pay an annual sum of \$4.16; 3rd, or lastly, to deposit with the Society a sum of \$100, of which the interest represents the annual assessment. The members who adopt the last mode are exonerated from assessment as long as the deposit remains. If, for one cause or another, the member who has deposited the \$100 desires its return, it is given back to him after three months' notice.

When the member who has not exercised his right of taking back his deposit attains the age of retiring (60 years), the pensioned members being exempt from assessment, his deposit is returned to him; if death overtakes him before that age the \$100 is returned to his family.

Sums to be paid on entering at the ages below mentioned, in order to have the right, at sixty years of age, to a retiring pension of \$73 a year, by paying an assessment of \$0.08 a week from the age of entering, to that of retiring.

Age.	Amount to be paid on entrance.	Age.	Amount to be paid on entrance.	Age.	Amount to be paid on entrance.
	\$ cts.		\$ cts.		\$ cts.
20 years .....	3 74	34 years .....	87 83	48 years .....	289 31
21 " .....	7 69	35 " .....	97 11	49 " .....	312 86
22 " .....	11 89	36 " .....	106 87	50 " .....	338 15
23 " .....	16 35	37 " .....	117 26	51 " .....	365 92
24 " .....	21 07	38 " .....	148 48	52 " .....	394 85
25 " .....	26 07	39 " .....	150 27	53 " .....	428 15
26 " .....	31 39	40 " .....	152 82	54 " .....	463 82
27 " .....	37 03	41 " .....	166 20	55 " .....	502 48
28 " .....	43 05	42 " .....	180 46	56 " .....	544 42
29 " .....	49 41	43 " .....	195 66	57 " .....	591 08
30 " .....	56 22	44 " .....	211 88	58 " .....	641 99
31 " .....	63 39	45 " .....	209 51	59 " .....	698 99
32 " .....	71 01	46 " .....	248 01	60 " .....	761 58
33 " .....	79 21	47 " .....	267 77		

For the payment of the debt due for difference of age, the council may grant the following delays:

5 years for members from 21 to 25 years of age.			
10	do	25 to 30	do
15	do	30 to 40	do

And until the age of 60 years for those over 40 years of age.

The debt is thus paid by annuities and bears interest at 5 per cent.

The members may double their deposits so as to obtain a pension of \$146.

\* L. Reybaud, *La Laine*.

The Society also admits members, no matter what may be their age, without compelling them to pay their entrance fee. In such case the amount of the retiring pension at sixty years is proportioned to the deposits made.

Every member who ceases to belong to the Society, either on account of dismissal or otherwise, loses all his rights, and cannot claim any return or reimbursement.

A member in arrears with four assessments may be struck off the list by the Council; the member thus struck off may appeal to the General Assembly.

*This Society has given rise to the Exoneration Fund for Retiring.*

The object of this Fund is to assure to each of its members having attained the age of 20 years the sum of \$100, to permit him to enter the Mutual Provident Retiring Society of Rheims as an exonerated member.

This sum is acquired by the payment of an assessment of \$0.06 a week from the birth of the child until he attains the age of 20 years.

At 20 years this sum is paid into the Provident Society, and secures to the owner an annual pension of \$73 at the age of 60 years, without having any assessment to pay. At 60 years he secures his pension and the sum of \$100 carried to his account. In case of death the deposit goes to his heirs.

### RETIRING FUND OF WORKMEN UNDER THE PATRONAGE OF THE MUNICIPAL COUNCIL OF THE CITY OF SEDAN.

FOUNDED IN 1840.

The assessment is fixed at \$0.40 a month.

The pension is acquired at the age of 51 past, and after at least 5 years of payment it is equal to 11 per cent. of the amount of the member's account.

A member entering at 21 years of age, paying \$4.80 a year for 30 years, will have, with compound interest at 4 per cent. on a capital of \$280, an annuity of \$30.80.

This capital is fixed as the highest attainable, no matter what may be the age of admission.

In the event of the death of the retiring member, half of the pension reverts to the widow or to the orphans of the age of 12 years at least.

In case of death before 51 years the paid capital is returned without interest to the widow and orphans.

The widow has the right to continue the payments to her own profit, but deducting interest on said payments.

Members in arrears, for more than six months, in the payment of their assessments, are struck from the list and have no right to any reimbursement.

Women are admitted into the Society.

Members who enter the Society after the age of 21 years, and who wish to enjoy a pension of \$30.80 at the age of 51 years, must pay the following annual assessments:

At 21 years.....	\$4.80	At 29 years.....	\$8.17 $\frac{3}{5}$
22 do .....	5.28 $\frac{3}{5}$	30 do .....	8.75 $\frac{4}{5}$
23 do .....	5.60 $\frac{2}{5}$	31 do .....	9.40 $\frac{2}{5}$
24 do .....	5.94 $\frac{4}{5}$	32 do .....	10.12
25 do .....	6.32	33 do .....	10.91 $\frac{4}{5}$
26 do .....	6.72 $\frac{2}{5}$	34 do .....	11.81 $\frac{3}{5}$
27 do .....	7.16 $\frac{2}{5}$	35 do .....	12.83
28 do .....	7.64 $\frac{4}{5}$	36 do .....	13.98 $\frac{2}{5}$

The members of the retiring fund pay, moreover, a sum of \$0.02 a month to the mutual fund for the assistance of sick members.

This Association numbered 853 on the 31st December, 1888. Its assets were at the same date \$145,518, and had paid in 1888 to 283 pensioners or half pensioners a sum of \$6,865.

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SECTION VII.

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LIFE AND ACCIDENT INSURANCE.

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## LIFE AND ACCIDENT INSURANCE.

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In this section will be found united, statement of accounts, descriptions, etc., of the principal insurance companies for life, accidents, fire, life insurance of cattle, insurance against hail, the breaking of glass and commercial risks.

All these systems being made known, it is useless to explain them.

The tariff and conditions of the insurance companies against accidents may be of some interest. Unfortunately, French and Swiss premiums, including the legal responsibility of the master, can in no way serve as an example of premiums demanded on this Continent (Europe.)

We must first note that the insurance companies against accidents only insure the workmen collectively, the premiums being paid by the masters. Individual insurance cannot be contracted, except by the masters working by hand with the workmen.

The premiums are fixed according to the risk, per day of ten hours' of work, and on so much per cent. of wages.\*

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### FRANCE.

LAW AND DECREE CONCERNING THE INSURANCE FUND IN CASE OF DEATH OR ACCIDENT.  
(Law of the 11th July, 1868.)

*Creating two Funds of Insurance, one in case of death and the other in case of accidents resulting from farming or industrial works.*

Art. 1. It is created under warranty of the State: 1st, an insurance fund, having for its object the payment, on the death of each member, to his heirs or assigns, a sum to be determined on the basis fixed in Article 2 following:

2. There is another insurance fund for accidents, the object of which is to provide annuities to insured persons who, in the execution of their duties, either on farm or in factory, are wounded to such an extent as to incapacitate them from work, and to give assistance to widows and minor children of persons assured, who have died in consequence of accidents incurred in the discharge of their work.

#### FIRST TITLE.

##### *Of the Insurance Fund in case of Death.*

Art. 2. The participation in the insurance is acquired by the payment of a single premium or by monthly premiums.

The sum to be paid at the death of the insured is fixed according to the tariff, taking into account:

1st. Compound interest at 4 per cent. a year on payments made.

2nd. Of the death risks by reason of the age of the depositors, calculated according to the table of M. de Deparcieux.

3rd. The premiums established according to the tariffs below mentioned shall be increased to 6 per cent.

Art. 3. Every insurance made within two years of the death of the insured, remains without effect. In such case the payments made are returned to the heirs, with simple interest at 4 per cent.

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\* The International Congress for labor accidents having reproduced some of the reports presented to it, permits of our withholding almost the entire *résumé* we should have given of the documents exhibited in this section. Having left Paris at the time the meetings of this Congress took place, we are under obligations to Mons. E. Grüner, general secretary for the Congress, for these reports—J. H.

It is the same when the death of the assured, no matter when he may have insured, results from exceptional causes that will be set forth in the policy of insurance.

Art. 4. The sums insured on one person cannot exceed \$600.

They are inalienable and unseizable to the extent of one-half. This inalienable and unseizable part not to be reduced, however, to less than \$120.

Art. 5. No one can insure under sixteen years of age nor over sixty.

Art. 6. In default of payment of the annual premium within the year after it becomes due, the contract is rescinded by the mere fact. In such case, the payments made, deduction being had for the risks incurred, are put into one sole payment, which, at his death, entails the liquidation of the capital to the profit of the insured person. The deduction is calculated on the basis of the tariff.

Art. 7. The approved societies of municipal help, in conformity with the decree of the 26th March, 1852, are allowed to insure collectively, a list being made of the names and ages of all the members who compose them, and each member is assured a fixed sum, to be paid after death, and which in no case exceeds \$200.

These insurances are made for one year only, and according to the special tariffs taken from the general rules set forth in article 2.\*

## TITLE II.

### *Of the Accident Insurance Fund.*

Art. 8. Insurances, in case of accidents, take place yearly. The insured pays, as he wishes, and for each year \$1.50, \$1.00 or \$0.60c.

Art. 9. The resources of the fund in case of accidents comprise:

1st. The amount of assessments paid by the assured as stated above.

2nd. A subsidy from the State set forth in the annual budget, and for the first year is fixed at \$200,000.

3rd. The gifts and legacies left to the fund.

Art. 10. For the settlement of annuities to be granted, the accidents must be separated into two classes.

1st. Accidents which have been the cause of absolute incapacity for work.

2nd. Accidents which have brought on permanent incapacity to work at his trade.

The pensions granted for the accidents of the second class are only one-half of the amount allowed to accidents by the first.

Art. 11. The annuity for insured persons, according to the distinction in the preceding article is by the accident insurance company, followed by the capital necessary to constitute the said pension according to the tariffs of the retiring fund.

For the pension in cases of accidents of the first class this capital is composed :

1st. Of a sum equal to 320 times the amount of the assessments paid by the assured.

2nd. Of a sum equal to the preceding, and which is taken from the sources indicated in Paragraphs 2 and 3 of Article 9.

The amount of pension corresponding to the assessments of \$1, and cannot be less than \$40 for the first and \$30 for the second. The second part of the capital above mentioned is increased so as to attain these minimums, when they are required.

Art. 12. The assistance granted in case of death by reason of an accident to the widow of the insured, or if he is a bachelor or widower without children, to his father or mother, they being sixty years of age, is equal to two years' pension, to which they will have a right according to the preceding article.

The child or minor children, receive assistance equal to that allowed to the widow.

The assistance is paid in two annuities.

Art. 13. The constituted annuities by virtue of Article 9 above mentioned are unseizable and inalienable.

\* They can increase with individual insurances.



Art. 14. No one can insure under the age of twelve at least.

Art. 15. Public offices, industrial establishments, railway companies, authorised societies of mutual help, may insure their workmen or members collectively by giving a list of their names as set forth in Article 7.

The municipal authorities may in the same manner insure the companies or sub-divisions of firemen against the risks consequent to their employment, as regards this special employment, or to the individual trades of the workmen composing the fire brigade.

Each person insured can only obtain one annuity. If, in collective insurances, several subscriptions are made for the same person, they will be united, without the assessment thus formed for the liquidation of the pension, shall exceed the sum of \$1.60 or \$1.00 fixed by the present law.

Articles 16, 17, 18 and 19 of the law, as well as the decree of the 10th August, 1868, only concerns the working of the fund and its government.

### LIFE INSURANCE.

#### TARIFF of Premiums for Insurance of \$100 payable at death.

Age of the Insured.	One Sole Premium.	ANNUAL PAYMENTS TO BE PAID.				
		5 years.	10 years.	15 years.	20 years.	Whole Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
16 to 17 years.....	25,968	5,636	3,152	2,346	1,956	1,323
20 to 21 ".....	27,558	5,986	3,352	2,497	2,084	1,432
25 to 26 ".....	29,675	6,448	3,615	2,695	2,249	1,585
30 to 31 ".....	32,180	6,994	3,924	2,924	2,442	1,777
35 to 36 ".....	35,221	7,652	4,288	3,199	2,683	2,029
40 to 41 ".....	39,387	8,560	4,809	3,612	3,053	2,411
45 to 46 ".....	44,412	9,670	5,486	4,163	3,551	2,940
50 to 51 ".....	49,523	10,819	6,204	4,757	4,106	3,575
55 to 56 ".....	54,816	12,016	6,966	5,419	4,776	4,366

#### PROCEEDS of an Annual Premium of \$10.00.

Age of the Insured.	SUM INSURED ON PAYMENT OF \$10 PAID DURING					
	1 year.	5 years.	10 years.	15 years.	20 years.	Whole Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
16 to 17 years.....	38 51	177 42	317 24	426 31	511 15	755 95
20 to 21 ".....	36 29	167 05	298 29	400 45	479 81	698 17
25 to 26 ".....	33 70	155 09	276 63	371 05	444 59	630 86
30 to 31 ".....	31 08	142 97	254 84	341 97	409 46	562 67
35 to 36 ".....	28 39	130 68	233 21	312 62	372 69	492 90
40 to 41 ".....	25 39	116 83	207 95	276 89	327 52	414 83
45 to 46 ".....	22 52	103 41	182 29	240 23	281 58	340 14
50 to 51 ".....	20 19	92 43	161 18	210 23	243 54	279 72
55 to 56 ".....	18 24	83 22	143 56	184 53	209 38	229 03

## COLLECTIVE INSURANCES.

TARIFF of Premiums to be paid by Mutual Aid Societies in the name of their members to ensure each one a sum of \$100 to be paid after death within a period of one year.

Age of Members.	Premium.	Age of Members.	Premium.	Age of Members.	Premium.
	\$ cts.		\$ cts.		\$ cts.
16 to 17 years.....	0,851	41 to 42 years.....	1,104	66 to 67 years.....	4,521
21 to 22 ".....	1,017	46 to 47 ".....	1,335	71 to 72 ".....	7,254
26 to 27 ".....	1,070	51 to 52 ".....	1,983	76 to 77 ".....	10,611
31 to 32 ".....	1,129	56 to 57 ".....	2,508	81 to 82 ".....	16,439
36 to 37 ".....	1,121	61 to 62 ".....	3,103	86 to 87 ".....	24,340

## INSURANCE FUND IN CASE OF ACCIDENTS.

TARIFF of Pension allowed at each age for accidents so-called first-class, entailing an absolute incapability to work.

Ages.	Annuity Granted for a Monthly Subscription of			Ages.	Annuity Granted for a Monthly Subscription of			Ages.	Annuity Granted for a Monthly Subscription of		
	\$1.60	\$1.00	60 cts.		\$1.60	\$1.00	60 cts.		\$1.60	\$1.00	60 cts.
	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
12	58 00	40 00	30 00	30	64 00	40 00	30 00	50	83 40	52 00	31 20
14	58 60	40 00	30 00	32	65 00	40 60	30 00	53	88 40	55 20	33 20
16	59 40	40 00	30 00	35	66 60	41 60	30 00	55	92 40	57 80	34 60
18	60 00	40 00	30 00	38	68 60	42 80	30 00	58	99 40	62 20	37 20
20	60 60	40 00	30 00	40	70 20	43 80	30 00	60	105 00	65 60	39 40
22	61 20	40 00	30 00	42	72 20	45 20	30 00	63	115 80	72 40	43 40
25	62 20	40 00	30 00	45	75 80	47 40	30 00	65	124 80	78 00	46 80
28	63 20	40 00	30 00	48	80 20	50 00	30 00				

## SECURITY OF THE WORKSHOP.

ASSOCIATION TO PREVENT THE ACCIDENTS OF THE FACTORY.

*Founded under the Patronage of the Industrial Society of Rouen.*

It has been acknowledged from all time, that the manufacturer is indebted to his workmen in other things besides wages, and that it is his duty to watch over their moral and physical condition.....It is from the prompting of the heart that we must seek such conduct, for admitting laws the most perfect, responsibilities, the best defined, assurances against accidents at most moderate premiums, from statutes the most liberally conceived, there will nevertheless remain on the threshold of industrial progress a certain number of victims, who, for an instant of inexperience or foresight, or even for a slight infringement of the rules of the factory, have forfeited their limbs and even their lives. If our own vigilance were never in default we could, perhaps, without excluding compassion, allow less solicitude and care on the part of the master. But in the midst of these numerous works, can each one of us affirm that there is nothing left for him to do to prevent accidents, that he is familiar with the newest and best methods to attain this result.

In 1867, thus spoke an honorable manufacturer of Mulhouse, Mr. Engel Dolffus, well-known for his numerous philanthropic works, and at his call many generous citizens replied, and united their experience and formed an association with the sole object of discovering and spreading the means of preventing accidents at work.

After the separation of Alsace, a band of manufacturers, adopting the system of the Society of Mulhouse, have, since 1880, founded at Rouen a similar association. Moreover, for several years the question of accidents from labor has been the study of manufacturers, economists and juriconsults; it is on the Orders of the Day of the Chambers, and in many countries it has already received various solutions.

The industry of this section of the country has the honor, beyond all legal pre-occupation, to have prepared a solution which I consider the most serious and efficacious remedy for an ill that is complained of everywhere, and it hopes that very soon this system will be accepted and utilized in all industrial circles.

*The means, par-excellence, to prevent the effects of a misfortune is to reduce its causes.*

#### CIRCULAR.

Accidents in factories have more than ever become the subject of thought to manufacturers, regardful of their interests and their responsibilities. In presence of the law of 1874 now being considered, concerning children under 16 years of age, being more vigorously applied, and of the too numerous accidents yet, which draw down on the masters and directors of manufactories, civil and correctional risks, and on the workmen the most painful consequences, we may ask ourselves what measures are sufficient to ward off, from one and the other, such misfortunes.

*Object.*—The most efficacious means to prevent accident, is evidently to destroy the causes. It is in order to gain this practical solution to the evil that the Association of Rouen was founded to prevent accidents in factories. Its principle object is to ascertain the divers causes of accidents, to classify them, to study the different preventive means employed and proposed, to spread them among the members by visits, special reports and publications.

*Advantage.*—Independently of the great advantage of seeing the number of accidents diminish, to insure security and consequently a more rapid and better execution of work, the industrial members are benefited by a reduction in the tariff of the greater number of insurance companies, and in case of accident the presumption of their having taken every precaution recognized as necessary and effectual, is accepted by the courts and the agents of the State.

*Insurance.*—Insurance, from a practical point of view, does not relieve from all responsibility. It sometimes only partially covers civil risk and never the correctional. Moreover, after the accident, the master, notwithstanding the indemnity paid, often keeps the victim as an auxiliary or help, but it is generally an invalid he keeps, whose services are not in proportion to his salary. These are the charges that an insurance could not take, but which a wise precaution might prevent. Insurance, however useful it may be, is insufficient; the association to prevent accidents is the necessary supplement.

The association of Rouen, founded in 1873, after a period of three years' trial that proved its effectiveness, has been in abeyance for 10 years. Already it can, thanks to its numerous members, lower its tariffs, for its object is not to receive any profit. Many establishments among the most important of the surrounding country have joined their ranks; since its origin the Association has increased constantly and no one has ever left it. The rewards which it has received testify to its success, which confirms that of the Association founded twenty years ago at Mulhouse and a similar work recently established in Paris. As to statistics, they show that the application of its methods results in a reduction in the number of accidents by 26 per cent.

#### EXTRACT FROM THE STATUTES.

Art. 2. The Association has for its object the prevention of accidents in factories by making known to its members the proper means of preventing them.

Art. 2. To attain the result which it proposes, the Association has recourse to the following means :

It guarantees to all its members the benefit of two inspections a year for each factory or workshop. These inspections are intended to improve the condition of divers machinery and apparatus, as far as concerns the security of workmen, to study and prepare the means of security, to take notes of all remarks made by the heads of establishments or by the foreman relative to the advantages and disadvantages of safety apparatus already in use.

The inspector is bound, and promises on his honor, only to visit those establishments in company with one of their heads, or of one appointed by them, and to abstain from any examinations that are not dictated by the desire to fulfil his duty with discretion.

He puts down his observation in a special book. This register is not to be made public, but may be communicated to the members of the Association, who are interested in it. In case of accident, the inspector hastens to the place as soon as he hears of it, and after having heard the statements and observations of the directors, foremen and workmen, he prepares a report of the circumstances under which the accident occurred and on the means to prevent a recurrence of it. The examination of witnesses is gratuitous. The accidents are entered in a special register.

On each visit the inspector leaves at the establishment a note written from his observations.

Each year he prepares a report setting forth the rules and the safety apparatus the most useful to prevent accidents. He refers to the newest machinery, the searches made, and the results obtained.

Finally, on the Fridays he remains in his office, at the disposal of all those members who have anything to ask him, or any communication to make concerning the object of the Association.

The statistics of accidents should be made public, but in no case should the inspector insert in his report the names of the members where the accidents took place.

The inspector is also forbidden to accept the position of expert or arbitrator in the contestations between masters and workmen, whether he be chosen by the parties or named by the courts, and no matter what may be the nature of the contestation.

This last rule, as well as the discretion imposed as above, on the inspector, is common to all the agents of the association.

Art. 11. Every manufacturer who desires to form part of the Association must make application in writing to the President of the Council of Administration. Within the fifteen days following his workshops will be visited by the inspector, who will send in his report within the shortest delay. Immediately afterwards, if he be accepted, his application for admission will be sent him.

Art. 16. The assessments of ordinary members are fixed as follows:—

SPINNING.	WEAVING.	PRINTING.
1,000 spindles.....\$ 2 00	1 weaving loom.....\$ 0 07	1 printing machine.\$ 5 00
10,000 do ..... 20 00	100 looms..... 7 00	4 machines..... 20 00
Each thousand above 1 00	Each loom over.... 0 06	Each machine over.. 4 00
20,000 spindles..... 36 00	200 looms..... 13 00	8 machines..... 36 00
Each thousand above 1 20	Each loom over.... 0 25	
30,000 spindles..... 48 00	300 looms..... 19 60	
Each thousand above 0 80	Each loom over.... 0 04	We speak of machines for printing goods.
40,000 spindles..... 56 00	400 looms..... 22 00	
Each thousand above 0 40	Each loom over.... 0 03	
50,000 spindles..... 60 00	500 looms..... 25 00	

## NEW ZEALAND.\*

## GOVERNMENT LIFE ASSURANCE.

An Act was passed in 1869 empowering the Governor to grant life assurances and annuities on the security of the colonial revenue, and the business was actually commenced in March, 1870. As may be seen by the statement below, from very small beginnings the business steadily increased, the total number of policies in force up to the 31st December, 1884, being 28,925, representing an aggregate insurance amounting to over £6,300,000, while the amount of the accumulated funds at the same date was £972,775, and has since exceeded one million sterling.

It may be useful in this manual to notice the principal advantages offered to policy-holders by the Government Insurance Association of New Zealand, which is the first British colony that has, by special legislation and exceptional attractions, stimulated the growth of those self-dependant and provident habits that lie at the root of the life assurance system. These advantages may be briefly stated as follows:—

1. The inviolable security offered to the assured, the payment of every policy being guaranteed by the colony under a special Act of Parliament.

2. The division of profits, the whole of which are by law to be divided amongst policy-holders only, who thereby enjoy the advantages possessed by members of mutual companies, in addition to that of having the security of the colony for the payment of claims. The first quinquennial investigation showed a profit of over £12,000; and the investigation which took place on the 30th June, 1880, showed the surplus funds to amount to £77,595; but of this sum, £56,000 was divided amongst policy-holders.

3. The low scale of premiums comes next in order. The premiums are as low as the non-participating rates in other offices, and yet they entitle policy-holders to a full share of the profits that may accrue.

4. Policies contain no restrictive conditions as to voyaging, trade or occupation, and are indisputable and unchallengeable after five years' duration, if age has been admitted.

The subjoined tabular statement will show the remarkable growth of the business of this department:—

## COMPARATIVE Return of Policies issued.

Year ending 30th June	Number of policies.	Sum assured.	Year ending 30th June	Number of policies.	Sum assured.
		\$			\$
1870.....	53	139,000	1878.....	1,991	3,403,000
1871.....	409	893,370	1879.....	2,057	3,411,000
1872.....	1,355	2,281,125	1880.....	2,274	3,626,270
1873.....	1,161	2,147,250	1881.....	1,790	2,751,755
1874.....	1,499	2,534,550	1882*	13,259	6,679,840
1875.....	1,450	2,493,575	1883.....	8,718	5,387,285
1876.....	1,485	2,522,545	1884.....	5,988	4,107,210
1877.....	1,409	2,819,640			
			Totals.....	44,898	48,737,415

\*Handbook of New Zealand, by James Hector, M.D., C.M.G., F.R.S., 1886.

\* In 1882 the end of the financial year was changed from the 30th June to the 31st December.



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SECTION VIII.

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S A V I N G S.

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# SAVINGS.

RESULTS obtained by the European Savings Banks during the Year 1887.

*Condition of Depositor's Account on 31st December, 1887.*

Names of Counties and the Years of the Foundation of the Postal Savings Banks.	Number of Depositors on 31st December, 1887.		DEPOSITS				REPAYMENTS				To 31st December, 1887.					
	Number.	Average Amount.	Number.	Amount.	Average Amount.	Number.	Amount.	Average Amount.	\$	\$ cts.	\$	\$ cts.	Amount due to Depositors	Average of each Depositor	Number of Depositors by 1,000 Inhabitants	Amount of sums due per 1,000 Inhabitants
Austria... (1883) { Savings	597,708		1,138,871	7,488,723	6 57	339,473	6,528,455	19 23	\$	\$ cts.	\$	\$ cts.	6,229,126	10 42	26 0	281 84
Austria... (1883) { Cheques	12,981		3,688,303	299,413,469	81 01	1,229,858	239,730,015	24 63	\$	\$ cts.	\$	\$ cts.	13,685,747	1,054 23	0 6	619 19
Belgium (1869)	347,920		745,078	11,266,880	15 12	164,631	7,545,094	45 85	\$	\$ cts.	\$	\$ cts.	24,419,006	70 18	58 0	4,087 03
France (1882)	979,597		1,281,852	28,877,555	22 35	458,733	23,300,793	51 22	\$	\$ cts.	\$	\$ cts.	44,701,933	45 63	22 3	1,019 79
Hungary (1886)	110,939		438,114	1,522,652	3 47	106,855	1,161,775	10 87	\$	\$ cts.	\$	\$ cts.	1,070,659	9 65	6 0	63 71
Italy (1876)	1,591,887		1,920,545	31,888,544	16 60	1,069,193	29,250,019	27 35	\$	\$ cts.	\$	\$ cts.	46,601,768	29 27	56 0	1,637 47
Netherlands (1881)	169,027		394,237	3,210,241	8 14	109,071	2,355,775	21 58	\$	\$ cts.	\$	\$ cts.	4,680,144	27 60	39 0	750 35
United Kingdom (1861)	3,951,761		6,916,327	* 83,341,097	12 05	2,496,294	73,988,606	29 63	\$	\$ cts.	\$	\$ cts.	*272,023,287	68 83	106 0	7,308 00
Swede	152,004		189,748	527,029	2 77	37,245	328,512	8 82	\$	\$ cts.	\$	\$ cts.	886,764	5 50	32 0	176 70

Not included, \$16,459,334, invested in English Government values in the names of the depositors.

## PROVIDENT SAVINGS BANK DES BOUCHES-DU-RHONE,\*

## WORKING CHILDREN'S SAVINGS.

It was with the view of receiving the small savings of laborious and economical persons that the Savings Bank des Bouches-du-Rhone was founded in 1820; it was, nevertheless, considered that it was beneficial to inculcate in children habits of order and forethought; without deciding between enthusiasts and sceptics it established in 1875, the scholars fund for the children of both sexes who attended the schools. Without seeking the causes of the opposition, shown in this Department and in this great City, to the development of so interesting a part of this institution; without examining whether it is overlooked in consequence of the indifference of masters, it must be acknowledged that it never obtained much success, and that each year up to the end of 1887 a marked decline was evident. Then, when other banks, in their annual reports, chronicled the increase of scholars' deposits, the Bank des Bouches-du-Rhone could only deplore the small proportion of deposits it received and endeavor to discover the means of remedying this state of things. With this view it adopted, on 20th February, 1888, various measures, the principle of which was to excite the emulation of masters, on whom depended its success, by awarding each year silver medals with an indemnity of \$20 to the first five masters and mistresses of Marseilles on the list, taking into consideration the number of deposits and the number of scholars frequenting the school.

From the first year success followed—a modest but, nevertheless, a real success was attained, and on the 21st February, 1889, the Council of Directors were able to award to three masters and two mistresses the rewards they had merited. From that date the movement has increased; new bank books have been taken by the children; the older ones continued to make frequent deposits; schools which were held long distances from the Savings Bank commenced to join; others remained faithful; the bank, in its turn, found itself rewarded for the sacrifice it had made, and which its wealth allowed it to make, in inculcating in children habits of economy, saving and foresight, which, without sowing in them the seeds of egotism, without stifling those generous promptings so natural to youth, taught them to make provision for the morrow.

## INTERVENTION ON THE QUESTION OF WORKINGMEN'S HOMES.

When Benjamin Delessert, in 1818, pointed out to the incredulous the example of England which, twenty years before, had organized the first of those savings banks that already spread widely with success, his confidence was met with smiles and sneers. But already, foreseeing the future, and filled with the thought of one day conferring new benefits on the working class, by means of the wealth which the management of their economies in the savings banks, in large centres, must necessarily realize, he said: "It is to be desired that we build or annex houses where workmen or poor families may find healthy and comfortable homes."

This wish did not remain fruitless. It was in England that he heard the first echo, now almost 40 years ago; it was in France, sad to relate, that he had to wait longest for encouragement. When, from private industry and special philanthropy, this question of the building of healthy and convenient houses awakened the general impulses of the Savings Banks Councils, it was in a city no longer French, but which remains and will ever remain so, in heart and soul. It was in Strasbourg, in 1880, that he first put it into practice. These men his ideas confirmed, that the reserve created by the savings of the people, should as far as possible, be employed to improve the condition of the people, without, however, altering the security of the investment, that the true remedy for the greater number of ills is the union of the family and to unite the family the home must be habitable. Our sister of Strasbourg, from the first, placed a first sum of \$75,000 from its reserve on immovable property for workmen. The success was complete—"none of the difficulties we feared were met with," says the report of the 17th October, 1888.

\*Extract of the notice on the Provident Bank des Bouches-du-Rhone.

In 1886 the Lyons Fund imitated the example of the Strasbourg fund in giving aid, by a loan of \$30,000, to the formation of a society for economical dwellings, and also in the extension of this society by the subscription of \$100,000 shares in the increased capital. The Marseilles fund did not remain behind; the question was asked whether it was better to allow their capital to remain dormant at interest, or to current account in the treasury, or whether the moment had not arrived to reflect on the origin of this capital, as regards the disinterested object for which it was instituted, and consequently to ascertain the most profitable use that could be made of it to the benefit of honest, industrious and thrifty workmen, its true clients.

The Council of Directors of the Savings Bank *des Bouches-du-Rhone*, on the suggestion of its president, opened the way. In three different directions it gave examples of this undertaking; it offered to the families of workmen, comfortable and sanitary dwellings at rates of rent proportioned to their means, it repaired the immorality that proceeds from the promiscuous crowding of children of both sexes, rendered home pleasant, and aided in the acquisition of the property. A warm support was given by the Chamber of Commerce of the municipality and by the public powers. The General Assembly of the 23rd April, 1888, after much consideration, decided, the Government approving, to employ:

1st. \$32,000 in building healthy and economical buildings for working families of French origin, and leasing the same simply under lease, so as to give a revenue of  $3\frac{1}{2}$  per cent., or with promise of sale at price payable annually.

2nd. \$4,000 to assist special real estate company, offering good security, and which was established at Marseilles with the object of building workmen's dwellings.

3rd. \$14,000 for loans, of which the maximum sum to one person would be \$1,200 to \$1,400, to be lent on hypothecs to industrious workmen anxious themselves to construct dwellings under the control and oversight of the Savings Bank, and with the view of securing health, morality and permanent work.

A first decree of the President of the Republic of the 13th July, 1888, approved of the first part of the project, a second decree of the 4th February, 1889, the second and third.

The Savings Bank did not lose a day in going at the work; a group of ten houses was built on the land that was bought in the populous quarter of La Chapelle, and will be disposable at the end of September, 1889; thirteen others followed. Joined together and completed, they form with their streets, their boulevard, their picturesque group of pretty little houses, similar in construction, each being one story with a celiar, built on level ground and having a garden, the whole forming a sort of village. At the Universal Exhibition, in the Section XI, on Social Economy, might be seen the plans and models in relief. Pleased with the appearance of this little town, with the aspect and situation of these dwellings, and the rent demanded, and with the condition of payment, many of the depositors who, on the day the graphic charts and diagrams destined for section VIII, were on public view, examined and discussed these plans and statements of costs, have already subscribed their names to be the first to occupy them.

Lately an anonymous society has been formed; have prepared their statutes and collected capital, with the assistance of citizens who know how to use their wealth for good objects, and who devote themselves to these social questions which are so interesting.

The demands for loans on hypothecs are numerous, and already it is easy to perceive how insufficient the small sum is, which the Society, in its prudence, requested to be authorized to apply to loans.

Its manner of working has, under three forms, given to the capitalists and philanthropists of the great City, the means of realizing a progress more fruitful than it is easy to explain, by reason of the benefit and domestic happiness it gives to working families. These three solutions of the problem have called for the reserves of provident persons and afford a new means of saving.

THE SCHOLARS' SAVINGS BANK ATTACHED TO THE SAVINGS BANK  
OF MANS.

EXTRACT OF A MEMORIAL ADDRESSED TO MR. LÉON SAY, SENATOR, AND TO THE  
MEMBERS OF THE JURY OF THE VIII SECTION OF THE EXHIBITION OF  
SOCIAL ECONOMY BY MR. JULES GASNIER, TREASURER AND AGENT  
GENERAL OF THE SAVINGS BANK OF MANS.\*

*The Scholars Fund in Our Day.*\*\*

To properly define the nature and object of the Scholars' Savings Bank, I cannot do better than borrow the authorized statement, almost official, of Mr. A. de Malarce:—

"The Scholars' Savings Bank," said Mr. de Malarce, "is to put the savings bank within the reach of children; it affords them the means of depositing their small savings, less than the franc allowed by the ordinary savings bank, and enables them to make the deposit in the school itself, with the aid of the schoolmaster. The scholar can thus save from useless expenditure the few cents that his parents place at his disposal.

"In this way, moreover, the child serves his apprenticeship in economy, that is to say, he displays good will in his business matters. By this easy means of saving he learns to lessen his artificial wants, to control his will, and regulate his life, and to save many small sums which might otherwise be uselessly and wrongfully spent; and these small sums have their value as a total, sometimes to relieve want, and often as a start to fortune; this was known before and since the time of Franklin and Laffite.

"A cent wasted may open a fissure in a strong box that will ruin a great house; a cent saved may be the starting point of a well regulated and, perhaps, prosperous life."

It may be permitted here to state that the conception and creation of a scholars' savings bank, as designed with its immediate and material objects, as well as its moral results, present and future, give a claim to fame, an indisputable title to public gratitude to that man whose heart conceived the idea, in whose brain the scheme assumed shape, and who gave it life, body and soul under the form of an institution now adopted by the two worlds.

Here again I am happy to borrow the words of Mr. de Malarce, who wrote, in 1881, in *le dictionnaire de pédagogie et d'instruction primaire*, of Mr. Buisson *verbo* Caisses d'Épargnes Scolaire, p. 305, and following:—

"The official reports of the Parliaments of England, of Austrian-Hungary and Italy inform us that the success of the Scholars' Savings Bank of France has aroused in foreign countries the interest and emulation of statesmen and of persons anxious for social progress. In England, the post office in 1876 assumed the cost of printing and spreading notes to propagate it. In Italy, the law of the 27th May, 1875, on Postal Saving Banks granted privileges and awarded prizes for the directors of schools that have most zealously co-operated with regard to the Scholars Savings Bank, in consideration above all, of the *good educational effect produced*. In Austria a member of Parliament, Doctor Roser aiding the work of a general society (Sparverein für Kindern) and devoted himself since 1877 to benefiting the schools of his country with this new institution; and in Hungary the Counsellor Royal Franz Weisz, President of the Commercial Academy, is exerting himself in carrying out the testamentary wishes of his friend Franz Deack."

\* It was in the month of May, 1834, and at the Mutual School of Primary Instruction of the City of Mans, that the first Scholars' Savings Bank was organized and worked by Mr. François Dulac, director of the school, who conceived the idea and put it in force a short time after the opening of the Savings Bank of the same city, on the 27th May, 1834.

\*\* We have chosen this report from others, not only because it is the most complete, but, moreover, because the town of Mans is the birthplace of the Scholars' Savings Bank, and that it flourished in that city forty-two years before its introduction into England, the first country that adopted the system after

The same movement is going on in Germany and in the other countries of the north, in Russia and Poland, in Spain and in Portugal. The Sovereign of Brazil took back with him the idea of such an institution, on his recent voyage to Europe, and in the United States Mr. Townsend, of New York, vice-president of the most important of all the Savings Banks of America, stated recently at the Congress of Provident Institutions, how he had introduced the question in America.

Belgium seems to have surpassed all other nations enumerated above, in the developments made outside of France, by the institution of the Scholars' Savings Bank. The table shows that in 1881 and since its publication, that greater progress has certainly been made. The scholars' fund will certainly make new conquests and spread over new countries.

There do not yet exist very complete or sufficiently certain and authentic statistics of Scholars' Savings Banks. The annual reports of the Minister of Commerce and Industry do not give them the prominence they are destined to occupy. These documents do not speak of them regularly. We find, however, in the last published—that on the operations of 1886—positive and interesting information.

In 1886, 472,012 accounts in new books were opened, of which 45,183 men opened for the first deposits from scholars, nearly 10 per cent. of the total of new books opened in the year.\*

It is a result not to be despised. It is even extremely good, but still insufficient, I am not afraid to say, for we must not forget that the young customers of the Scholars' Bank become and remain in after life, customers of the real savings bank. And it is equally important to remember this: that the instruction in saving, given at the school, spreads in the families. It is not uncommon that the child taken to the little savings bank by his teacher, ends by leading his parents to the larger one, without being aware of it himself or of their knowing the cause.

It is a fact that I personally and often observed, and that was remarked elsewhere (in France and Belgium). This is not one of the least services that has been rendered and will be rendered in always increasing proportion by the development of the institution of the Scholars' Savings Bank.

Years.	Number of Scholars' Savings Banks.	Number of small books, or Scholars' Depositories.	Total of amounts in saving on these books.
FRANCE—			
1874 .....	7	.....	.....
1877 .....	8,033	143,272	\$ 596,870.40
1880 .....	14,372	804,845	1,280,754.60
1883 .....	19,433	395,867	1,812,916.60
1886 .....	23,980	491,160	2,936,853.00
BELGIUM—			
1887 .....	4,701	41,361	678,167.00
ENGLAND—			
1886 .....	2,105	.....	.....
HUNGARY—			
1885 .....	517	23,494	76,237.00
1886 .....	691	.....	.....
GERMANY—			
1886 .....	717	54,850	134,730.00
ITALY—			
1886 .....	3,456	.....	.....

*Progress accomplished from 1875 to 1888.*

The diagrams given show the annual progress from 1875 to the commencement of 1889; but it is not without advantage to give a synoptic table indicating the successive increase in the number of scholars' banks, and the number and importance of their operation.

(1) In 1873, Franz Deack, the great patriot of Hungary, expressed to Mr. de Malarce his admiration for Savings Banks in general and Scholars' Savings Banks in particular. He saw in the first a means of civilization, and in the second the best means of reforming by means of education of children in morals and thrift, the manners of a people.

\*We will see by the latest official statistics what has been the progress of the Scholars' Banks since their establishment in 1875.

Here is the table :

Years.	Number of Funds.	Number of Deposits paid into the Savings Bank.	Average Number of Payments per Fund.	Amount per Payment.	Average of Payments.	Years.
1875.....	9	122	14	\$ 111.20	\$0.902 cts.	1875
1876.....	18	557	31	782.30	1.404	1876
1877.....	19	422	22	893.60	2.118	1877
1878.....	32	551	17	651.80	1.182	1878
1879.....	37	767	21	1,100.40	1.434	1879
1880.....	39	557	14	774.60	1.390	1880
1881.....	51	1,325	26	1,477.20	1.114	1881
1882.....	49	1,517	31	1,720.60	1.134	1882
1883.....	63	2,693	43	2,224.60	0.826	1883
1884.....	133	8,902	67	5,798.80	0.652	1884
1885.....	166	7,755	47	5,757.20	0.742	1885
1886.....	184	9,188	50	6,860.00	0.742	1886
1887.....	183	8,120	44	6,787.40	0.836	1888
1888.....	214*	10,743	50	8,222.40	0.766	1888
Totals .....		53,219		\$43,162.00		

SYSTEM ADOPTED BY THE SAVINGS BANK OF MANS (1).

This system has the double advantage.

Of exempting the director or directress of the schools from keeping any account or any register whatever.

And of establishing at the same time a control which guards the interests of the depositors as well as that of the central bank, by placing the teachers beyond any contestation.

This system consists in the employment:

1st. Of savings-stamps gummed, of the true value of 5, 10, 50 centimes and 1 franc; (\$0.01, \$0.02, \$0.10, \$0.20.)



2nd. Of account books to receive these stamps delivered by the teacher to the scholar, who deposits, as a substitute and receipt for his deposit.

The whole is furnished gratuitously by the savings bank.

WORKING OF THE SYSTEM.

I. The master or mistress of the school receives from the savings' bank for deposit, *without cost, advance or security*, a supply of savings stamps of different value and a number of cash books sufficient for the wants of the school.

There is also provided gratuitously a drawer or box with two compartments, in one of which are placed the stamps, and in the other the money paid by the scholars in exchange for the stamps.

\* There are in the Department of Sarthe, of which Mans is the chief town, 308 boys' schools, 201 girls' schools, 91 mixed schools, 20 maternal schools, about 710 public schools, frequented by 48,678 children. The 214 schools having scholars banks' representing;

35 % of the total population of scholars of the department ;  
 40 % of boys' schools ;  
 25 % of girls' schools ;  
 10 % of mixed schools ;  
 25 % of maternal schools.

(1) This is only a reproduction of a notice distributed by the Savings Bank of Mans.

II. Every scholar who would deposit in the Scholars' Savings' Bank receives, gratuitously, from the schoolmaster, a cash book, in which they stick the stamps given to them as an equivalent and as a receipt for their deposits.

This book is composed of twelve leaves, numbered, and containing on the right and left pages twenty spaces to stick the stamps.\*

Each of these double leaves can receive stamps representing from \$0.20 deposited in twenty deposits of \$0.01 up to \$4.00 deposited in one single payment.

III. At the time of each deposit the schoolmaster gives the pupil stamps for a value equal to the deposit.

He sees that the scholar sticks the stamp in his book so that the stamps stuck on each page will represent one or more complete francs.

IV. As soon as a pupil deposits a franc (\$0.20) in one or more deposits, or a sum in entire francs, the schoolmaster detaches from the book the leaf containing the stamps representing the amount deposited, and he revises the stock and enters on it the date of the operation and the value of the stamps taken out, and this entry is a receipt to the scholar.

V. The schoolmaster, within the shortest delay possible, sends the detached leaves and the sums represented by the stamps which he has on hand, either to the nearest *succursale*, or to the Central Bank, according to his convenience, where the stamps are obliterated.

<i>Recto.</i>		<i>Verso.</i>								
Folio :	School of	Fol.								
	Name and surname of Scholar.									
	No. of Savings' Bank Book.									
Date of deposit : Signature of the institution.	MANS SAVINGS' BANK.									

VI. Each sending is accompanied with a summary statement of the deposits made by the scholar, which thus become, if they are not already, real depositors in the large Savings Bank. The printed forms of these statements are furnished gratuitously.

For the first deposits the statement contains the complete and exact description of the depositor and of his domicile.

For late deposits the name and surname of the depositor only and the number of his bank book should be put on each new deposit made in his name, that it may be noted.

VII. The general agent of the Central Bank places in the Savings Bank to the account of the scholars the sums sent in their names, and sends cash to the schoolmaster either directly or by through the medium of the *succursales* the bank books of each of the depositors.

VII. He sends back at the same time to each schoolmaster a number of stamps equal in value to those on the pages detached which he received to keep up the amount at first deposited, which should always remain whole or be represented by the same things, or by money, except during the interval of sending the money and the return of the stamps to be replaced.

Such is the system, the adoption of which has so powerfully contributed, almost instantaneously, to double from 1883 to 1884 the number of scholars' savings banks

\* Model of a leaf with its twenty spaces.

within the range of the savings bank of Mans carrying it from 63 to 133. In 1888, as I have already stated, the number reached 214. The extension and prosperity of the Scholars' Savings Banks in our sphere of action were, no doubt, also due to some factors of less importance; the influence of which was advantageously felt in the results obtained.

I would speak of the bank books distributed to the scholars as prizes or accessories, and of the rewards awarded to schoolmasters who are most zealous in the propagation of the Scholars' Savings Bank.

*Savings Bank Books given as Prizes.*—The savings bank books given as prizes to certain scholars, or added to other prizes, constitute rewards much appreciated by the children and their families. The hope of obtaining these books have a beneficial influence on the pupils' work; and their obtaining them almost always determines the young prizemen and often their parents to increase the sum given, particularly when it is stipulated that this sum shall not be withdrawn until after the majority of the winners.

Mr. François Dulac\* recommended this sort of reward; he understood and explained the advantages in the speeches of which I have given extracts above. At his request the Municipal Government, the Council of Directors of the Savings Bank of Mans, and the benefactors of the mutual school gave savings bank books with deposits in them, on the day of the distribution of prizes, to the most deserving scholars, and it was, perhaps, at Mans, that this system of encouraging work and saving received its first application. I should, in truth, at once add, that these gifts, somewhat small in the first years, totally ceased for a certain period; the idea, however, was fruitful. It was taken up again and widely spread throughout the congregational schools, which owe much of their success to the large distribution of savings bank books, whilst the lay schools were almost deprived of these books.

On my joining the Savings Bank this state of inferiority of the lay schools struck me and I endeavored to improve matters. During 1877 I was fortunate enough to collect from the authorities and from the circle of my personal connections, a sum of about \$160, which was divided among the different schools of the city, after converting it into deposits in savings bank books.

In 1878 a certain number of my friends and I founded a society for the propagation of lay education. This Society considered it as an essential part of its mission, and one of its most effectual means of action to procure for lay schools, to be given in prizes, bank books for quantity and value equal in importance to the books distributed in the congregational schools.

The efforts of the Society were crowded with success. The sums received and applied by it to this object, reached from 1880 to 1888 inclusive, for the City of Mans alone, to the sum of \$8,416.00,—of \$367.60 in 1880 to \$1,238.60 in 1888. With the same index, it also did much for the rural schools.

The bank books distributed in Mans, in 1888, represented a little more than \$0.40 per pupil.

In the congregational school for boys, the average amounted to \$0.60 per pupil.

The figures I have given, in which are comprised the books given by certain societies or corporations, we must add similar deposits of parents to increase the books obtained by their children. These deposits, during the last four years, reached the following figures.

1885, \$310,—1886, \$252,—1887, \$372,—1888, \$287.

The sums entered in the books given by the Encouragement Society for lay schools (former society for the propagation of lay education) and the Society of Brothers Schools, could not be withdrawn until the majority of the owner.

This clause not only guarantees the preservation of the sum given; it ensures the increase by later deposits in the Scholars Bank and in the large Savings Bank.

*Recompense to school-teachers.*—Nowwithstanding the simple instructions we have given school teachers as to their dealing with savings bank, it is impossible to deny that the keeping of the Scholars Bank is not without an increase of work, a loss

\*Founder of savings banks.



of time and an interesting zeal to secure and retain customers among the scholars,—without speaking of the obstacles which must sometimes arise from the apathy and prejudice of parents which is often hard to combat.

Moreover the zealous devotion of teachers for the work is the more deserving and purely voluntary, disinterested and without other compensation than the merit of having accomplished a duty.

It is therefore just—and at the same time useful to the work, that this devotion should not remain without reward, when it is confirmed by success, and should be encouraged and stimulated.

It was with this idea that I presented to the Council of the Directors of the Savings Bank of Mans, in the beginning of 1885 a report, of which they accepted the conclusions, and which suggested the creation of annual rewards in favor of teachers who, in the course of the preceding year, distinguished themselves more particularly, by their zeal in instilling into their scholars the taste and habit of saving, and by the success they have obtained in this branch of moral instruction.

These rewards consist in medals of silver-gilt, of silver, small and large size, and medals of bronze.

Five distributions have already taken place, applying to the results of the years 1884, 1885, 1886, 1887 and 1888.

These medals are given to teachers at the head of the list of classification, for each class of school, according to the average number of deposits per scholar—without taking note of the amount deposited, that is to say, by dividing the number of scholars by the number of deposits sent to the Savings Bank in their name.

That is why the schools should be classified, &c.

I already remarked that the number of deposits per scholar, was in inverse ratio to the number of pupils in each school. The reason is easily understood.

It is that the less pupils there are, the more intimate is the relation of the teachers, with them and their families and the more effectual are his executions in the limited field for its exercise. On the other hand, the schools having the largest number of pupils are situated in cities and in certain centres, where the habit of economy is less understood than in the rural communes—and where the occasions and the temptations for spending are more frequent and more varied for children as well as grown persons. The difficulty of the task of the schoolmaster increases therefore, and his success diminishes in proportion as those around him become more numerous, with whom his relations are less and less intimate to the detriment of his course of action and to the spread of the systems which are necessarily limited disadvantageously.

Therefore would it not be unjust to class them all on one list only.

The directors of the schools having the larger number of pupils find themselves on the last lists and excluded from reward, no matter what may be their good-will and devotion.

To obviate this inconvenience we have divided the schools into five categories according to their numbers.

- |      |        |        |      |      |      |         |         |
|------|--------|--------|------|------|------|---------|---------|
| 1st. | School | having | less | than | 50   | pupils. |         |
| 2nd. | do     | do     | from | 50   | to   | 100     | pupils. |
| 3rd. | do     | do     | 100  | to   | 150  | do      |         |
| 4th. | do     | do     | 150  | to   | 200  | do.     |         |
| 5th. | do     | do     | more | than | 200. |         |         |

Moreover the maternal schools form a class apart

Since these rewards were established the Savings Bank of Mans has distributed 288 medals, awarded to 123 teachers.

The prize-winners received this year, and will receive in future, the choice, on a special catalogue seen and approved of by the academic authorities, books of the value of the medal, which they can take if they prefer. This year, we have, at last succeeded in obtaining from higher authority new prizes to add to ours. The President of the Council, Minister of Commerce and Industry, granted us three medals and the Minister of Public Instruction sent us two beautiful works to be given in

their name "to the schoolmasters or mistresses whose zeal has been most specially directed to the development of the Scholars' Savings Banks."

The fifteen prizes of the ministers were awarded, outside of the annual competition, at a sort of competition of honour, for the decision of which an account is kept of the devotion displayed to the advantage of the Scholars Bank since 1874 and the results of this devotion, proved by the awards obtained since 1885 the date of their creation.

The establishment of these awards, the solemnity and publicity of their distribution and the semi-official character given to them, have, on their side, exercised a beneficial influence on the multiplication of our Scholars Banks.

*Dissemination-Awards to scholars.*—The Savings Bank of Mans seeks to develop the work of Scholars Banks by the spreading of notices and pamphlets bought or edited by it.

It gives them to the teachers to distribute them as encouragements and reward to the pupil-depositors, it also gives pictures well executed, black or colored, reproducing the portraits of celebrated men, memorable events or historical scenes, &c., and on the back of them are generally found an instructive text.

These pictures are taken from different collections according to the nature of the schools, boys' schools, girls' schools or maternal schools.

Such were the different means employed by the Savings Bank of Mans to obtain the results set forth in this memoir, results which appeared to the Inspector-General of Primary Instruction to be prodigious.

It was by the employment of these means that the Savings Bank of Mans succeeded in establishing and working 214 scholars bank in 131 communes of its boundaries.

The Savings Bank of Paris does not possess more than 246 in the whole Department of the Seine, and has been able to introduce this institution in *twenty-five* communes only, outside of Paris.

I confine myself to giving the elements of the comparison, not wishing myself to draw the conclusion which must redound to the advantage of the Savings Bank of Mans.

## SAVINGS BANK OF CHALONS-SUR-MARNE.

### SCHOLARS' BANK.

The mode of rewarding granted by this Savings Bank differs from that adopted by the Savings Bank of Mans.

The schools of the department having a scholars' Bank, are divided into seven sections, and four prizes of \$8.00, \$6.00, \$4.00 and \$2.00 (employed in the purchase of books) are awarded to the four teachers of the section, whose scholars have made the greater number of operations.

As to the pupils we distribute 180 bank books divided as follows:—

3	bank books to each school of 100 scholars and over.
2	do do from 50 to 100 scholars.
1	do do of less than 50 scholars.

## THE ANT (LA FOURMI).

SOCIETY SHARING THE SAVINGS, FOUNDED AT PARIS, 1879.

We will only mention this society established on a basis as solid as practical, and which has, within ten years been able to open 27,234 savings accounts and amass by monthly assessments of \$0.60, savings amounting together to the sum of \$1,600,000.

Societies sharing the savings, type of *The Ant*, are established throughout the whole of France, in Belgium and in all the large cities of Europe.

The object of *The Ant* (La Fourmi) is to gather together a quantity of small sums which would remain unproductive, by reason of these being so small, and to employ them in the purchase of *French obligations on lots*, (obligations françaises à lots) in which the subscribers in common run the chances.

La Fourmi is open to all; it admits women and children.

The deposit is \$0.60 a month.

The money thus saved is represented in parts and series. We call *part* this monthly assessment of \$0.60 that a member binds himself to deposit in the fund of the Association during ten years.

The *series* are the categories of the sharers, whose obligations commence from different dates, for a period of ten years. They are, so to speak so many little ants in the Ant itself. The *series* bear interest completely distinct one from another. The administration and the general expenses alone are common.

At the expiration of a *series*, that is ten years after the date of its creation, the amount is realized and the amount divided among all the sharers of that series in proportion to the parts subscribed by each of them. The capital thus paid out comprises: 1st. The assessments paid for ten years past; 2nd. The interest received by the Ant (La Fourmi) and capitalized; 3rd. The amounts of the lots and the premiums on the obligations bought; 4th. The various profits resulting from the rule of the Society itself.

Such is in short, the working of the system, of which the result is significant and displays its excellence without further commentary.

The absence of obligations on lots on this Continent renders the application of this system impossible in Canada, but we consider it our duty to explain this co-operation which permits, the smallest savings, to take part in advantages offered to capitalists by Government issues, or that of large financial companies.

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## RULES OF THE SCHOLARS' BANKS IN BRUSSELS.

1. Saving is completely free; no constraint can be employed to enforce it. The teacher, however, uses all means of persuasion possible, to urge the children to save. He takes all occasions to inculcate in children, principles of order and economy, which are justly considered as the principal elements of morality of the working class. He attempts to prove that even the poorest scholar can gather together a small sum to meet the wants of hard times, by saving now and then a few cents. It is rare indeed that the children resist this moral advice and nearly all the pupil are depositors.

2. The teacher receives the savings of his pupils every day, morning and evening immediately after class. He never puts off to to-morrow the pupil who wishes to deposit a sum, however small it may be, even a cent, so as not to expose the pupil to spend the money which he wished to deposit, in confectionery and other follies.

3. The teacher takes advantage of his relations with the parents of the children under his care, to explain to them the operations of the savings bank and the advantages that would accrue to them as well as to their children; he tries to make them understand that the sums deposited in the savings bank are always at their disposal.

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## SAVINGS BULLETIN.

### BULLETIN D'EPARGNE.

In order to make the daily practice of savings easy to all, there was established in France in 1882, the (*bulletin d'epargne*) Savings Bulletin. There is a form which the public can obtain gratuitously in all the post offices, by which the savings, however small are represented as they are realized by postage stamps. When the value of the postage stamps affixed to a bulletin, reaches the sum of \$0.20 the bulletin is received in the National Savings Bank as a deposit in cash.

In Belgium this system was established and put in force in 1881. The royal mandate of the 16th May, 1881, that created it, authorized the postmasters to furnish on credit, to the heads of the primary schools, a first instalment of these postage stamps to be sold to the pupils. By a circular of the 17th January, 1882, the Minister of Public Works, in view of facilitating the duty imposed on country schoolmasters, orders the country letters carriers to go, at least once a week, to each school to offer postage stamps and bulletins for saving, and to collect the deposits.

*Deposits of \$0.20 made in the postal savings banks by means of savings bulletins.*

Years.	Belgium.	France.
	Number.	Number.
1881.....	26,107	.....
1882.....	279,757	.....
1883.....	242,963	70,249
1884.....	215,484	112,593
1885.....	168,389	98,528
1886.....	136,862	98,800
1887.....	174,484	86,615
1888.....	174,831	.....
Total.....	\$283,775.60	\$93,357

TOURNAI SAVINGS AND AID BANK, FOUNDED AT TOURNAI (BELGIUM)  
IN 1825.

The bank is managed by the City.

The depositors must be born and live in Tournai.

The minimum deposit is \$0.10.

No depositor can have to his credit a sum over \$400 in capital; the members of the same family living under the same roof cannot deposit more than \$800.

A prior notice of five days is required to draw out any sum less than, or equal to \$20. A withdrawal of any sum, above that amount, requires three months notice.

Depositors belonging to the poorer class who have made deposits in their name, for a year at least, and who find themselves on account of accident or serious illness, unable to work, may have a weekly allowance for three months at most. These allowances are paid from the interest of the capital belonging to the aid fund or charged to unforeseen expenses in the budget; they are fixed according to the deposit in the following proportions:

For a deposit of \$2.00.....	\$0.10 a day.
do 4.00.....	0.15 do
do 6.00.....	0.20 do
do 8.00.....	0.25 do
do 10.00 and over.....	0.30 do

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SECTION IX.

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Co-operative Associations for Provisions.

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# CO-OPERATIVE ASSOCIATIONS FOR PROVISIONS.

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## THE CO-OPERATIVE SOCIETY FOR IMMOVABLES FOR THE WORKING-MEN OF PARIS.

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### HISTORICAL.

In 1867, at the exhibition on the Champ de Mars, a number of workingmen erected, without assistance from either architect or builder, a specimen of workingmen's houses to be either let or sold at a low price, to workingmen only. This band of workmen, called the Committee of the Workingmen of Paris, were awarded a silver medal for their exhibit.

The chief of the state, being struck by the advantages to be afforded by a similar institution, promised a subsidy to a society formed with a capital of \$20,000.

The committee set to work, made out its statutes and collected \$20,000, (1,000 shares of \$20 each.)

The Emperor then made over to them, as proprietors, a number of workingmen's houses situated on Dumesnil Avenue, No. 216 and following. Since that time the Society has made many improvements which have increased the value of the property, and permitted them to dispose of 161 dwellings.

The Society thus established borrowed from the *Crédit Foncier* a sum of \$40,000 with which to build two other groups of houses, one of which is situated in Rigoles street, No. 38, (Belleville,) and the other, place Saint-Charles, at No. 40, in Grenelle.

The group in Rigoles street comprises 4 large square buildings divided into 24 dwellings, rented, and 16 square buildings sold to workmen for \$1,240 and \$1,260 payable in 15 annuities, which has given them an opportunity of becoming proprietors. The greater number of these square buildings (pavilions) are nearly paid for.

The group in St. Charles street comprises two houses, three stories high, divided into 24 dwellings.

All the dwellings owned by the Society are built and kept in excellent sanitary condition, and are low priced, the average rent in the locality is \$40 to \$60 for a dwelling containing three apartments, a kitchen and a cellar, and sometimes a garden, is attached.

The directors of the Society might have employed this important gift to benefit the shareholders, but, on the contrary, it has been used to benefit the working-class, since the business capital, now \$180,000, brings but about \$6,000 in interest, or about 3.33 per cent. which figure is much below the ordinary interest on immoveable property in Paris.

In spite of the low price of its rents, the Society is prosperous, and if, according to its statutes, its affairs be settled in a few years, its shares will be worth thrice their present value.

The good results are due to:

1st. To the generous gift made to it on its foundation.

2nd. To the zeal and intelligence of its administrators who are all workmen and employees.

## CONDITION of the City of Lyons' Co-operative Associations for Provisions in 1888.\*

Societies.	Founded in.	Founder Members.	Number of Members in 1888.	Capital paid business.	Amount of Share.	Sales. **	General expenses. **	Net profits. **	** Percentage of net profits on		Reserve Fund on the 31st December, 1888.	Provident Fund on the 31st Dec., 1888.	Accounts due by members.	To whom the society sells.	Observations.
									Business done.	Capital. (4)					
<i>Bakeries.</i>															
Co-operative Housekeeper.....	1872	100	450	1,600	4 00	6,749	945	365	5.20	45.60	1,700	4,165	1,003	To mem-	This society has no capital; the members pay \$1.00 entrance fee, and an amount representing the value of one loaf per fortnight.
Economic Co-operation.....	1873	200	584	1,600	10 00	6,337	930	162	2.55	20.00	1,436	2,498	1,661	bers only.	
Families.....	1873	200	584	1,600	10 00	6,337	930	162	2.55	20.00	1,436	2,498	1,661	bers only.	
Families' Union.....	1885	250	400	2,036	.....	4,452	752	219	5.00	21.50	176	1,181	.....	“	Division of profits: 50 per cent. for commercial increase; 50 per cent. for provident fund.
Banlieue Housekeeper.....	1885	.....	150	1,115	10 00	3,076	537	56	1.80	10.00	.....	.....	.....	“	
Housekeeper of La Guillotière.....	1885	9	251	1,637	.....	3,674	624	112	3.11	3.39	.....	.....	.....	“	Pays neither interest nor dividend, but sells bread \$0.003 per lb. under current price.
Flowering Sheaf Union.....	1861	.....	190	3,586	20 00	5,436	1,214	160	6.63	20.10	1,168	.....	.....	To every one.	
Provident Social (3).....	1864	.....	.....	16,000	20 00	32,808	5,101	3,178	9.69	19.87	13,725	.....	7,219	“	Pays 18 per cent. dividend.
Economical Future (3).....	1868	500	.....	4,205	.....	30,993	2,551	1,285	4.15	30.58	7,855	2,708	4,670	“	
Good Shepherd (3).....	1869	62	150	3,000	20 00	9,935	1,615	465	5.21	15.50	1,500	2,312	.....	“	Division of profits: 50 per cent. to shareholders; 25 per cent. to provident fund; 25 per cent. to reserve fund.
Laborers' Union.....	1872	.....	.....	6,000	20 00	9,768	1,883	378	3.86	12.60	8,436	2,159	1,123	“	
The Ceres.....	1886	.....	.....	3,011	10 00	20,365	3,663	847	4.16	27.78	118	118	.....	“	
Workmen's Association.....	.....	.....	.....	2,988	.....	6,426	1,200	174	2.70	11.64	600	127	1,862	“	
<i>Groceries, Provisions, Household Goods.</i>															
Workmen's Economy.....	1872	.....	.....	1,120	.....	5,122	528	910	5.85	54.13	792	1,441	1,443	To mem-	Losses, \$20.30.
Consumers' Emancipation.....	1873	.....	.....	2,288	.....	15,560	938	.....	.....	.....	1,141	1,443	1,177	bers only.	
Lyonnese Tribute.....	1884	5	262	1,876	.....	6,024	531	37	0.61	.....	65	268	.....	“	
Equitable Co-operators.....	1884	.....	313	2,098	.....	16,344	835	1,489	7.98	61.45	866	.....	.....	“	



The Fraternal.....	1886	86	600	3,266	.....	8,266	776	202	2.93	17.60	80	.....	438	To every one.	Division of profits: 10 per cent. to shareholders; 15 per cent. to the reserve fund; 5 per cent. to employees, agent, and council of administration.
Workmen's Future.....	1886	.....	.....	3,067	.....	10,034	953	286	2.30	15.00	.....	.....	.....	.....	.....
<b>Sociétaires Alimentaires des</b>															
Tapis.....	1864	.....	.....	3,950	.....	21,672	1,404	2,005	9.25	50.76	1,237	.....	.....	.....	10 per cent. of the profits are divided among the employees.
Workmen's Grocery.....	1864	25	94	2,800	.....	13,700	787	638	4.65	22.78	1,000	578	659	.....	.....
Workmen's Union.....	1864	.....	623	11,458	.....	26,590	2,225	851	3.20	14.80	2,017	507	4,473	.....	.....
Food Society.....	1865	60	250	14,929	60 00	17,097	1,185	771	4.53	10.31	8,996	.....	3,061	.....	.....
The Hive (3).....	1866	.....	130	3,000	20 00	44,892	4,325	3,429	7.64	114.30	6,815	26,133	5,640	.....	.....
Consumers' Union of St. Just.....	1865	35	300	5,554	.....	41,883	2,242	2,626	6.27	94.00	11,909	3,167	2,975	.....	.....
The Co-operative.....	1869	.....	138	1,380	10 00	9,751	625	786	8.00	114.00	2,663	2,573	.....	.....	.....
<b>Heating.</b>															
New Association.....	1888	.....	1227	2,454	.....	7,555	1,171	282	.....	.....	.....	.....	210	To mem- bers only.	The profits are divided equally among the members, the reserve fund and the provident fund.
Syndical Chamber of Weavers (3).....	1886	.....	.....	133	1 00	5,661	770	361	6.40	271.00	.....	.....	30	.....	.....
Housekeepers' Society (3).....	1887	.....	68	850	10 00	4,670	918	46	1.00	.....	.....	.....	.....	.....	.....
Commercial Association.....	.....	.....	398	995	.....	4,614	617	218	4.72	40.00	1,181	169	.....	.....	.....

\* Table established according to report of departmental committee of the Rhône.

\*\* For last quarter of 1888.

(3) Results for the entire year.

(4) On the capital employed, not included in reserve fund.

Among all these coöperative societies, The Hive (La Roche) is the most remarkable.

The shareholders have paid only \$5.00 per share; complete liberation was effected by means of the successive division of profits.

The division of profits is now made as follows:

10 per cent. to the special reserve fund; the statutory amount of reserve fund has been passed.

54 per cent. reimbursed to purchasers in proportion to their purchase.

36 per cent. for the foundation of a provident fund, the interests of which are divided every year: to members over 60 years of age, and who have been members of the Society more than 10 years; to members who, after having been 10 years in the Society, have become blind; to children of deceased members, who had belonged 10 years to the Society, up to 14 years of age.

The results in 1888 were very remarkable. Purchasers were reimbursed in the sum of \$2,194, or 4.89 per cent. on their purchase; \$1,434 were invested in the retiring fund; \$43 were applied to the renewal of material, and \$1,268 divided among retiring members.

The report, of the departmental committee of the Rhone, attributes the success of this association to the fact that since its foundation, its council of administration has always been the same.

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## PROVISION SOCIETY OF THE WORKMEN IN FORGES AND STEEL-WORKS OF TRITH-SAINT-LEGER (NORTH).

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### *General characteristics.*

*Origin and Formation.*—The Provision Society of the workmen in the forges and steelworks of Trith-Saint-Leger was founded on the 13th of May, 1884, by the staff of workmen in the factories of the forges and steel-works of the north and east.

*Object and Form of the Society.*—The object of the society is the purchase and production, under the best conditions of price and quality, and the taking on consignment of articles, provisions, materials and objects for consumption, to be sold again to its shareholders, to the other employees and workmen directly employed by the anonymous society of forges and steel-works of the north and east, to their families considered as co-operatives from the time they begin to make use of the business store, in order to allow of their sharing in the profits resulting from its transactions. This profit-sharing can in no way be extended to the public who are allowed to purchase provisions in the said store. (Art. 2 of the statutes.)

The society so far, has purchased only the following articles:

Groceries, wines, brandy, gin, butter, eggs, cheese, potatoes, pork, bacon, dry goods, linens and manufactured goods, caps, glassware and crockery, wooden shoes and bridles, clogs, flour; for it has obtained, from different manufacturers and dealers, consignments, for all the counters in their store, of all the goods in wool and cotton necessary for its sales, caps, boots and shoes, household articles, ironware and stoves, &c.

It manufactures bread.

It makes up shirts, blouses, jackets, trowsers, &c.

It manufactures nearly all the knitted goods required by its customers.

*Capital.*—The Society was formed with a capital of \$2,000, divided into 200 shares of \$10 each. The capital at the present time is \$4,000, divided into 400 shares. The shares are limited to two in number for each shareholder. The manner of liberating the shares is left to the taker, they may be paid in one payment, or by sums of \$0.40 or \$1 every fortnight on account, or by assessments on the profits accruing to the co-operators, at the end of the half year, from the purchases made.

*Number and Position of the Members.*—The 400 shares forming the capital are in the hands of twenty-four employees, thirty foremen and overseers and of 280 workmen. Right of admittance is given by the council of administration. None

can be admitted if he has not belonged for three months, at least, to the staff employed in the factories of the Society of forges and steelworks.

*Direction of the Society.*—The affairs of the Society are managed by a council composed of six members elected for three years. The president of the council is the agent of the Society. Three commissioners elected for one year are charged with the control and superintendence. The managers and the commissioners are re-eligible at the expiration of their term.

The services of the managers are remunerated by a ticket of attendance good for \$0.50, and by a grant of 5 per cent. in the division of net profits. The council meets every Sunday at the headquarters of the Society. They have made over one-half the amount, granted them by the statutes, to the societies that are connected with the provision society. The commissioners meet as often as the interests of the Society require, and particularly at the time of the inventory. Each of the commissioners is allowed \$4 per six months.

*Situation of the Society.*—The stores and the dependencies belonging to them occupy property belonging to the Society of the Forges and Steelworkers of the North and East. The building is erected on 11,000 square feet, representing \$8,000.00; it is leased at \$190.00 per year, for thirty consecutive years. It consists of one large building, in which are the stores, a salesroom and the dwelling of the directress; a bakery, the stables and sheds for 4 horses and 5 vehicles.

*Bakery.*—The bakery occupies a room 2,200 square feet in size. It contains all the latest improvements. It uses a steam engine of 4-horse power, a boiler, a cylindrical rotatory kneader, two ovens. This machinery cost \$2,000.00, and by its means the bakery can produce 5,000 to 6,500 lbs. of bread in twenty-four hours.

*Working Staff.*—The clerks in the stores are young girls, daughters of shareholders, employees, foremen and workmen in the factory. The general expenses are by this means much reduced, and the stores attended with great care and security. In the bakery alone men are employed, who are taken from families not connected with the factories.

This staff is paid by monthly amounts proportioned to the person's ability and use, and by 5 per cent. on the net profits, given as a gratuity or reward.

The amounts thus paid out from 1st July, 1884, to 31st December, 1887, amounted to \$8,400.00.

*The Society's Transactions—Purchases.*—The stock in the stores consists of goods which are purchased only when they cannot be procured on consignment. The goods bought at the opening of the store cost \$2,430.00; goods consigned were valued at \$3,114.00. The goods bought have always been paid by the receipts from sales made between time of delivery and the expiration of time on the bills of sale, without touching the capital of the Society. Goods on consignment have always been paid, without touching the capital, at the end of every month, according as sales are made.

*Sales.*—The Society pays a license, and can sell to any one. It has three different methods of sale: 1st, for cash; 2nd, at a fortnight's credit, with right to detain amount due at factory; 3rd, at a month's credit, to be paid at the store. Whatever may be the manner in which they are effected, the sales are immediately entered in two books, one of which is returned to the buyer and the other remains in the store for the control and keeping of the books. Credit sales are tolerated only within the limit of the wages the purchaser receives at the factory, and which may be detained at the bank.

All goods, according to their quality, are sold at the same prices as in the stores at Valenciennes,\* which have the reputation of selling cheaply.

The total amount of sales from 1st July, 1884, to 31st December, 1887, amounted to \$196,197.00.

The number of customers to 31st December, 1887, was 944.

Its average half-yearly sales per customer were \$51.80.

The store is open every day from seven o'clock in the morning to seven at night on week days, and from eight o'clock to noon on Sundays and holidays.

\* A town of about 27,000 inhabitants, situated about 3½ miles from Trith-Saint-Leger.

The sales vary from \$200 to \$800 per day. The average sales are \$300 per day.  
*Material Results from Sales.*—The results from 1st July, 1884, to 31st December, 1887, given as an average:

Rough profits.....	14.58	per cent. on amount of sales.
General expenses.....	3.06	do
Net profits.....	11.53	do

The net profits divided among the co-operators represent 8 per cent. of their purchases or \$13,780.55. The division is given in goods every half year. Customers from outside do not share in the profits.

The immediate consequences of the formation of the Society and the opening of its stores have, therefore, been to promote order and economy. Being now freed from dependence on retail dealers, who charged them the highest prices by their manner of proceeding, the customers have, by means of the limited credit allowed in the store, been enabled to meet all demands, even in the worst of the crisis which now weighs upon labor, and moreover to effect considerable savings.

*Condition of the Society on 31st December, 1887.*

Capital paid.....	\$3,150.90
Business reserve.....	1,313.75
Divers.....	2,750.75
Aid fund.....	1,750.70
	<u>\$8,966.10</u>

DISTINCTIVE FEATURES.

The Provision Society of Workmen in the Forges and Steel works of Frith-Saint-Leger is notable for:

Stocking its stores by goods on consignment;

By the situation of the store, which permits the sale of \$800 worth of goods per day;

By amount of sales effected, which now exceed \$100,000 per year, realized without drawing on the minimum capital of \$4,000;

By the organization of service in its salesroom, by means of young girls who never studied commerce, and who are taken from among the families of the shareholders and co-operators, who are benefited by the \$2,000 paid yearly to the staff in wages and gratuities;

By the good results afforded in every way by the staff thus organized;

By the extremely low rate of its general expenses which barely reach 3 per cent. on the total amount of sales;

By production in ready-made linen, underwear and clothing of all kinds, in millinery, knitted goods, &c., by which it is enabled to pay \$800 per year for work to the families of its co-operators;

By the check it is to the lavish expenditure of persons given to extravagance, and by the care with which it gives every one the opportunity of living within their means and without getting into debt;

By the establishment of a savings bank to enable its members to save money;

By the organization of an aid fund which affords assistance to sick or wounded members and their families;

By the moral and material assistance it gives its members on all occasions by means of advice and encouragement, to other societies connected with it by subsidies given on occasions of competitive examinations, feasts, &c.

## CO-OPERATIVE PROVISION SOCIETY, SO-CALLED, OF THE MINERS OF AUZIN,

UNDER THE BUSINESS NAME OF LÉON LEMAIRE AND COMPANY.

Auzin (North).

The Co-operative Provision Society, so-called, with variable capital, of the Miners of Auzin, and whose headquarters are at Auzin, is one of the first of this kind of society established in France.

It was founded in 1865 and is now 24 years in existence. Its object is the purchase of goods and provisions for consumption, to sell and deliver them to its members in its stores, in order so far as possible by the suppression of intermediaries, to place the consumer in direct communication with the producer.

Consequently, it buys goods for the common profit of all its members, and it sells to them exclusively.

The profits realized on its retail sales are, for the most part, divided among the purchasers (1).

The members of the Society are exclusively employees and workmen in the Mining Company of Auzin, and its rule is, as far as possible, to assure itself that those admitted as shareholders are not indebted to any of the merchants or dealers in the neighborhood. If such should be the case their admission is delayed until their debts have been paid.

The Society began in a very small way. The founder members numbered 51. At first one store alone was established, which during the first month of its existence was opened but four days in the week.

The Society now numbers 3,118 members, and its goods occupy and are sold in fifteen stores opened successively in 14 localities.

The results of the Society's transactions, since its foundation, to February last (1889) are as follows:—

Total amount of sales, \$7,773,000.

And the total of dividends \$917,111, divided among its purchasers members, representing 11.80 per cent. on amount from sales.

It may be admitted that the success obtained was far beyond all expectations, and the future seems to promise even more than the past has given.

## BESSEGE COAL MINE COMPANY.

STORE BELONGING TO THE WORKMEN OF MOLIÈRES.

*(Extract from the notice published by the Company.)*

Besides the aid and provident societies, certain mining companies have established provision stores, from necessity, in some cases, such as in localities removed from supply centres, in others with a view to providing their workmen with provisions at the cheapest possible rates.

These stores, so generally cried down, have frequently been the cause of much embarrassment to the directors of societies, for the working population of miners are always easily persuaded, by the dealers around, that the Company's stores are intended to fleece them: insinuations of this kind are invariably followed by excitement, and as a consequence by strikes which often lead to tragic results. And what—

(1.) According to the statutes, the profits are to be divided into 100 parts, and divided as follows:

Seventy parts to be divided among the members in proportion to the sales and deliveries made to each.

Twenty parts to the reserve fund, ten parts to the committee of control, to be employed by it, in the greater part, and in the proportions to be determined by it, for the remuneration of the agent and employees.

But the amount reserved, having in a few years, formed a reserved fund deemed sufficient, it was suspended after the first half year of 1872.

The twenty parts then put aside were added to the seventy parts allotted purchasers, members.

ever help may be given workmen by means of the concurrence and the credit of companies in such matters, we still find the latter very ill disposed to the establishment of new stores of the kind.

The provision stores of the Bessèges company date back to 1852.

There are stores established for the workmen, the company desiring to draw no profit from them. They afford the workmen all the advantages of a co-operative provision society, without exposing to any risk or outlay. Nevertheless, these stores were subjected to the usual assault, and one among them, that of Bessèges, a town abundantly furnished with dealers, has been suppressed since 1870, on demand of the workmen under evil influence. The only one remaining is that of Molière, which still exists on account of the insufficient means of procuring provisions in the locality. The following notice was published in January of 1889:

*Notice to the workmen of the Molières division.*

The Coal Company of Bessèges reminds the workmen of the Molières division that the provision store styled: "Workingmen's Store," is for the exclusive benefit of the workmen employed by the Company, the customers of the store.

Entire liberty is given the workmen to purchase at the store or elsewhere.

They may buy for cash or on credit.

The public can buy for cash alone.

The customers, workmen or employees, belonging to the company purchasing for cash or on credit, are provided by the store with an account book in which their purchases are entered day by day.

The Company retains no amount for the store, nor does it retain any amount for other dealers.

Customers buying on credit pay during month (before the 25th) their account for the preceding month. If this amount is not paid without delay, or if they do not prove satisfactorily that it is impossible, for the moment only, for them to do so, they are refused credit until the debt is paid.

The profits, which are considered free by the company, are divided yearly among the purchasers in proportion to the amounts entered in their books, exactly the same as is done in co-operative societies.

The Company has decided, after January, 1889, to add to the management of the store, a committee of superintendence, composed of twelve workmen—customers—whose duties it will be to control the service in the store, to superintend the accounts, examine the excuses offered by creditors, and to decide whether they are to be given further credit or not, and, finally, to take every means to ensure the returns, and to limit the losses.

The committee of superintendence will be appointed by election, and renewed every year after distribution of the profits from the inventory of the preceding year.

All customers holding a book on the store have a right to vote.

Only such as have no overdue accounts in the store, can be elected or remain members of the committee.

The committee will meet every month to decide upon matters submitted by the direction of the store.

The decisions will be given by secret ballot.

A ticket of attendance, good for \$1.00 per session, will be given, by the store, to each member of the committee.

Consequently, elections of the committee of superintendence for the workmen's store will take place on 3rd February, 1889.

The book of the store will serve as the list of electors.

The vote will be by ballot, that is to say, each bulletin will bear 12 names.

The members of the committee will be elected by the first vote, by majority of votes, whatever may be the number of voters and of votes given.

The head of the Molières store is charged with the duty of making out the electoral lists, and of settling the situation of the polls with the electors in the usual way.

There were 731 customers inscribed for the elections of the 3rd of February, 1889.

Whether through indifference or bad will, there were but 160 voters.

Twelve councillors were named by 80 to 83 votes. The relative majority had to suffice.

It is to be hoped that in the future, when the workmen thoroughly understand the duties of the committee of superintendence, they will show more regard for their own interests. However that may be, the following is a statement of the business results in 1888:—

Total number of sales.....	\$59,343 70
Net profits during the year.....	5,154 87
Sales sharing in the division of profits.....	56,951 97
Profits divided.....	4,556 16
About 8 per cent. on sales.....	578 92

Losses during the year:—

About 0·975 per cent. on sales.

Number of profit-sharing customers.....	782
Number of customers paying regularly for their goods.....	648
Number of customers in arrears (1).....	134
Values of arrears.....	3,000 00

(1) Of 134 customers in arrears, 75 paid regularly for their purchases in 1888.

CO-OPERATIVE SOCIETIES OF GREAT BRITAIN.\*  
CONDITION ON 31ST DECEMBER, 1887.

Resume by Sections.

SECTIONS.	Number of Societies.	Number of Members.	LIABILITIES.			ASSETS.			TRANSACTIONS.			PROFITS.			
			Capital Shares.	Loans.	Reserve Fund.	Stock in Shop.	Moveable and Immoveable Property.	Sinking Fund.	Investments.	Sales in 1887.	General Expenses.	Net Profits.	Amounts applied to Education.	Expenses for Edu. Aid.	Contribution to General Office.
Midland.....	211	78983	£ 586380	£ 94578	£ 27915	£ 237588	£ 371329	£ 11885	£ 166195	£ 1556454	£ 57776	£ 135239	£ 1067	£ 452	£ s. d. 333 18 9
Northern.....	149	126846	1083075	84019	43316	396812	451181	23727	437492	4003435	165703	550748	1904	2330	591 12 4
North-Western.....	475	437875	6204091	1182222	240017	2091114	2683267	124984	2820294	18083331	615538	1611748	16135	3228	1853 13 8
Scottish.....	314	145043	936635	925562	75101	680251	548271	23124	592827	6027784	181503	627851	1609	1190	446 16 3
Southern.....	211	123823	960308	141024	75331	654039	533128	18162	151764	3849035	69564	194365	1665	738	438 13 0
Western.....	72	33049	241559	9485	14242	105535	82374	3536	85154	667676	29828	73227	649	220	160 11 0
Total.....	1432	945619	10012048	2134890	475922	4165339	4669550	204718	4253666	34189715	1120912	3193178	23029	8158	8825 5 0

CLASSIFICATION OF THE SOCIETIES IN 1887.

	Number of the Societies	Number of Members.	Capital Share.	Loans.	Reserve Fund.	Stock in Shop.	Moveable and Immoveable Property.	Sinking Fund.	Investments.	Sales in 1887.	Net Profits.
Society in retail trade.....	1348	853237	£ 8461888	£ 963175	£ 349097	£ 2704499	£ 3546764	£ 151350	£ 40538305	£ 22349651	£ 2940337
do for production.....	67	22480	651369	207718	18149	277317	390559	20681	62379	1574145	595000
do for provisions.....	15	63841	535933	106407	55179	509384	278300	7208	50942	2754264	75615
Wholesale Society, English :— For sales.....	1	827	222861	579817	32658	454907	331837	19409	5231	5518216	55440
For production.....	1	234	45423	272773	20839	170850	80325	2553	80679	1786278	51302
Wholesale, Scotch :— For sales.....	1	10461	16461	.....	.....	7167	7870	477	.....	48142	1823
For production.....	1432	945619	10012048	2134890	475922	4165339	4669550	204718	4253666	34189715	3193178

\* Extract from the procès-verbaux (legal statement) of the 20th Annual Congress of Co-operative Societies held at Dewsbury, England.



## SITUATION OF THE SOCIETIES FROM 1861 TO 1887.

—	Societies giving a report.	Members.	Capital Shares.	Loans.	Sales.	Profits.
			£	£	£	£
1861.....		48,184	333,290		1,512,117	
1862.....	450	91,502	310,731	54,452	2,349,055	166,302
1863.....	460	108,588	573,582	73,543	2,626,741	213,623
1864.....	505	129,429	684,182	89,122	2,836,606	224,460
1865.....	867	148,586	819,367	107,263	3,373,847	279,226
1866.....	915	174,993	1,046,310	118,023	4,462,676	372,307
1867.....	1052	171,897	1,475,199	136,734	6,001,153	398,578
1868.....	1242	208,738	2,027,776	184,163	8,113,072	425,542
1869.....	1300	220,000	2,000,000	190,000	8,000,000	500,000
1870.....	1375	249,113	2,034,261	197,128	8,202,466	555,435
1871.....	746	262,188	2,305,951	215,553	9,437,471	670,721
1872.....	748	300,931	2,785,777	344,509	11,388,590	807,748
1873.....	980	387,701	3,512,962	497,750	15,662,453	1,119,023
1874.....	1026	411,252	3,903,608	586,972	16,358,227	1,226,010
1875.....	1163	479,284	4,700,990	844,620	16,088,077	1,425,267
1876.....	1165	507,857	5,304,019	919,762	19,909,099	1,741,238
1877.....	1144	528,582	5,487,959	1,073,265	21,374,013	1,900,161
1878.....	1181	560,703	5,730,218	872,686	21,128,316	1,817,943
1879.....	1169	573,084	5,747,841	1,495,243	20,365,602	1,949,514
1880.....	1183	904,063	6,232,093	1,341,290	23,248,314	1,579,873
1881.....	1230	642,783	6,937,284	1,483,583	24,926,005	1,979,576
1882.....	1145	654,038	7,289,359	1,463,959	26,573,551	2,106,958
1883.....	1165	681,691	7,500,835	1,538,544	28,089,310	2,324,031
1884.....	1264	849,615	8,205,073	1,717,050	29,295,227	2,658,646
1885.....	1288	803,747	8,799,753	1,827,109	29,882,679	2,883,761
1886.....	1296	835,200	9,297,506	1,999,658	31,253,757	1,966,343
1887.....	1432	945,619	10,012,048	2,134,890	34,189,715	3,193,178
				Total.....	426,748,790	35,490,464

The reports sent to the congress of co-operative societies in 1888 for the first time of its occurrence, contained the number of societies selling on credit. These statistics astonished the co-operators, and gave rise to resolutions tending to suppress all credit.

## REPORT BY SECTION OF SOCIETIES SELLING ON CREDIT.

Sections.	Number of Societies giving a Report.	Percentage of Societies.	
		Selling for Cash.	Selling on Credit.
Midland.....	190	53·78	46·22
Northern.....	120	46·04	53·96
North-Western.....	510	29·02	70·98
Scottish.....	300	33·33	66·67
Southern.....	167	56·88	43·12
Western.....	52	40·39	59·61

The most important question discussed by the members of the 20th Annual Congress of Co-operative Associations, held at Dewesbury in 1888, was that concerning the relations to be established between wholesale co-operative societies, and co-operative societies for production. Opinion was very much divided. Some speakers were in favor of the theory of "leave-it-alone," that is to say, to establish no relations between the two branches of co-operation, but business ones based on the principle of supply and demand.

Others decided in favor of union, that is, the creation and maintenance of productive co-operative societies, by and with the assistance of the capital of provision co-operative societies. Another question grafted itself on the first: that of the division of profits.

\*No report having been given for 1869, these figures are approximate.

A number of co-operators did not wish to give the workmen any share in the profits realized on the goods they had manufactured; they demanded that workmen should have no share in the division, except by belonging to the mass of co-operators. To show what the results of such a theory, put into practice, would be for the workman, it is sufficient to quote the following passage from the speech addressed to the Congress by Mr. G. Y. Holyoake.\*

“There should be an equitable division of profits among the workmen.

“In 1886 the workmen of the wholesale shoe works at Leicester were 990 in number. The profits realized amounted to £9,500, a sum which would have added £9.10s. to the workmen’s wages. Now, who got the profits that the workman earned? They were taken by 970 stores. What did they do with it? They gave it to 650,000 members of co-operative societies. How much did each of these members get? You heard Mr. Copland say, yesterday, that the amount coming to each member was *one farthing and a-half*; thus you have 650,000 co-operators, honesty in their hearts, and on their faces, who for the miserable sum of one farthing and a-half, consent to take from 990 comrades the £9.10s. they had honestly earned by their labor.”

Mr. E. Vansittart Neale, in his inaugural address, mentioning the different subjects for debate that were to come before the Congress, rose forcibly against the theory of “leave-it-alone,” and claimed for the workmen the right to a share in the profits of the work.\*

Before separating the members of the Congress voted the following resolution:—

1st. That the Congress recommends that an alliance formed on an equitable basis for the division of profits and loss, between labor and capital, and the consumer, be made with societies of production, whether they be established by wholesale or retail societies (co-operative) or by labor organizations.

2nd. That the Congress invites the wholesale co-operative societies of England and Scotland, and retail societies manufacturing for themselves, to adopt the fundamental principle enunciated above in the direction of their works, and to assist the Central Office by their advice and suggestions in order to perfect the system.

## CO-OPERATIVE SOCIETIES FOR PROVISIONS, 1st JANUARY, 1888.

### FRANCE.

Eight hundred societies containing from 350,000 to 400,000 members.

### ITALY.

Eighty-two societies, having 34,948 members. Of this number sixty-seven had together \$175,710 subscribed capital and \$415,665 paid. Fifty-five of these societies had realized during the year \$25,965 profits.

### UNITED STATES.

#### *Report From the Society of Sociology in America.*

State of Maine . . . . .	18	Illinois . . . . .	6
New Hampshire . . . . .	6	Ohio . . . . .	18
Vermont . . . . .	1	Michigan . . . . .	1
Massachusetts . . . . .	35	Iowa . . . . .	2
Rhode Island . . . . .	2	Missouri . . . . .	1
Connecticut . . . . .	5	Minnesota . . . . .	7
New York . . . . .	6	Wisconsin . . . . .	8
New Jersey . . . . .	12	Texas . . . . .	155
Pennsylvania . . . . .	5	Utah . . . . .	2

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\*The 20th Annual Co-operative Congress. Page 90.  
do do Pages 4 to 11.

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 SWISS CO-OPERATIVE SOCIETY, GENEVA.

This society sells to the public; its shareholders, however, alone share in the profits.

The capital is variable.

It is formed of ordinary shares and of preferential shares. The ordinary shares are unlimited as to number, they are \$2.00 each, no member can own more than one.

The members are allowed one year, in which to pay their share, and their contribution to the reserve fund.

The preferential shares are nominative and \$4.00 per share. They are 2,000 in number. They are privileged, above the ordinary share, in the division of the annual net profits, as far as a dividend not exceeding five per cent. of their value, and in the reimbursement of capital in case of liquidation.

They can only be subscribed for, and owned by members, but without limit as to number.

Five per cent. is first assessed on the net profits to serve as interest.

Then 90 per cent. of the amount remaining, is divided among the purchasers members, in proportion to the amount of their purchases, and 10 per cent. to the employees as a share in the profits.

The following are the transactions of the society in 1869, the date of its foundation, and in 1889 (March 31) :—

	1869.	1889.
Number of members.....	430	2,485
Amount of sales.....	\$8,356	\$153,020
Net profits realized.....	732	22,202
Reserve fund.....	131	4,846
Dividend on member's purchasers.....	5½ p.c.	13 p.c.

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 PHILANTHROPIC CO-OPERATIVE SOCIETY OF SAINT-REMY-SUR-AVRE.

(*Eure and Loire.*)

FOUNDED IN 1872.

The business fixed at \$600, may be increased. It is formed by subscriptions, the lowest amount allowed being \$4, and the highest \$100. The sales are only made to members who have paid the minimum subscription.

Members may pay their subscription by instalments, which cannot be less than \$0.60.

Capital bears interest at 5 per cent.; after the interest is paid, the balance of profits is divided among the members in proportion to the value of the provisions bought by them, during the year.

The society began operations in 1872 with 160 members and \$1,088.20 as capital.

In 1888 its balance-sheet showed the following :—

Members.....	1,790	Sales.....	\$132,465	} \$16,797, net profits plus \$2,400 for wear of movables.
Capital.....	\$42,062	Interests.....	2,991	
Total assets.....	98,482	Reserve.....	2,114	
Profits divided among consumers.....			12,592	

In 1888 the general expenses amounted to \$8,215, of which \$5,260 were for the salaries of the staff.

The manager's salary is fixed, and he is given an interest in the profits.



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SECTION X.

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CO-OPERATIVE CREDIT ASSOCIATIONS.

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# CO-OPERATIVE CREDIT ASSOCIATIONS.

## MUTUAL AND POPULAR CREDIT SOCIETY.

### ANONYMOUS SOCIETY WITH VARIABLE CAPITAL (PARIS.)

#### *Savings Deposits with Decennial Premium.*

Art. 1. The Mutual and Popular Credit Society receives deposits which share in decennial premium.

Art. 2. The amount of deposit cannot be less than \$2 and is reimbursable only at the time the premium is given.

Art. 3. A special receipt is given for each deposit, on which is stated the time of its reimbursement.

Art. 4. The deposits receive interest at 4 per cent. which dates from the 1st or the 16th of each month after the deposit is made.

Art. 5. The interest on the deposits is paid to the depositors during the first two weeks in July. Any interest not claimed during the fortnight, if it amounts to \$2 or a multiple of \$2, is capitalized and bears interest.

Art. 6. Any depositor wishing to withdraw all, or part of his deposit during the decennial period, should make his demand in writing, to the director of the *Mutual and Popular Credit*.

Art. 7. The withdrawal is authorized for three months only, and twice only during the year. The amount reimbursed is given as a free loan. The depositor signs a note to order of the *Mutual and Popular Credit*. If, when the bill becomes due, it is not paid, the depositor loses all right to the premium. The council is at liberty to make him pay the bill and to refuse to accept any further deposit from him during the decennial period.

Art. 8. Nine months before the distribution of the decennial premium no further deposits, sharing in that premium, will be received, but a new period of ten years will be begun to receive deposits sharing in the premium for that time.

Art. 9. Any deposit not claimed during the month following the distribution of the premium, will be entered at the office among the deposits for the new period, but this only refers to sums of \$2 or multiples of \$2.

Art. 10. The decennial premium is formed by the tenth part, at least, of the reserve fund extraordinary of the *Mutual and Popular Credit*.

It is divided into ten equal parts corresponding to the ten years of the period.

The part for each year is divided among the deposits made during the first nine months of the year and those of the preceding years.

The division of each share is made among the different depositors, according to the individual amount of each.

### ENCOURAGEMENT OFFERED DEPOSITS OF SMALL SAVINGS—REGULATIONS.

#### *I.—Depositors.*

Art. 1. Shareholders of the Mutual and Popular Credit Society alone, are allowed to make deposits in the Society's Bank.

But any shareholder may deposit money to the account of persons placed under his direction, *without it being necessary for such persons to become shareholders*. For instance, a father or a mother may deposit sums to the account of their children, masters for their servants, masters for their workmen, directors of institutions for the members of such institutions.

## II.—Payments.

Art. 2. Each deposit of small savings must amount to at least \$0.02. The entire amount of deposit during one week must not be more than \$2.00.

Art. 3. The credit in a book of small savings must in no case amount to more than \$40.00. If a depositor having this amount credited in his book wishes to continue his saving by cents, he must have all or a part of his credit transferred to another account. He is at liberty to choose between deposits on current account, *bons* with a fixed date, savings deposits with decennial premium, or the purchase of values on exchange, &c.

Art. 4. Each depositor receives a book in which are entered all the transactions relating to the savings account.

The price of the book is entered to the debit of the depositor whose property it becomes.

Art. 5. *The Mutual and Popular Credit* refuses all responsibility consequent on loss of the book, without the depositor makes known his loss at its occurrence.

## III.—Interest.

Art. 6. 6 per cent. interest is paid on all deposits of not less than \$0.20.

Art. 7. Interest is calculated every fortnight. It begins the 1st and the 16th of the month following the date of the payment and continues to the 1st or the 16th of the day preceding the reimbursement.

Art. 8. Interest is paid depositors once a year after the 30th June. All unclaimed interest is added to the capital and itself bears interest, dating from the first fortnight of July.

## IV.—Premiums on Small Savings.

Art. 9. Each year after the approval of the accounts of the preceding year, the Council of the *Mutual and Popular Credit Society* subtracts from the profits, the amounts necessary to the distribution of premiums, in the shape of tickets of attendance, to be given depositors of small savings who have deserved them.

Art. 10. To deserve the premium it is necessary:

1st. To have made at least three deposits of \$0.02, or one payment of \$0.10 per week, or else one payment of at least \$0.40 per fortnight, or \$1.00 per month.

2nd. To have withdrawn no amount during the year, which would reduce the credit in the book, to less than the total formed by payment of the minimum exacted weekly, fortnightly, or monthly.

3rd. Finally, it is necessary to be present at the General Assembly convoked for the distribution of the premiums.

Art. 11. The notice of convocation to the Assembly for the distribution of premiums fixes the value of the attendance ticket. During the session of the General Assembly the value of the ticket is entered in each depositor's book. Consequently, each depositor must hand in his book on entering, and receive it back before leaving.

## V.—Reimbursement.

Art. 12. Any depositor wishing to withdraw all, or a part, of his deposit exceeding \$5.00 in amount, must make his demand in writing to the director of the *Mutual and Popular Credit*, being careful to enclose his address and the number of his book.

Art. 13. He may be reimbursed one or more times by simple presentation of his book, and proof of his identity to the amount of \$5.00 per week.

Art. 14. Reimbursement may be made to the shareholder who has made deposits for other persons in his charge. In which case the shareholder must present his own collective book, and the book of each depositor who has desired to withdraw his amount.



## MUTUAL AND POPULAR CREDIT.\*

Mutual esteem, confidence, and devotion  
are the soul of societies.

L. DE B

1st. *What is the Mutual and Popular Credit?*

It is a society of persons who, in order to have the right to do each other mutual service, legally band themselves together by subscribing to at least one share of \$10.

As it is permitted on subscribing to pay but one-tenth part, with the addition of \$1.00 entrance fee, \$2.00 in all, the Society is open to persons in the poorest circumstances. It is therefore truly popular.

Besides, the shares are never to bearer, and can be given only to honorable persons, received by the Council of Management. In case of decease, the shareholder's heir inherits only the value of the share, and has a right to the payment of its value only, unless he is admitted into the Society.

Finally, the law allows the General Assembly to expel any shareholder who has put himself in a position to warrant his exclusion.

Thus, although the Mutual and Popular Credit is of a financial character, it is in truth a society of persons as well as of capital.

2nd. *What is the object of the Association?*

It is to bind together in harmony those persons who love justice, by giving them an opportunity to escape being victims of their own ignorance or of their own weakness, and by allowing them to mutually assist each in order to ensure prosperity in their affairs.

3rd. *Is it possible to attain such an object?*

What is impossible to one unassisted person may be done by association.

A man travelling through a forest infested with robbers would have but a poor chance to escape from them were he alone; but accompanied by a number of other persons he is no longer in danger. In the same way an honest man doing business alone in a large city with persons strangers to him risks being fleeced by them. But by joining a society having many means of information at their command, he may easily defend himself against such a danger.

4th. *By what means does the Mutual and Popular Credit protect its members' interests?*

By mutual assistance. First of all, all its credit transactions are done with members only. Secondly the members are in a position to understand and to bind among themselves the relations of the business; now, 1st, *the moral qualities* of the shareholders; 2nd, *their number*; 3rd, *the variety of their professions*; 4th, *the information* they can furnish for the common profit, all these afford exceptional advantages of which each member may profit.

1st. *Qualities of the Shareholders.*—None can be admitted to, nor remain in the society but such as are of undoubted respectability.

2nd. *Their number.*—They are allowed by law to receive 4,000 shareholders every year.

3rd. *Variety of their professions.*—The Mutual and Popular Credit is specially open to merchants, and business men great and small. Trades of all kinds thus meet in the Society in considerable numbers. It is, therefore, possible for shareholders to find among their own number reliable dealers as well as honest customers who pay well.

4th. *Information.*—Are useful on questions of discount and advance which are the principal transactions of the Society. In order not to invoke the business capital it is necessary to gather precise information concerning all persons both in and out of the Society connected with these transactions.

Each shareholder gives what information he can, and may, in his turn, obtain any required information from the Society. Thus light and certainty is given on all points.

\* Explanatory note to the Jury.

5th. *Credit being so dangerous in its nature, does it not become immeasurably so when it is desired to make it popular?*

It would be so, were it the intention of the Society to lend to workmen for their daily expenses, or to shiftless and incapable persons. But popular banks are not benevolent institutions disguising charity under the name of a loan.

They are real banks that make loans to labor, to make it more productive. Before making a loan care is always taken to see that it will really produce the good results expected, and to see how far it is prudent to help in bringing them about. In these institutions, the solvency of the borrower is the more carefully examined that the lender being himself in an humble position and possessed of much means, has few guarantees to offer.

For instance, the following is a rule among popular banks: No advance is made a member unless he has paid up one share within one or more months. The reason is to discover whether the borrower is of thrifty habits. For if he has not learned to save his own money, it is to be feared he will not know how to save that of other people. Another rule is: To only lend a member on his own signature double the amount he has paid in deposit. And, moreover, he must be worthy of the favor. Larger amounts are only lent to members who have some one to become security for him, who deposit deeds, or who have paper bearing known signatures discounted.

6th. *Is not this security of popular credit utopian?*

Innumerable instances given during the last thirty years by all the countries of Europe that its mutual character gives to popular credit a security which is not possessed by other credit institutions. We will cite but one example.

The popular Bank of Milan founded in 1867 by Luzzatti and his friends, with a capital of \$140, began operations with \$6,400 subscribed by 300 members. It has now 15,000 shareholders, \$1,400,000 business capital, \$100,000 reserve fund and \$10,000,000 deposit. It has discounted bills to the amount of \$20,000,000 and more during every year and for the last five years has taken but 4½ without commission. It has destroyed usury which was killing the small commercial business of Milan. Only one note on 400 went to protest and its losses scarcely reached 17-cents on \$1,000 loaned.

7th. *Does the Mutual and Popular Credit limit its transactions to advances and discount?*

It receives coupons, bills of sales or effects confided to it by its shareholders.

It accepts deposits to meet checks, and gives a special rate of interest to deposits of small savings.

It affords an opportunity to effect savings by means of discount on cash payments granted by dealers who are shareholders and who consent to it.

As it gradually spreads and enlarges it will:

Do all kinds of banking business not forbidden by its statutes.

It will organize a free service for information and investment.

It will serve as a meeting place for its shareholders who may wish to form professional associations or co-operative associations for provisions, for sale and production.

Finally the funds in the workingman's bank spoken of in its statutes will be used to the benefit of workingmen in all transactions or circumstances that may ensure their real advantage.

8th. *What are the obligations of shareholders?*

Their first obligation is to pay in full at least one share of \$10, before they can take advantage of the services of the Society.

The second is to furnish any information in their power and for that purpose to join the group of the locality.

9th. *What do you mean by the group of the locality?*

I mean the neighboring shareholders who meet together at one another's houses, at their convenience, to guard the interests of the Society.

10th. *How can the groups be useful to one another?*

By trying to induce all the honest people in their vicinity to join the Society.

To drive away all persons likely to do injury to the Society.

By assisting in the choice of delegates of the discount Council taken from among the oldest shareholders of the quarter, whose duty it is to give information to the managers on the value of signatures unknown to them.

By drawing together as many persons as possible in the locality in sympathy with the Society, in order to hold private conferences in the locality concerning the Society itself and its transactions.

By securing the right to represent absent shareholders at the annual General Assembly, and afterwards giving them information concerning the business done.

11th. *Do the shares bear interest?*

As neither founders, nor managers, nor commissioners, nor general secretary receive the least remuneration, the general expenses are very low. As often as they happen to be less than the profits, a dividend is declared. It all depends upon the increase in the business which is in proportion to the spread of the Society. In foreign parts these societies of mutual credit, after the preliminary difficulties of starting, distribute a dividend of from 7 to 12 per cent.

## REPORT

PRESENTED TO THE 10TH SECTION OF SOCIAL ECONOMY AT THE UNIVERSAL EXHIBITION IN 1889, BY MONS. PIERRE LOUIS LUNEAU, FOUNDER OF THE PROFESSIONAL SYNDICATE, AND OF THE MUTUAL CREDIT, THE "AVENIR DES COMPTABLES.\*"

### I. GENERAL OBSERVATIONS.

My object is to introduce in France the mutual credit system for all working classes and the organization they embrace.

I include under the name of workingmen every man who has to work for his daily living, that is to say, who owns no capital.

These workingmen are divided into two classes :

1st. Those who do physical work and are paid wages.

2nd. Those who work intellectually and are appointed.

These *appointed persons* do no physical work.

Those who are paid wages, on the contrary, do physical work, which, being visible, is easily valuated.

*Credit* (commercially speaking) belongs only to those who are in possession of a material capital, that is a capital which has in itself an exchange value.

*Appointed persons* have never been able to obtain credit on their work, because their work is not visibly a production that can be valuated.

*Persons paid wages*, on the contrary, to whom materials are given to be worked by them, are able to procure credit, because the exchange value of the material given them to work upon is known, and it is on this valuation that the credit granted him is calculated.

— These considerations show that the organisation of credit granted to appointed persons, is necessarily different from that granted salaried persons.

We have said that credit belongs to those who have capital (commercially speaking) and, it is, therefore, necessary to secure this capital for workingmen in order that they may obtain the required credit.

Is it credible that human philanthropy will go to the length of consenting to immobilize the considerable sums necessary to form such capital? Evidently not. We then find ourselves confronted by the problem :

"FORM YOURSELF YOUR INITIAL CAPITAL AND WHEN THAT IS ESTABLISHED CREDIT WILL COME TO YOU."

We then come to the vital part of the matter, its application. All philosophers agree in declaring man to be a sociable being. Economists rely upon these philoso-

\* Founded in 1884.

phical axioms to demonstrate certain commercial facts, and, examining the results produced by this sociability, they come to the conclusion that what best responds to this human want is the desire men have of forming associations among themselves. Then, let individuals form associations among themselves, but how is it to be done?

Is it by binding together those possessed of capital with workers?

That cannot be done, for in the end, as in the beginning, the workers would own nothing; they would only have accomplished one thing: they would have worked with capital not their own. They would certainly have found work which would have assured them a sort of liberty, but they would still have remained dependent on material capital. Now, such is certainly not the object aimed at in association.

I favor another idea. That is, I hold it as a principle that workmen should form an association with the determination of requiring nothing from anyone except themselves, and to attain this it is an absolute necessity that they should all consider themselves equal.

In this way can be applied the formula:

“FORM YOURSELF YOUR OWN CAPITAL AND WHEN THAT IS ESTABLISHED CREDIT WILL COME TO YOU.”

Consequently any group or association of workmen must be constituted on principles of mutual service, of absolute equality among the members, not only as to their rights, but as to their duties to one another.

## CHAPTER II.

### ITS APPLICATION.

#### 1st Section—Persons in Appointments.

##### 1ST PHASIS.

Formation of Mutual Credit Syndicates exclusively among persons in appointments in manufacturing and commercial centres.

Each syndicate will have its own government and its own distinct direction.

These syndicates will take as a model the *Avenir des Comptables*, a syndicate already formed in Paris.

Its transactions will consist of loans, advances and discount to associates under certain determined forms and conditions.

The capital, which must be essentially variable, from the changes to which the funds of the syndicate must be subjected, will be formed by a subscription of equal amount for all the members. These shares will be paid by means of monthly or other subscriptions.

The capital will be reimbursable to heirs and to members under conditions to be settled among themselves.

To effect this, there can be no question of division of profits, as they must be employed as guarantee of the reimbursement of capital.

##### 2ND PHASIS.

#### *Formation among Syndicates of a Syndical Union.*

This union will be obliged to form a coöperative bank, with variable capital.

The capital of the Bank will be formed by payments made by the groups, constituting subscriptions of shares, in proportion to the number of persons.

Once established, the Bank will transact all the business of the united syndicates; these latter will, in regard to the Bank, assume the position of business agents, and of guarantees for the solvency of borrowing members.

The bank will not necessarily limit its transactions to members of the syndicates; being commercially constituted, it will have a right to do commercial business.

It may, in consequence, do banking business for the groups formed by Section No. 2, salaried persons.

## SUPPLEMENTARY NOTE.

From the time that the syndicates of persons in appointments, have paid their capital to the Bank they will be given interest on the amount deposited, and will make use of them in a manner to benefit the profession they represent—that is, by the establishment of libraries, courses of instruction, &c.

## 2ND SECTION—PERSONS RECEIVING WAGES.

*Preliminary Observations.*

I suppose five groups containing twenty members each.

The members of each group are of the same trade, but the different groups may represent different trades.

I suppose that each group requires \$400 for the purchase of materials and tools necessary to starting a productive association. If each group were reduced to rely on themselves alone, and each member agreed to pay a subscription of \$0.20 per month until the sum of \$20, for instance, was reached, it would take 100 months to make up the \$400.

Join their forces, on the contrary, and each group will, in five years, have \$400 at its disposal, although having paid but \$200.

So that by the principle of associating the funds of the groups we lend 5+400; \$2,000 in five years, with \$1,200 paid monthly.

The calculations are easily made year by year.

I must explain that I take into account the interest on capital paid or borrowed.

FIRST YEAR.			FOURTH YEAR.		\$
Paid in subscriptions—		\$	Balance of disposable capital.....		120
5x 20 x \$2.40.....	240		Amount of capital paid during present year.....		240
			Reimbursement of balance of loan to first group.....	200	
			Reimbursement of loan to second group...	200	
The capital paid is not sufficient to be loaned.			Amount of disposable capital.....	760	
			Loaned to a third group.....	400	
			Disposable balance.....	360	
SECOND YEAR.			FIFTH YEAR.		
Capital previously paid.....	240		Balance of disposable capital.....	360	
Capital paid during present year.....	240		Capital paid during present year.....	240	
Amount of capital disposable.....	480		Reimbursement in full of second group....	200	
Loaned to a first group.....	400		do of half of third group.....	200	
Balance in bank.....	80		Amount of disposable capital.....	1,000	
			Loans made to fourth and fifth groups....	800	
THIRD YEAR.			Balance to be carried.....	200	
Balance of disposable capital.....	80				
Capital paid during the present year.....	240				
Reimbursement of half amount loaned first group.....	200				
Amount of disposable capital.....	520				
Loaned to the second group.....	400				
Balance remaining in bank.....	120				

As we perceive, at the end of the 5th year, they possess the following:

Tools completely paid for by two groups.

One Group its tools half paid for; and for the two others the \$400 each required for the purchase of tools.

And thus, by this calculation, I determine how the idea can be put into practise.

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 PRACTICAL WORKING.

## 1ST PHASIS.

*Constitution of the Money Capital and the Purchase of Tools.*

Formation of small bands (about 20 workmen) consisting of workmen of the same trade.

The amount subscribed must always be maintained, or else the Syndicate must agree to pay the same sum of monthly subscription.

Each workman agrees to pay a monthly subscription of say, for instance, \$0.20, during a period of ten years. The immediate formation of a syndical union, to be formed simultaneously with the bands or groups. The more expensive the tools are the larger should be the groups composing the syndical union.

The syndical union is formed for the purpose of giving the groups an opportunity to purchase tools, in order that in the future they may found a productive association.

From this union there arises, besides the idea of mutual capitalization, that of mutual credit.

Each year the group to be benefitted is drawn by lot, unless an agreement is made to the contrary.

The loan made to each group is to be paid in two years, and the capital is expected to bear interest.

To meet this engagement the members of the group pay, beside their monthly subscription, a supplementary one, calculated in proportion to the amount to be paid back.

The members composing the group recognize their solidarity, and by this means the entire group guarantee to the Syndical Union the payment of the sum loaned.

The capital is formed at the same time as each group becomes owner of its tools.

*Observations*

It may be answered that workingmen would find, this system of payment of borrowed capital in two years' time, little in accordance with the amount of money at their disposal. The objection can be easily surmounted by a simple calculation.

I will suppose that a group of twenty members has to pay \$400 in two years time. We find that each member has to pay \$20, or \$10 per year. If to this amount is added the usual subscription, \$2.40 per year, we find that each workman, during the most critical period of the formation of capital, will have to pay \$12.40 *plus* the interest.

Grant the maximum of the monthly subscription to be \$1.20; where is the workman who, knowing that he is saving for himself, cannot contrive to put by this sum every month? It being noted, however, that the tools, which are bought on the most advantageous terms, may help him to pay the greater part of this amount by the extra work he is enabled to do.

In my own opinion, each group could pay for its tools in one year, without any great effort, and, consequently, the five groups could pay for their tools in three years' time.

## 2nd PHASIS.

*Formation of Societies for Production.*

When the membership of these groups, formed into syndicates, is sufficiently large, they limit their respective operations, and the capital is divided in equal shares among the groups.

Following the instance just given, each group will receive \$480, besides interest.

Each group will then form itself into a Society for Production, with a capital of \$880, represented by:

Cash.....	\$480
Tools.....	400

Altogether.....	<u>\$880</u>
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Thenceforward each syndicate for capitalization, may do commercial business, and credit will be procurable by means of the coöperative bank previously established by the group of persons in appointments.

For this purpose, or rather from that time, each association for production will deposit its cash in the coöperative bank of the persons in appointments, where, in consideration of the \$480 deposited they may open an account for \$880, the material and tools bought by the group, serving as security.

In order to effect this, the groups convert into shares of the coöperative bank a part of their capital, equal in amount to the tools bought—say, as in our example, \$400. Thus will the question how is credit to be procured for workingmen, be answered, and a practical application given to the formula:

“Form yourself your own capital, and when that is established, credit will come to you.”

## POPULAR BANK OF MILAN.\*

### EXTRACT FROM THE STATUTES.

#### TITLE I.—*Constitution, Object, Duration.*

Art. 1. There is established in Milan an anonymous society of limited liability, under the name of the *Popular Bank of Milan*.

Art. 2. The object of the Bank, is to secure credit for its shareholders by means of mutual savings.

Art. 3. The duration of the Society is limited to 50 years, with a right to extend the time: the business headquarters are to be in Milan.

#### TITLE II.—*Business Capital and Shares.*

Art. 4. The business capital is formed as follows:—

(a) By shares bought by the members.

(b) By the funds of the Society, procured by means of entrance fees, and by the portion of the shares destined for the reserve fund.

(c) By every kind of annual profit.

Art. 5. The circulating funds of the Bank may be still further increased, by deposits at interest made in the Bank, and by amounts loaned on the security of its business capital.

Art. 6. Any person wishing to be admitted to the Society must make his demand in writing to the Council of Administration, signed by himself and supported by two associates, in which demand, he agrees to submit to the rules of the present statutes. Anyone refused admittance by the Council of Administration has a right to appeal to the Committee of Arbitration.

Art. 7. Coöperative societies of production, and Mutual Aid and Credit Societies may be admitted in the bank with the same rights and obligations as any other member, they being represented by a proxy provided with the customary power of attorney.

Art. 8. Every member binds himself to the following:

(a) To pay the entrance fee which, for the first year is settled at \$0.80, payable \$0.20 at least on entering and the balance during the first quarter;

(b) To pay at least one (1) share of \$10.00, even if it be by small monthly instalments of at least \$0.20.

(c) To become responsible to the entire amount of subscribed shares for all obligations assumed by the Society.

Art. 9. The member has the following rights:—

(a) To vote in the general assemblies and to take part in the deliberations in accordance with Articles 11, 32 and 37.

\* Statutes of the Popular Bank of Milan, translated by Mons. Francesco Vignano.

(b) To obtain credit at the Bank within the amount and in the manner established by Articles 17, 18, 19, 20, 21, 22, 23, 24, 25 and 26.

(c) To share in the profits of the Society in accordance with Article 27.

Art. 10. The shares are personal and nominative; they can neither be pledged as security nor subjected to any other sort of obligation, neither alienated nor sold, without the authorization of the Administrative Council, being secured in favor of the bank as warranty for its credit transactions, security, &c., which the shareholder may contract with the bank according to Articles 17, 18 and 20.

Art. 11. No member is allowed to own more than 50 shares. No one, even those owning more than 50 shares, has more than one vote in the general assemblies. (1)

Art. 12. Any shareholder who has completed the payment of one share \$10.00, shares in the yearly dividend. Whilst any share of which at least a quarter has been paid at the time of the yearly balance sheet will be given a quarter share in the dividend, and therefore the dividends will be regulated according to the proportion of each payment, and divided into four parts, in accordance with Article 13, following.

Art. 13. Any subscription or payment of shares made during the year will share in the annual dividend in a like proportion divided into four parts, that is, those paid during the first quarter will share proportionately in the dividends of the three following quarters, and so on, no count being kept of the quarter in which the payment was made.

Art. 14. Each year the Administrative Council will settle the course of action to be settled concerning the participation of new members in the reserve fund.

### TITLE III.—*Transactions of the Bank.*

Art. 15. The Popular Bank of Milan proposes the following:—

- (a) To make loans to its members;
- (b) To discount bills of exchange of members;
- (c) To receive deposits and to open current accounts;
- (d) To bank funds and pay the account of members.

During the last two years it also does the following business:—

- (e) Issues savings bank books;
- (f) Administers values confided to it;
- (g) Issues mandates bearing daily interest. (2)

Values remaining, after the principal transactions of the Bank have been satisfied, are employed for amounts preventatively established by the discount Committee, in discounting drafts even of non-members known to be solvent, with at least two signatures for not longer than three months rate, also on the purchase of *bons* or State Treasury notes, or notes of the municipality. The Bank may, without recourse to the courts, or can, in case of debts not settled when due, sell, by means of a public official, all articles of any kind left on deposit, as security or pledge, the depositor, being obliged to consent to this in the deed accompanying his deposit or pledge, until the Bank is satisfied for amount of credit, capital, interest and costs.

Art. 16. The Society being principally intended to secure credit by means of savings and co-operation, formally binds itself to abstain from any kind of transaction relating to exchange.

### (A) LOANS.

Art. 17. A member requesting a loan should:

- (a.) Be free from any arrears or past loans, should be free from debt, and have in no way impaired his warranty;
- (b.) Be in a position to assure its payment.

(1) In order to check the influx of money coming to the Bank in the shape of shares and deposits, it was decided in the Assembly of 1st January, 1872, that no more than five shares per year should be granted to present or future shareholders, and that the shares could not be sold or alienated until one year after their issue. Later on they limited to one share per year, shares to be granted present and future shareholders.

(2) The Popular Banks of Venetia, particularly that of Padua, discount bills of sale, and notes of dealers either in goods or labor.



Art. 18. The Administrative Committee having taken into consideration the state of the funds, and the position of the borrower, may grant him a loan of double the amount of his paid up shares or of his payments. For larger amounts the security of other members, or of third parties of known solvency, or pledges or other sufficient warranty, is required. The Administrative Council, together with the discount Committee, decide upon their acceptance and validity.

Art. 19. Loans may be effected according to particular circumstances, or as a simple civil obligation, or by means of drafts.

Loans may be made on deposit of title deeds of public rents, or other public values, and on obligations of commercial associations of industry under the rules of the Statutes.

#### (B) DISCOUNT.

Art. 20. Members of this bank may offer for discount their effects of change, according to the rules established by Articles 17 and 18.

Art. 21. The smallest loans and discount will be given the preference.

Art. 22. Members who have been refused credit may, if they wish, appeal to the Council of Arbitration, who, together with the Director, will answer all claims.

Art. 23. Loans should not be given for more than four (4) months. Nevertheless, the Administrative Council may, on request of the member, and for loans made on civil obligations, grant one single delay, not to exceed three (3) months. Payments may be made in several instalments, but always in accordance with terms settled beforehand. Drafts becoming due only six months after date of their presentation may be discounted.

Art. 24. The rates of interest and commission on loans and on drafts are determined by the Administrative Committee, in accordance with the general state of the market, and are payable in advance at the time of loan or discount. In the event of delay in payment of the loan or discount, the interest and commission increase in proportion to the delay and attendant circumstances.

#### (C) DEPOSITS OR CURRENT ACCOUNTS,

Art. 25. The Bank receives cash deposits, with, and without interest, and opens current accounts in favor of depositors. A means will be established in the regulations by which to mobilize deposits on current accounts with the system of checks and Bank *bons*.

#### (D) TO RECEIVE AND PAY MONEY ON MEMBERS' ACCOUNTS.

Art. 25. Any member may give the bank a right to receive and pay out sums on his account within the limits of the city of Milan, on simple payment of the customary costs and expenses. Whenever the Bank is in a position to do business outside Milan, and does banking business in other localities, it will pay, exact and receive.

### TITLE IV.

#### *Profits and Reserve Fund.*

Art. 27. The profits, as given by the yearly balance sheet, will be divided as follows:—

(a) Seventy (70) per cent. to the shareholders, in accordance with Articles 12 and 13;

(b) Twenty (20) per cent. to the reserve fund, Article 20.

(c) Ten (10) per cent. reserved for the employees of the Bank, whenever the Administrative Council may deem proper. The portion not distributed in this way will be added to the reserve fund.

Art. 28. The reserve fund is formed as follows:—

(a) By means of entrance fees;

(b) By annual assessment on the profits, as stated in the preceding article.

When the reserve fund has attained the proportions of one-quarter of the amount of business capital, the share in the profits assigned it will be divided among the shares (capital), and in the event of a future decrease in the reserve fund it will be again increased, as determined by Article 27 (letter b).

## TITLE V.

### *Leaving the Society by being Expelled, or by Sale of Shares.*

Art. 29. Any member who, from any cause not accepted as valid by the Administrative Council, shall have been in arrears with his subscription for three consecutive months, will lose his right to membership together with all claims for reimbursement on the sums already paid by him; and the Administrative Council will, moreover, have the right to expel any member from the Society who has forced the Bank to take legal proceedings against him, either for debt or for his guarantee, or if he has been guilty of dishonorable conduct. However, in such cases, the Society is obliged to reimburse the member to the amount of his shares as given by the succeeding balance-sheet.

A member who has been expelled by the Administrative Council has the right to appeal to the Committee of Arbitration.

Art. 30. Any member who has contracted neither debts nor obligations as guarantee in regard to the Bank, is at liberty to alienate or sell to a member, or any other person not a member of the Society, provided such action be approved by the Administrative Council.

### *Discount Committee.*

Art. 52. The discount committee consists of the Administrative Council and of twenty-six (26) members elected every three months by the General Assembly; who, three by three every week, according to the order of their election, together with two administrative Councillors, form the discount Committee. No draft can be discounted by the popular bank, and no advance can be granted without the approval of the discount Committee, who decide by absolute majority of vote.

If a member of the discount Committee be unable to serve, he is replaced by the member following in the order of election. The Director and the other members are under obligation to give any information in their power required by the discount Committee.

### *Committee of Auditors.*

Art. 53. The auditors are three in number; they are elected by majority of votes of the General Assembly in private ballot; their election is for one year, and they are re-eligible; however, the first election is valid for the space of two years. They see that the Statutes and business regulations are strictly enforced, visiting the Bank in turn every week to learn the state of affairs; they have a right to demand any information they may require from the Director and employees of the Bank, such as examining the registers and deeds, and they may, moreover, at any time, inspect the books of the management, verify the state of the funds, revise the table of transactions, the balance-sheet and all the bank accounts.

Art. 54. The auditors note down in a book for the purpose, the advice they believe it their duty to give on the management which they are obliged to superintend, and on which they must give a detailed report in writing at the ordinary annual Assembly at which their authority ceases. They may, however, in urgent cases, draw attention to any irregularity in the working of the Bank they may have discovered. This they may also do at the quarterly and extraordinary meetings.

### *Committee of Arbitration.*

Art. 55. In the event of any dispute arising between members, and the management, in regard to matters concerning the Popular Bank, the parties must refer it to

a special committee of three arbitrators, chosen every year from the body of the assembly by majority of votes, and always re-eligible. Nevertheless, if one of the parties is not satisfied with the decision of the arbitrators the final decision will be given by three other arbitrators chosen by the assembly of members, whose judgement will be without appeal. At the first election the arbitrators remain in charge for two years, besides which they possess the ordinary powers of arbitrators.

### RUSSIAN CO-OPERATIVE BANKS. \*

The statutes of the Russian coöperative banks differ very little, and they all more or less resemble the first bank established in Russia, that of Ragentwenskoë.

The principal features of these Statutes may be resumed as follows :—

1. Banks whose object is to receive the savings of the peasantry and to lend money to members.

2. The very great majority of Banks do business among the rural population.

8. Membership is not limited.

4. New members are admitted by the General Assembly.

5. Members can leave at will by giving due notice.

6. A member may be expelled from the Association if he fails to pay his annual subscription or any amount loaned.

7. The share paid to the Bank by members, is equal for every one and does not generally exceed 100 roubles (\$75.00.)

8. Payments made by members on their shares, generally amount to 3 roubles (\$2.25) per annum, payable monthly, or in one sole payment.

9. Members leaving the Association or expelled, are paid their share only one year afterwards.

10. Shares are not transferable.

11. The reserve capital is formed by a share assessed on the profits (not less than 10 per cent.); it is invested in State securities, and bears interest so long as it does not exceed one-third the amount paid by members.

12. In the event of the Bank going into liquidation, the reserve capital is destined to help popular institutions for instruction.

13. The Bank receives deposits from its members, as well as from persons not members.

14. The sum total of all the loans and engagements entered into by the Association, should not exceed ten times the amount paid by members, and the reserve fund together.

15. The engagements entered into by the Association are guaranteed, first :

(a) By the annual profits ;

(b) By the amount paid by members ;

(c) By the reserve fund ;

(d) By the individual property of each member, they being bound together.

16. The Bank makes loans only to its members ; the maximum of the amount loaned is once and a-half the amount the borrower has in the Bank.

17. The loans are made at nine months, with the supplementary months allowed.

18. Members are security for one another for loans.

19. Each member has a right to become guarantee for half his payments. The fact of his becoming guarantee does not take away from his right to borrow.

20. The profits of the year are divided among the members in proportion to the amounts paid by them, the amount for the reserve fund and for remuneration of the management having been previously deducted.

21. The business of the Bank is managed by a Board of direction, consisting of three members, who are generally elected for three years, and are under the control of a council of revision, composed of six members, also named for three years. The council meets once a month ; and also by the General Assembly, that meets once a year.

\* There are about 1,500 co-operative banks in Russia.

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 THE POPULAR BANKS OF BELGIUM.\*

The Popular Banks, or associations of Mutual Credit have been in existence in Belgium for over 25 years.

There are now 22 Popular Banks actually in existence in Belgium; the oldest among them is that of Liège, founded in 1864; the one most lately established is that of Argenteau which was instituted in 1889.

Since 1889 the Popular Belgium Banks have formed themselves into a federation; delegates from the banks meet every year in congress to examine and discuss questions of general interest. The condition of Popular Belgian Banks in 1889 may be resumed as follows:—

Number of members .....	10,000
Capital paid .....	\$ 400,000
Deposit for current accounts .....	600,000
Reserve fund .....	60,000
Advances .....	6,000,000
Total amount of transactions .....	30,000,000

To become a member of a Popular Bank it is required that a sum of \$40.00 be paid, but the greatest advantages are offered shareholders in the payment of their share of capital. They are thus allowed to pay the amount in one sole payment, or in several, and notably by monthly instalments of \$0.40, or even by weekly payments of \$0.10.

Belgian Popular Banks, which are all established on the suggestions given by Schulze-Delitzsh, are based on the principle of absolute solidarity. But Belgian coöperators, far from seeing in solidarity a necessary condition of their existence, believe it to be a real danger for their members, and that were it generally adopted, would inevitably tend to compromise Belgian institutions of mutual credit.

At the present time the liability of shareholders in Popular Belgian Banks is—with one single exception—restricted to the following conditions:

The responsibility is, in one Bank, unlimited.

In one Bank the liability is limited to .....	\$1,000
In nine do do .....	200
In two do do .....	80
In one do do .....	38
In eight do do .....	40 †

To prove that popular Banks are really democratic institutions, established mainly for that class of citizens who, without the fruitful principle of mutual help, would experience very great difficulty in finding credit, it will suffice to mention the different trades to which its members belong.

Thus, the 2,706 members of the Popular Bank of Liège, on the 1st of January, 1887, included 132 distinct trades, among which we note:—

295 merchants, 240 employees, 214 gunsmiths, 98 tailors, 74 shoemakers, 72 professors, teachers male and female, 63 domestic and other servants, 54 carpenters, 49 seamstresses, 46 housekeepers, 43 agriculturists, 39 painters, 38 mechanics, 38 moulders, 33 cabinetmakers, 29 adjusters, 29 butchers and pork butchers, 29 engravers, 28 contractors and masons, 28 railway guardians, 28 bakers, 28 locksmiths, 28 letter carriers, 27 turners, 25 coffee-house keepers, 24 printers, 23 labourers, 20 sculptors, etc.

As regards the transactions of the Bank, the reporter of the Belgian section thus gives a resumé:—

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\* Extract from Mons. Micha's report, *Le Credit Mutuel*.

† That is to say, the simple amount of the share.

To show how little shareholders understand the liability they may have assumed by accepting the principle of unlimited solidarity, it will suffice to state that the Popular Bank of Liège, modified their Statutes in General Assembly, and changed their unlimited liability to a liability limited of \$800 per share, at which more than one hundred shareholders withdrew from the Bank, stating that they would not risk such a liability. And yet, up to that time they had been liable to the full extent of their possessions.

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“Our Mutual Credit Associations, do generally all kinds of banking business with their members—discount, commercial values, advances of funds for guarantee, loans on security, hypothecary guarantees, or on deposit of deeds, opening credit, discount, etc.

“A workingman, an artisan is fired with the noble ambition of mounting step by step the social scale; he wishes to start in business on his own account; he is able at his trade and a steady man. He, may with all confidence, apply to a Popular Bank. They will open a small credit account for him, which will frequently be a valuable help to him, certainly in the beginning.

“Has a workingman’s household to incur any special expense for provisions, at the beginning of winter, for instance, or to make any exceptional outlay for establishing a son or daughter, an advance can be obtained from the Popular Bank, which will allow them to make their purchases for cash and under advantages as to price.

“The most ardent desire of a workingman, a foreman or an employee, is frequently to own a small home of his own. In this case a Popular Bank can be of the greatest use to him. Let him but go to the Bank and say: ‘I have saved a few francs; I want to buy or to build a small house; advance me the three or four thousand francs I need; you will enter the amount of my money, and every month, or every three months, when I come to pay the interest, I will bring you my further savings to reduce my indebtedness.’

“Could such a request be unfavorably received? Popular Banks assist every day honest, thrifty and industrious laborers to become owners of their houses.

“These few examples will suffice, we hope, to show the beneficial influence exercised by our mutual credit associations, as regards improvement in the position of our working classes.”



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SECTION XI.

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WORKINGMEN'S HOUSES.

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## WORKINGMEN'S HOUSES.\*

### THE ROUEN SOCIETY OF CHEAP HOUSES.

The Rouen Society for cheap houses is of recent formation (June, 1887); it is not speculative. The shareholders cannot in any case expect more than 3 per cent. on their capital; it is purely a philanthropic work which has not received from the city or Department of State either subsidy or warranty of interest. The capital shares, fixed provisionally at \$21,700 has increased (1st January, 1889) to \$26,000 divided into 260 shares of \$100.

Its object is essentially philanthropic; it seeks to render property accessible to workers; with that intention it acquired at Rouen, on the left bank of the Seine, a piece of land of 55,000 square feet, so arranged as to have twenty-four houses on the street.

Six sample houses were built in the last four months of the year 1887. They were in such demand that the administrators of the Society considered it necessary, in order to meet the numerous and pressing demands made to them, to build twenty-seven in 1888 and eleven in the autumn of the same year.

As a means of giving to these prospective buyers the houses they occupy, the Society gives them a lease with promise of sale. This lease is for the space of sixteen years and may be cancelled each year at the request of the occupant; the price is composed:

- 1st. Of the interest at 4 per cent. of the capital employed on the house lot.
- 2nd. Of the sum necessary for the payment of this capital during the period of the lease.
- 3rd. Of the general expenses of the Society valued at 1 per cent. of the capital unpaid.

The lessee takes charge of the property from his entry into employment; he must keep it in order, pay the taxes, insurance, etc., as if he were already proprietor.

To secure the proper and complete execution of his lease the Society demands from the lessee, on his entry into employment, a payment equal to the tenth of the value of the immovable; nevertheless, it comes to the aid of the workingman whom it considers worthy, and who does not possess altogether this sum. It lends to him on a current account, with interest at 4 per cent., to the extent of \$45.00, and allows him to relieve himself of this indebtedness by monthly payments of \$1.00.

In April, 1889, the Society made agreements on these terms for 44 houses with workmen of different trades; 43 of these lessees were married; 1 was a bachelor; 14 had no children; 16 had 1; 8 had 2; 3 had 3; 2 had 4; 1 had 5.

In all, the number of this group were 141 souls.

We will now see what the person taking one of these houses must pay in order to become proprietor or to enjoy it as lessee; let us first see what these houses are:

5 are built on a lot of 957 square feet.

28	do	1,166	do
11	do	1,650	do
The main body of the first		364	do
do	second	363	do
do	last	365	do

The dependencies of each of thirty-three first cover a surface.....  
 .....88 square feet.

Those of the last eleven.....110 square feet.

The gardens occupy a surface of about:

605 feet—715 feet or 1,155 of surface.

\* See also section XIV.

We have reproduced from samples of workmen's houses, a few chosen from among those best adapted to the custom and climate of the country. The documents were unfortunately burnt at the fire which destroyed a part of the workshops of George Bishop.

Each house, little or great, has:

A cellar under ground;

A kitchen and a room, with chimneys and fireplace on ground-flat;

A room with fireplace, and one or two rooms without, on the first flat;

A laundry with furnace and boiler;

A water-closet on a pit of 8 cubic metres deep; } At the end of the garden.

A woodshed.

The material employed in the construction of these houses are: stone, brick and rough stones; the thickness of the walls, of the partition walls, the floors, the plastering, carpenters' work, the roofing, etc, are all of similar quality as those used in building at Rouen and give every guarantee a solidity and durability.

The height of the ceiling is 8 feet on the ground floor; 7 feet 8 inches on the first flat.

The soil is excellent and easily worked; air and light circulate freely around these houses bounded by the street, which is 32 feet wide, and by the garden.

The fountains erected by the city near these houses give them an abundant supply of pure water; the rain and dirty water are carried to the drains by means of varnished earthenware pipes, at the head of which is placed a siphon; scavenging is done every day at the expense of the municipality. So that, on the score of health, nothing more can be desired.

The cost of these houses is as follows:—

	Small,	Average,	Large.
Land.....	\$ 96	\$116	\$165
Main body.....	400	475	490
Dependancies.....	70	70	75
Walls and fences.....	40	40	55
Drainage.....	15	15	15
Cost of building.....	29	35	38

They are thus sold at.....	\$650	\$751	\$838
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$\frac{1}{10}$  payable cash and the balance with interest and costs in 16 years as follows:

\$54.00 for the small ones.

62.00 for the average ones.

69.00 for the large ones.

The annuities are payable by twelfths of:

\$4.50, \$5.20 or \$5.40.

The final contract of sale may be obtained after the fifth year of enjoyment from the time he has paid, over and above the 10th so-called guarantee payment, a sum equivalent to the payment of five years.

To facilitate this end the Society receives on current accounts, with interest at 4 per cent., the savings of the purchases in sums of \$10.00 and over.

But if the occupant, for reasons of which he is the sole judge, does not wish to buy the property, and asks a resiliation of the lease, allows him to return the property on condition of his fulfilling his enjoyments with it, and restoring the premises in good condition:

1st of his payment in warranty.

2nd of a sum on each annuity paid, fixed at.

\$18.20 for the small dwelling.

21.00 for the average dwelling.

23.40 for the large dwelling.

In such case he will not have paid more for annual rent than:

\$35.80 for the small dwelling.

41.40 for the average dwelling.

46.20 for the large dwelling.

The Rouen Society for cheap houses, does a useful work, as we may see in the two cases.

In the first, it permits the working-man who has the laudable ambition of possessing a home, to do so surely and economically; surely, because he has only to pay his rent for sixteen years, to become proprietor; economically, because the rent has not been appreciably higher than what would be paid for a similar dwelling to an ordinary proprietor.

In the second case it allows him, who cannot, or will not occupy the house, except as tenant, to constitute for himself without, too much, a capital a little more than one third of the annual sums he has paid.

The buildings of the Society are but finished, and nevertheless already we can perceive other advantages than those enjoyed by the occupants. It will oblige the proprietors of workingmen's houses to take greater care of the sanitary condition of these houses, and perhaps to consent to a decrease in rent, for there are many that have for many years derived a large revenue from these small dwellings. This explains the ease with which the Society collects its tenant-proprietors and foreshadows its great success. As a further guarantee of these results, the Society deals with the working people, a laborious and honest class, who pay regularly their annuities of twelfths.

### REAL ESTATE SOCIETY OF ORLEANS.\*

HAVING FOR ITS OBJECT THE DEVELOPMENT OF A SPIRIT OF SAVING BY HELPING IN THE ACQUISITION OF PROPERTY.

In 1879 two workingmen, intelligent initiators, without any capital and without any other support than the coöperation of a few disinterested men, conceived the idea of establishing a building society, which they called the Real Estate Society of Orleans, with the double object of increasing the number of small dwellings, so as to surmount the difficulties arising from the increase in rents, and above all of providing for the workingman, the father of a family, a healthy dwelling, of which he may become proprietor within a short delay, which he can shorten by anticipating payments, according to the payments he has to make and to his habits of punctuality and order.

The principal object of the society, then, is to give the workingman the opportunity of becoming proprietor of his house. And this purpose it has expressed in the sub-title of the institution. There is printed at the head of its statutes: "To develop the spirit of saving and to help in the acquisition of property."

The Anonymous Real Estate Society of Orleans, with variable capital, has constituted a nominal capital of \$40,000, and a working capital of \$15,380, divided into 769 shares of \$20, subscribed in most cases by the poorer class. This capital, originally \$40,000, was realized by degrees according to need. It was raised successively from \$40,000 to \$60,000, and from \$60,000 to \$80,000, the actual amount subscribed and paid. This capital bears interest at the rate of 5 per cent. net interest, without prejudice to the constituting of a reserve fund equal to the tenth of the business capital. And what may be surprising at first view, these \$80,000 were sufficient for the purchase of land, and the erection of 215 houses (203 of one-storey, some of which have mansards, five of two-storey and seven on ground floor), of a collective value (including land) of \$440,000. The important difference between the working capital and the sum expended was covered by the sale of lands, the payments of guarantees, the beginning of the sinking fund, the anticipated payments, and above all by the means of hypothecs. These 215 houses built have each a purchaser; the Society does not speculate and does not build in advance; it deals with a plan and a lump sum. Up to the present time all those who have acquired houses have fulfilled their contracted engagements, five or six at most, too indifferent require some slight stimulus.

The working of the Society is very simple; the workman who becomes proprietor finds himself in one or the other of the following positions—either he has saved the price of the land, or his resources have not yet permitted him to do so.

\* Notice to the Jury.

In the first case the society sells him a property for which he pays cash, and it makes with him a bargain to build the house to be erected; the plans are submitted to him, the cost settled for the whole, but the buyer has always the right, while the building is in course of construction, to modify, according to his wish, the details of the building and the interior arrangement; what cost he diminishes is taken from the total cost of the plan, and what he adds is added as a supplementary charge. This mode of acting compels the purchaser to give, at his own cost, an hypothec in favor of the Society, on the house built, which remains as a security. It is discharged on paying annually \$7.10 per cent. of the total price during twenty-five years, which secures the complete payment of the capital and interest at 5 per cent. He may also, as has already been stated, make at any time payments in anticipation, and thus shorten the time when the property will be free. On the other hand he is allowed to improve the condition just above stated, by securing a loan, which the notaries of the Society have been able, up to this time, to secure at the rate of  $4\frac{1}{2}$  per cent. instead of 5 per cent., which reduces the annuity for interest and sinking fund, in that twenty-five years, to \$6.75, instead of \$7.10 per cent., to a sum equal to at least a half of the price of the immovable.

This lender takes the first hypothec on the house; the Society consents to rank after him in the second rank. This advantageous change from the first conditions does not interfere with the conditions of freeing the property in 25 years, when his account with regard to the Society, which is first to be paid, has become the creditor, it receives interest at  $4\frac{1}{2}$  per cent., equal to that paid to the mortgagor obtained by the notary.

The Society thus becomes a sort of savings bank of its purchaser; by accepting on account the sums paid in, it forms the amount due to the hypothecary, which will be thus made up when the loan is due.

The Society, on its side, reaps an advantage from this mode of proceeding, as it is put into immediate possession of a sum greater than half the cost of building, and which permits it to undertake new operations without being obliged to await for the formation of a capital relatively important.

Though the workman may not be able to buy the land, the Society is still willing to receive him; it limits the first payment in cash to the least possible amount. Sometimes the man's honesty alone has been accepted as a sufficient guarantee. If the workman is well known to be of steady habits it contracts with him, it rents him a house arranged to suit him, and inserts the promise of sale in the lease; if the house pleases him he keeps it, and pays for it, as in the preceding case, by an annual amount of \$7.10 per cent. on the entire price during twenty-five years.

The second system binds the Society, but does not wholly bind the workman, who, during the first twelve years of his lease, is at liberty to cancel his lease, notwithstanding the promise of sale inserted. The conditions under which this resiliency can be effected is set forth at length in the lease.

The principal samples erected by the Society are the three following:—

1st. House of two stories of 17 x 22: its price, including land, \$100, is \$900; the purchaser has to pay annually whether he has or has not paid for the land ( $800$  or  $900 \times 7.10$ ) from \$56.80 to \$64.00. Now the renting value of the property is \$26 for the ground floor and \$34 for the first story, making altogether \$60.00.

2nd. House of two stories, 20 x 26.8, with a kitchen on the ground floor outside the building; laundry. This is the type most appreciated by the workman. The value is \$1,200 over and above the price of the land, which is supposed to be paid at the time of the purchase; the annual payment made by the purchaser is ( $1,200 \times 7.10$ ) \$85.20. The renting value of the immovable represents \$84.00; \$40.00 for the 1st story and \$44 for the second. The same house, by means of a supplementary expenditure of \$400 at most, can be enlarged by a mansard; its renting value is thus increased from \$36 to \$120; the amount to pay annually in this last case is ( $1,600 \times 7.10$ ) \$113.60.

3rd. Houses also of two stories ( $26.8 \times 28.4$ ). It contains four rooms in each story that can be occupied by one or two families; its price, with skirting, moulding, and wall paper, which does not exceed, the land being paid for, \$2,000, which, for in-

terest and sinking fund in 25 years, necessitates an average annual payment of 2,000 x 7.10) \$142.00. The renting value of that house is \$160, that is \$80 a story.

Having given the actual price of the raw material and of the work, we believe we have reached the extreme limits of low prices in our buildings. The prices which we give as remuneration for the master workman working with his staff would be indignantly refused by contractors of a higher order and would be insufficient for them. We have also endeavored to avoid these contractors who, in order to secure money too often, allow themselves to waste time on trifling details.

Moreover, the economic results which we had the good fortune to obtain are due, in a great measure, to the low figure of the general costs which never attained 1 per cent. of the works executed.

The functions of the managers of the Real Estate Society are given gratuitously, and, nevertheless, four or five members of the Council of Administration devote daily and regularly several hours of their leisure time to the direction of the Society and the overseeing of the works.\*

On the other hand, the costs of its first establishment was covered from the first series of building, by a profit realized on three corner lots.

In conclusion, the society was not a burden on the City of Orleans; it was not exempted from the payment of the road and city taxes, and it was able besides to give to the City the ground for its streets, and to contribute half of the expense of making the road.

It appears superfluous for us to enter then into longer or more minute details. We believe that we have made it our serious duty to demonstrate to the workman that property can be acquired by him if he be industrious and saving. Our relative successes have surpassed our expectations.

\*.\*

The above notice was prepared on the 1st April, 1886. The Society has remained exactly the same in everything relating to its working and its organization.

The number of buildings is actually 228, and according to all appearance, is not likely to decrease.

Workingmen's dwellings were extremely scarce in Orleans in 1879; to-day, by the sole fact of the number of buildings of the Society, and of various buildings, almost equal in number, built in the new quarter of the City, workingmen's dwellings abound, and the rents have materially diminished.

The capital of the Society was only raised to \$85,180; the actual reserve is, as formerly, equal to the tenth of the business capital. The interest given to the shareholders had to suffer a reduction; for two years past the shareholders have been obliged to support the cost of the tax. For the first time this year, that it is to say, for the inventory 1888 closing the 31st December last, the interest allowed on the shares will only be 4,112 per cent. taxed to their charge. We have reason to hope that a large reduction will not become necessary for the future.

In fact, the general commercial industrial crisis, etc., etc., has weighed and weighs very heavily on the proprietors and tenant-proprietors of the Society; they have more difficulty, by reason of the diminution in the hours of labor and a decrease in wages, to pay their own rent, and moreover, many among them are unable to recover the rent due by their tenants embarrassed by the same causes, that is to say, want of work.

On the other hand, misfortune, which seems to have fallen in a way really extraordinary, on a great number of householders, customers of the Society; death for the last ten years has not taken less than twenty of the heads of families, leaving widows and orphans in misery and want.†

In the greater number of these cases the Society has been able to assist these families, but they are compelled to come to their aid in the execution of their engagements, and as to the payment of the capital employed in the construction of the building.

\* The general expenses in 1888 only amounted to \$560.

† This unfortunate position of the family should be prevented by Life Insurance.—J. H.

Serious difficulties have arisen from the fact of these unhappy circumstances— industrial crisis, want of funds, expense of assisting families, etc. The administrators were obliged to exercise their wits to meet the difficulties of this new and unforeseen condition of things. Therefore they suggested the following modifications:—1st. To cease making obligatory the payment of the hypothecary loans given in substitution for the capital of the Society.

2nd. To reduce, as far as necessary, to tenant-proprietors weighed down with the payment to the sinking fund of 50 per cent. of the value of the property, it being admitted, that with the worst possible fortune the property cannot in 25 years decrease in value to the amount of half its value, and consequently the Society does not incur any risk.

This simple modification supplied to inspire hope in the administrators to continue the affairs of the Society to a good ending, in so far as the difference of  $\frac{1}{2}$  per cent. not paid by the shareholders, and of the tax charged to these last mentioned are given to the payment of the rent to the profit of the embarrassed.

*Orleans, 1st April, 1880.*

## LA SOLIDARITÉ.\*

BUILDING SOCIETY AT SAINT PIERRE LES-CALAIS.

The Solidarity procures for the workman the following different advantages:—

- 1st. To be comfortably housed and to become proprietor of the house he occupies.
- 2nd. Or to have a dwelling at a low price, and never to have legal difficulties.

He must pay his rent regularly, but the Solidarity frees him from all the pecuniary adversities of life; the wish to pay his rent which every industrious workman possesses, suffices to enable him to derive a profit from the work.

### PREFACE.

The philanthropic object of this Association is to enable the working class to obtain comfortable accommodation, in the first place, and then to give the industrious workman the means of acquiring one of the first necessities of life; a house where he can with all security find a comfortable though humble roof for his family. The benevolence and great utility of this work cannot, then, be seriously contested. When it is considered that the rents of workingmen's houses are always very high, most frequently from 8 to 10 per cent. of the intrinsic value of these houses, at least for those who pay their rent, this revenue is the true basis, for we only concern ourselves with workingmen's houses paying rent, those not paying having nothing to do with our organization; we only speak of these because it is, the not paying persons, who often double the price of these rents. The Solidarity giving all the credit possible to one or more groups of workmen, each having the wish to possess a house by means of a realized bonus and the application of a method which consists in having built, at the same time, many houses contiguous and alike, the materials, by reason of security of payment by the Association, being obtained at first cost, a group of workingmen might thus become, in the space of ten years, by paying a small rent, proprietors of the houses they occupy. This can be done the more easily at Calais, where the wages of the greater number of workingmen who conduct themselves properly, is relatively high.

To accomplish this we must pay our rent regularly, it may be said, and who can guarantee, that when he least expects it, some unforeseen misfortune so common in life may not come upon him? Enforced idleness occasioned by some commercial crises, by sickness, by reason of wounds that may entail an incapacity to work, at all times too long; by death and the thousand other difficulties and social misfortune.

It is just because we foresee these eventualities that a Society has been established having Statutes guaranteeing against all these troubles of life. For example, you

\* This society is a simple building society, and we publish the statutes to prove that we can establish societies of the nature. Where then is confiscation.

buy a house from a certain speculator, who stipulates, as a condition, the regular monthly payment of a certain sum, and also stipulates that if you fail in any of your payments the sale is null and the instalments already made are forfeited; this is usury; it is even dishonest; our laws which, alas, are known but to a few, would certainly prevent this kind of robbery, but we must understand how to invoke these laws and possess the necessary funds to obtain justice.

I do not agree either, with the strictness of the Statutes of the *Prevoyances de l'Avenir*, that gives to the Society the sums paid by those members who are unable to continue their regular instalments, or who die before they have reached the age at which they might benefit by the sale. I would wish that they would return all or at least a part of these instalments.

The Statutes of the Society prevent all these difficulties and all this injustice, so that nothing remains to the Society which we uphold, nor consequently to its members, but, the advantages to be derived at from any well organized and well regulated association.

For example: a workingman—member who is overwhelmed with misfortune, and whose delay in his monthly payments would be excusable, could, at any time, if he saw no way to surmount the difficulties into which successive afflictions had plunged him, leave the Society, On his written demand in a special register, a commission is named by the Council of Administration, and visits the immovable, makes a report estimating its decrease in value or deterioration if any exist, and presents an account for approval at the next General Assembly, in such a way as not to injure the new member who is called to succeed the retiring one; deduction being made also—or otherwise he would have been rent free—not of rent, but of the interest borrowed and affecting the property for the time that the retiring member occupied the house which he left, the balance of the capital paid is returned to him (see following example.)

## EXAMPLE:

<i>Debit.</i>	<i>Credit.</i>
Capital borrowed, due by the shareholder, being the value of 4 obligations.....\$400.00	The immovable given to each shareholder, comprising the value of the share.....\$500.00
Interest, 3 months, 4 p. c..... 4.00	Monthly payments, 3 months, at \$5 each..... 15.00
Repairs (more or less)..... 10.00	Interest <i>pro-rata</i> (1)..... 0.75
Cleaning scrubbing, painting papering, renewing..... 20.00	<i>Plus</i> value of the property the house having increased in value (if such be the case) 20.00
Wear and tear, if any..... 10.00	
TOTAL.....\$440.00	TOTAL.....\$535.75

To be reimbursed, \$95.75

Similar proceedings will be adopted for those members who abuse the benevolence of the Society, displaying an unwillingness to perform the duties stipulated by the Statutes of the Society; in such case the General Assembly on the suggestion of the Council of administration, pronounces the revocation or exclusion of the unworthy member, and orders that his account be settled has as been set forth in the preceding paragraph.

And the aid fund itself, or reserve fund, which is increased by the various ways and means which the working Society possesses, enables the Society to allow a small sum, as a consolation, to those members who are considered by the General Assembly, to be worthy and who by reason of misfortune are unable to continue their monthly payments—

(1) This interest will not be exacted if the reimbursements of the obligation is made by monthly payments.

As may be seen by the Statutes, the fate of the widow of a member is also regulated in a manner altogether fatherly, whether she marries or, with her children continues to meet the payments; the delay of her widowhood having expired, her case is considered by the Society, and restitution, as has already been stated, of the sums paid in and exceeding her debit as indicated by the particular account, set forth and kept day by day, in the individual small book.

The Society itself manages affairs, and all offices are without pay except, those of secretaries, and these are bound to furnish security when required for the funds passing through their hands; the architect also receives pay, so much per cent., according to the importance of the works.

We can see, at a glance, that the workingman who willingly pays his rent may, by means of this Society, free himself from the troubles which the necessity of obtaining a healthy residence creates, and from all apprehension of those acts of inhumanity which certain proprietors do not hesitate to practise on those who do not pay their rent, whether they have or have not a good excuse for their neglect.

As for the local societies, of which we will speak in another place, those members who are embarrassed can obtain a loan from the reserve or aid fund in order to enable them to fulfil their engagements. These loans are paid by weekly payments of so much on account—for example, a tenth of their wages.

The Solidarity, as we may see by the statutes, procures for a group of workingmen as solvent a position as any capitalist may possess. It may easily be understood that all the workingmen cannot, at the same time, be unable to pay, we may reckon on the regular monthly payment of a certain sum according to the extent of the capital loaned, and being used for the building of each group of workingmen's houses and it being granted that every workman may be considered industrious when he has saved a hundred francs, and has the wish to pay his rent, he is certain, by means of this Association, to meet others like him, who are certain to carry out our project to a good ending and to give general satisfaction. *He who can save a hundred francs can save a Thousand.*

In conclusion, nothing prevents the shareholding workman or workmen, whom misfortune may have prevented from paying, and who have not been favored by fortune, from succeeding in extinguishing their debt after twelve or fourteen, instead of the ten years that we take as a basis, without injuring thereby their comrades; each of the members having a separate or particular account, and owing to the Society the amount required to guarantee the borrowed capital for the Society's wants; the Society may then grant delay, to facilitate the laggards who may, perhaps, be able to free themselves otherwise, and by an individual loan pay the balance of their debt.

LÉOPOLD CAZIN.

#### STATUTES.

Art. 2. The Society, whose object is to enable every industrious workman to become proprietor of his dwelling, will create obligations on lots or otherwise, as may be decided by the Society, reimbursable obligations by means of quarterly drawings; or it can apply to a loan society to secure the capital necessary to carry on the work.

Art. 5. The Society's capital is fixed at..... (as many times \$100 as there are members, the minimum being 20 at least), formed of a \$100 share at least for each member. It may be increased according to the wants of the Society, each time that a group of 20 new members subscribe to the statutes. A decision given by the General assembly, convoked for that object, will be necessary, in order to increase the Society's capital.

Art. 6. There is only one kind of share, which is the nominative. These shares are numbered, and form part of a register or book, the stamp of which remains at the head office of the Society; the shares are signed by the manager, Secretary and the presidents of the councils of administration and superintendence.



They carry no interest, each member receiving compensation in the occupation of the house entrusted to him by the Society. Shareholders are only responsible to the extent of the shares for which they have subscribed, and no call can be made over and above the \$100 shares.

Art. 7. After the payment of the shares, there will be issued obligations of \$100 likewise, (at the rate of four for each share). These obligations will yield annually an interest of \$4.00 payable quarterly at the office of the Society, and will be re-imbursable by means of a drawing by lot during the course of ten years, at the rate of .....(according to the number of the share and the scale established by the General assembly) for each year.

It may be considered as a sort of loan to the shareholders, to each share of \$100 four obligations of the value of \$400; which brings up to \$500 the capital at the disposal of each workman shareholder owning a share. \*

These \$500 cannot be employed except, in the construction of workmen's homes according to the plans hereunto annexed, which the shareholders accept.

Art. 8. Every owner of a share, or subscriber to obligations, is considered as having taken communication of the Statutes, and he formally binds himself to execute them.

Art. 9. The amount of the shares and obligations is payable at the head office of the Society in one or more payments, \$20 at least on subscribing, and \$20 on account, month by month; for the shares the full value should be paid, before the entry into enjoyment of the house, and for the obligations, on the final reception of the works.

These dates of payment shall be determined by the General Assembly.

Art. 10. In default of payment, and after demand by letter, acknowledged by the delinquent to have been received, or the non-reception of which is a cause of justification, a decision to recover in law may be decided upon by the Council of Administration. This decision shall be sent to the subscriber in arrears, by the manager, and also by letter; if, after the delay of one month, he does not give satisfaction, suit will be taken nor the forfeiture pronounced, as the General Assembly may decide.

Art. 11. The shares can only be transferred in exceptional cases; in the case of the decease of the owner, when the widow, the eldest son (being of age), or the tutor to the minor children, have made within the delay of the year which follows the death, the declaration by letter that she cannot continue the obligations entered into by her late husband; when one of the shareholders, not having done his duty, has put himself in the position of being expelled by the General Assembly or who, on account of his position having become precarious, sends in his resignation. In a word, when for any reason whatever, one of the houses belonging to the Society becomes vacant, and the General Assembly has voted its occupation to any workman making application for it, and fulfilling the conditions of admission adopted by the Society. The register shall note this change, which will be signed by the new member. This transfer includes all the rights and privileges appertaining to the share transferred.

Art. 12. The obligations may be transferred at will, and, according to the cases above indicated, is the same for shareholders; these transfers may be made by simple declaration made before the justice of the peace of the canton, who examines the title with the transferrer and transferee at the place reserved for that purpose, the whole with previous consent of the Society. The rights and obligations appertaining to each share follows the share, no matter in whose hands it may pass.

Art. 14. The widows and orphans may, as has been said in Article 11, remain owners of the shares of their *auteurs*, if they see their way to fulfil the obligations which these latter assumed. In the contrary case their account will be made in the following manner: to the credit all the sums paid, deduction made of the interest at 4 per cent. of the capital (\$450) for each share, and capitalised according to the instalments which were paid on the capital; on the debit side the decrease in value of the house occupied by the shareholder, and the cost of appropriation and of reno-

\* Nevertheless when the price of the immovable exceeds the \$500 foreseen, the balance, which generally is not paid until after the entry into enjoyment of the place, shall be taken from the reserve fund, and the price amounts to \$600 each member will be allowed five obligations instead of four.

vation of the said house, the whole according to the account kept in the individual account book, keeping the account by debit and credit, and in such a way that the successor shall not be defrauded when taking the immovables abandoned.

The procedure is the same with regard to those who, for one reason or another, cease to be members of the Association; a commission of three members at least, to which the transferrer or his assign may add an expert, who has a deliberative voice with the said members of the aforesaid commission, whether he be or be not taken into the Society, shall agree as to the estimate of the decrease in value, and the cost of renewing and repairing the immovable abandoned or transferred.

This commission should always keep an account of the increase or the decrease of the immovable, no matter what may be the cause.

The amount in excess shall be given to the transferrer on his simple discharge, if he has the power to give it. This discharge should in every case be subject to enregistrement. On the suggestion of this commission, the General Assembly may, in any state of the case, allow a sum as consolation to the transferrers or assigns, who, by reason of successive misfortune, may be considered worthy of this mark of interest. This award shall be taken from the reserve fund, and shall serve above all, in whole or in part, to equalise the debit of the transferrer should it not be equal to the credit.

Art. 15. The shareholders or mortgagers who lose their ownership should at once make a declaration at the head office, so that the manager may take all necessary measures; duplicates will be given.

Art. 16. For the security of the obligations heretofore created, the Society first mortgages and hypothees the immovables belonging to it; moreover, as the partial instalments on the obligations are only demanded in proportion as the works advance, and when the business capital is employed in the building of the said immovable, and that according to the ordinary custom, the balance for the said buildings should only be paid on the final reception of the work, and when the shareholders, having already paid to the Society, as rent, certain sums; and when the reserve shall have attained an amount of certain importance, the lenders or bearers of obligations have every required security.

Art. 17. The immovables of the Society shall be insured against fire in a solvent company; the premiums are taken, like all other costs and expenses of administration, from the reserve fund.

Each shareholder shall be bound under penalty of a fine, which the Society shall fix by means of its lesser regulations which the General Constituent Assembly amplifies, to keep the house entrusted to him in good order and to make the lessee's repairs, and even to make those repairs which are considered in law as lessor's repairs, if they be produced by any negligence whatever on his part. In the contrary case (*grosses reparations*) lessors' repairs are at the cost of the Society, who pays it out of the reserve fund.

Art. 18. The repayment of the obligations or hypothees is made in the following manner: Suppose the Society to be composed of one hundred shares, and that monthly rent is fixed at \$5 per house, each month a payment of \$5 would be paid—that is to say, in order to pay about \$40 interest and to pay back from obligations which are designated by the drawing by lot, we perceive that the interest and capital is thus decreased each month; or if it be preferred, the society would accept these payments every quarter, then the mode of paying the sinking fund would be different while resting on the same basis.

Art. 27. The reserve fund or loan fund would be formed by means of special weekly payments, the amount of which will be determined by the General Constituent Assembly; it is made up of public gifts and receipts from fêtes, amusements, small lotteries, etc., which the Society has at its headquarters, whenever the council of administration decide to have them; also, from fines which each member of the assemblies must pay for inexcusable absence.

When the reserve fund shall have reached the fifth of the business capital, half of it may be applied to the payment of obligations.

Art. 30. Any shareholder may borrow the money necessary to pay his rent or monthly instalment when it is proved that he is temporarily embarrassed and unable

to do so. The request should be made by him to the manager eight days before the advance is required, so that the Council of Administration may have cognizance of it; a particular rule will indicate clearly the necessary formalities to be observed, in order that each member may profit by the reserve fund or loan fund; these special loans are paid back to the said loan fund by means of weekly payments, equivalent to about 10 per cent. of the borrowing member's wages. On liquidation the reserve fund is divided in the following manner: 20 per cent. to the manager and 80 per cent. to the shareholders.

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LA SOLIDARITÉ DÉMOCRATIQUE DES LOCATAIRES—THE DEMOCRATIC  
UNION OF TENANTS.

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SAINT-PIERRE-LES-CALAIS.

STATUTES.

TITLE 1ST.

Art. 2. The object of the Society is to secure alike to proprietors, and to lessees of leasing houses, the regular payment of their rents. This object is attained by the establishment of a loan or reserve fund destined to secure deficiencies by coming to the assistance of tenants unable to pay their rent, by lending them the money necessary for that purpose.

TITLE II—BUSINESS CAPITAL, SHARES.

Art. 5. The business capital is fixed at \_\_\_\_\_, divided in shares of \$20.00 each; they may be increased according to the needs of the Society and the number of members, by the decisions by the ordinary or extraordinary general assemblies convoked for that purpose.

Art. 6. There is only one kind of share which is nominative; the rate of interest is fixed at a maximum of 4 per cent. per annum.

Each shareholder should own one share for each \$1,000 or part of \$1,000 of the value of the immovable he occupies.

Art. 13. The duties of the manager consist in keeping the accounts of the Society, collecting the rents, informing the members of the solvency and conduct of their co-tenants,\* securing all tenants in arrears, and, finally, securing vacant houses for members that require them.

They are also allowed to pass such leases as may be considered necessary, and on the conditions set forth in the forms prepared by the General Assemblies, and without power to alter them, unless duly authorised so to do; the conditions of these leases will be discussed and decided on by common consent with the Society of proprietors.

He may also exact security from solvent tenants in arrear, and accept from them all pledges given—in a word, he will manage the Society for the general interest and as a good father of a family, and to that end he will consult with the manager of the Society of Proprietors or Lessors.

The manager will examine each request for a loan from the reserve fund that will be made to him by an embarrassed tenant, and will immediately obtain a decision upon such request from the Council of Administration.

Art. 21. The general expenses comprise the interest on shares at 4 per cent. of the paid-up capital, rent, and all payments, assurances, heating, lighting, office furniture, &c., salary of manager and other necessary employees, and generally all expenses made in the interest of the Society.

Art. 22. The profits are divided as follows: 15 per cent. for the creation of a reserve fund; 10 per cent. will be allotted to the manager, and 75 per cent. to

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\* That is his behaviour as a tenant.

the shareholders as dividend. The payments of interest and dividend are made at the place of business on the 1st April and the 1st October of each year, on the production of the certificate on which mention is made, by the manager or the administrator of the department, at the same time, of the quantity of rent due.

The reserve or loan fund is made up of a special weekly assessment, the extent of which is determined by the General Constituent Assembly. It is increased by public gifts and receipts from *fêtes* and amusements, small lotteries, &c., given by the Society at the headquarters of the Society, whenever the Council of Administration may decide; and from fines which each member of the assemblies may incur by inexcusable absence.

Art. 23. Every shareholder may at some future period, borrow the money necessary for the payment of his rent or monthly instalment when he is—for some excusable and well-established reason—unable to fulfil his obligation; a request should be made by him and addressed to the manager eight days in advance, so that the Council of Administration may take cognizance of it; the particular regulation will clearly indicate the formalities necessary to enable a member to benefit from the reserve fund as a loan fund; these special loans shall be paid back to the said fund by means of weekly instalments, equal to about 10 per cent. of the salary of the member borrowing. When the reserve fund shall attain the half of the business capital, the special assessment allotted for its creation may cease; but it may at any time become exigible, if the reserve fund should sink below that proportion.

On liquidation, the reserve fund shall be divided in the following manner: 30 per cent. to the manager, and 80 per cent. to the shareholders.

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## ANONYMOUS SOCIETY OF RHEIMS.

### FOR THE IMPROVEMENT OF WORKINGMEN'S HOUSES.

This Society was founded in 1882 by 157 shareholders belonging to all known branches of human industry, whose sole object was to improve small dwellings, both for morals and hygiene, and to do this by coöperation. Acting at their own risk and peril, their disinterestedness was proved by their Statutes, which restrict the dividends to 4 per cent., whatever may be the prosperity of the Society.

The business capital is \$100,000, of which \$75,000 are paid.

The Society is under the management of nine commissioners, whose services are given gratuitously.

The type of house chosen is pavillion in shape, detached and divided in four, each angle containing two separate stories, which gives eight dwellings in each pavillion. Each dwelling comprises an entry, two rooms, a kitchen and a water-closet. The tenants of the first floor have a cellar, and those of the second have a garret. The rents of these dwellings include taxes; the price for the first story is \$2 per month, and for the second story \$2.20 per month.

The Society has built 14 houses, containing 104 dwellings.

In 1888 the shareholders were given a dividend of 2.34 per cent. on the paid up capital.

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## MESSRS. FANIEN, SENIOR AND JUNIOR.

### BOOT AND SHOE MANUFACTURERS, AT SILLERS, PAS DE CALAIS.

Messrs. Fanien, father and son, have built, in Sillers, 160 houses for workingmen's dwellings.

The houses built by Messrs. Fanien leave nothing to be desired as regards health. They are built on the high road, and are generally surrounded by gardens, cultivated ground or lawns, so that there is a free circulation of air. The custom is to wash out the ground floors every week, and to whitewash the interior once a year. Water

is abundant in the locality, which is the first in which the first known artesian wells were sunk. Water flows naturally from the fountains in the lower part of the town; in the upper parts of the town it is only necessary to bore 26 or 33 feet to come upon a spring of water, and Mons. Fanien has placed a well in front of each group of workingmen's houses.

There is a drainage system in the yard belonging to each house, which crosses the ground floor and empties in a larger drain under the sidewalk, into which flows the rain water and all the water which has been used in the house.

By dividing his houses into 3 rooms in the first storey and 2 rooms on the ground floor, Mr. Fanien allows his tenants the opportunity of separating the sexes, which, unfortunately, is done in no other workingmen's houses in the district.

The cost of building these houses varies considerably. They often cost \$500, and sometimes \$400, according to the times and the cost of material. Some 20 were built in 1886, which cost \$393, not counting the price of the land. In 1887 some 20 others were built on the same plan and in the same street, which cost \$357, without the land.

It must be observed that, apart from the mason's work which is done by a contractor, everything is prepared in Mons. Fanien's workshops, he being his own builder and architect.

Calculating for the land around them, the houses cost about \$440; they rent at \$0.50 per week (\$26.00 per year). Mons. Fanien himself pays the taxes and makes the repairs, which are often considerable.

In conclusion, these houses at the prices stated above, give on an average, a rough profit of 5 p.c. or 4 p.c. net. An attempt was made to build 12 houses of larger size with garden attached, costing about \$500, in which it was proposed to lodge several families, or workmen intending to open a shop at home; but the attempt did not succeed, and it was never possible to rent the houses at more than \$0.60 per week, or about \$31.20 per year. Since then the houses have all been built on the plan of those varying from \$357 to \$393.

Mons. Fanien has endeavored to induce his workmen to become proprietors of the houses rented by them, by inserting in the lease a promise of sale under very favorable conditions.

The selling price is fixed at \$360, that is to say over and above the cost, payable in ten years by means of a weekly instalment of \$0.55 retained on the tenant's wages; the rent retained being \$0.40 more. In the event of the contract being broken Mons. Fanien reimburses the workman in the full amount of the payments made.

## MULHAN'S SOCIETY OF WORKINGMEN'S CITIES.

FOUNDED AT MULHANS IN 1853.\*

*Extract From the Statutes.*

The object of the Society is:

Art. 1 a.—The construction in Mulhans and its vicinity of workingmen's houses. Each house is to be built for one family without communication with any other, and besides the building, includes a yard and garden.

b. The locality of the said houses at moderate rents which must not exceed 8 p.c. on the cost price, an amount necessary to cover interest and general cost.

c. The sale of the house by successive payments, to workingmen, at simple cost price.

Art. 13.—The object of the shareholders being to provide for the well-being of the working class by means of healthy dwellings, and to assist workmen in the purchase of a home by selling the houses and their dependencies at cost price, each share in the Society can give a right to only:

1st. Interest at 4 per cent. per annum.

2nd. To repayment of the capital.

*The shareholders deny themselves all right to any profit whatsoever.*

CONDITIONS FOR ADMISSION TO THE PROVISIONAL PURCHASE OF A HOUSE.

For the purchase of a house costing under \$600. A first payment of \$60, and monthly payments of \$5.00.

For the purchase of a house costing from \$600 to \$720. <sup>for at the</sup> assessment payment of \$70, and monthly payments of \$6 00.

For a house of \$800 and over, the payments are \$80 <sup>for at the</sup> <sup>small lotte</sup> <sup>the Cour</sup> <sup>ce</sup> <sup>has been paid.</sup> Its first instalment and monthly payments of \$7.00.

The deed of sale is definitive only when a third <sup>of the</sup> <sup>price</sup> <sup>of the</sup> <sup>house</sup> <sup>and</sup> <sup>credited</sup> <sup>with</sup> <sup>his</sup> <sup>payments,</sup> all bearing reciprocal interest at 5 per cent.

In the event of the deed being cancelled for default in monthly payments, the purchaser is bound to leave the house on a simple notification, and to return it in good condition under penalty of damages-interests. His account will be stated as follows :

Rent calculated at	\$3.20	per month for a house costing	\$480.
"	"	" \$3.60	" " " \$520 to \$560.
"	"	" \$4.00	" " " \$600 to \$640.
"	"	" \$4.40	" " " \$660 to \$720.
"	"	" \$4.80	" " " \$760 to \$840.

And deducting the rent from the payments made, the balance is to be paid to the tenant on receipt of the keys, the book and receipts given by the Society.

The property must be preserved in the same state as when it was sold; the ornamental and fruit trees, and the fences are kept in order by the proprietor, who must also keep his garden in good cultivation and not build on it.

The proprietor can neither sell, nor sublet during ten years, without authorization from the Society.

The entire payment, capital and interest in full, should be paid within a maximum delay of fourteen years.

From 1854 to 1888 the Society built 1,124 houses at a cost of \$697,055, which were sold for the same amount; on the 31st of December, 1888, there remained a balance of \$89,990 due. Amounts paid by borrowers since 1854, including capital and interest, came to \$916,804.

Under the conditions of payment as stated above, a house valued at \$600 will be paid for in 13 years and 5 months, the purchaser having paid a total sum of \$865.20.

If he had rented the same house at \$3.60 per month he would have paid about \$579.60.

The house has, therefore, really only cost him a monthly savings of \$1.77 more than his rent.

The ground occupied by each house is 440 feet in superficies and the garden 1,320 feet, in all 1,760 feet superficies, giving per group of 4 houses 1,760 feet of buildings surrounded by 5,280 feet of gardens.\*

With its bonus the Society has erected a hall or asylum capable of containing 25 children, and has since added two other rooms to it. It has opened a bakery that delivers bread at from 1 to 2 cents per loaf of 5½ lbs. cheaper than the other city bakeries. It has established hot baths where baths with towels can be had at the price of \$0.075. Finally, it has constructed a large pond or basin, 1,232 feet in superficies; it is filled with hot water thrown from a large industrial establishment which is worked by an engine of 500 horse-power. A bath costs 1 cent, and more than 1,000 are given every month. Women may wash their clothes here free of charge.

\*Mulhans—Alsace. Manufacturing city of 70,000 souls. The workingmen's cities of Mulhans have served as a type for many other institutions of the same nature; they were built by Mons. Emile Muller, architect, and their success is due to the energy and philanthropy of Mons. Jean Dollfus, whose sole work this is.

\* A gives an exact representation of the situation of the houses in the workingmen's city of Mulhans. One group of 4 houses in 1888 cost \$4,000, of which \$400 was the cost of the land.

## BELGIUM.

## THE DE NAEYER COMPANY AT WILLEBROECK.

In 1886 Messrs. de Naeyer & Co., addressed the following circular to their workmen :—

*To the workmen of the de Naeyer and Co. Society at Willebroek.*

When a few months ago, on the time of the sad occurrences at Charleroi and at Liège which caused such grief to all who are interested in the workingman, and who try by every possible means to improve his condition, I had occasion to address you by means of a circular distributed among you, I said to you : “ One of my most constant subjects of thought and care has been to instil in the workman a spirit of thrift and economy. When the day comes that the workingman shall well understand what well-organized savings mean, that day shall see a marked improvement in his well-being, for, let it not be overlooked it is not large wages that gives happiness to the household, it is first of all order, good-will and economy.”

I added, “ that to encourage thrift, our Society would still continue to sell, for cash, flour and other articles considerably below cost, but that the profits realized on its credit sales (you are aware that the discount on cash sales is about 25 per cent.) would be divided among them, and that moreover, to put it within everyone's power to profit by the advantages attached to cash purchases, advances in money will be made to households which circumstances beyond their control, have straitened pecuniarily.”

We have, since then, continually endeavored to stimulate still further a love of thrift, and to improve the workingman's condition without exacting any special effort or sacrifice on his part, but only good will and perseverance.

We believe we have discovered a happy means by which to reach the end we have always had in view and so much desired to attain.

It is to assist the workman to become the proprietor of a house and garden, whilst only paying a usual rate of rent during a few years.

The following is the process by which we expect to obtain this result :

An anonymous society will be established with a capital of, for instance, \$2,000,000. This capital will be more a security than a circulating capital, and therefore we will be satisfied with a call of 10 per cent. only.

This Society will buy or build workingmen's houses of, from \$200 to \$400 value.

In exceptional cases the houses may be higher in value.

When the paid capital of \$200,000 has all been expended the Society will have recourse to the Savings Bank, who will loan it the money required at the low rates asked when all possible security is given.

This Society must sustain no losses, therefore it will only build or buy houses on the express condition that the persons asking for these houses for their workmen, servants &c, shall give a guarantee in exact value to the houses to be bought or built.

Intending purchasers may submit plans of houses, and the Society may adopt them if they answer all demands of hygiene and economy.

As the houses will be guaranteed by the intending purchasers the privilege may at times granted to the guarantees to erect them, provided it be agreed to, by the Society and the workmen.

It is, of course, understood that the Society remains proprietor of house and land until they are entirely paid for.

No sale of liquor will be allowed in these houses within fifteen years from the date of their occupation nor in any case before the house is entirely paid for.

The tenant will pay 7 per cent. at least on the amount expended (which is generally less than the usual rent).

From this 7 per cent. or more will be deducted the interest due the Savings Bank, and the remainder will be used as a sinking fund.

By this means the tenant may become owner of the house within eighteen years or thereabout, and when the whole amount has been entirely paid, then the final deed of sale will be passed.

The amounts paid monthly will be regularly deposited in the savings bank, except the part due the Society for capital paid out.

This position in regard to the Savings Bank, will be maintained so long as the latter remains the Society's creditor.

Then come the exceptional or extraordinary cases, such as :

1st. Decease of the occupant ;

2nd. Misunderstanding between the guarantee and the occupant ;

3rd. The occupant voluntarily leaving the house, or failing to pay.

1st. Decease of the occupant :

His rights may be transferred to the family, the guarantee agreeing. If not, the family must furnish another guarantee. If this be found impossible of accomplishment, the Society may replace the deceased, or cause him to be replaced by the guarantee, credit being given the family for the sums paid the Society (interest and sinking fund), with deduction of 5 per cent. for rent. It is, of course, understood that if the Society replaces the deceased tenant, the first guarantee is discharged.

2nd. Misunderstanding between the occupant and the guarantee :

The tenant must furnish another guarantee agreed to by the Society, otherwise the latter has a right to assume the tenant's position or to make the guarantee assume it, and the same privilege as in case of decease, that is, account will be taken of the amounts paid to the Society (interest and sinking fund), deduction of 5 per cent. being made for rent.

3rd. The workman voluntarily leaving the house, or failing to pay :

By so doing the tenant loses all his rights, except what may have been paid over 6 per cent.

In such case the Society must discharge the guarantee, unless it prefers to transfer the house to the guarantee under the same conditions as those stipulated in case of decease or misunderstanding.

In any of these events the person occupying the house must leave it voluntarily, otherwise he will be forced to do so by legal means, and the costs entailed by this eviction be deducted from the amount coming to him.

Men of standing in financial and industrial circles, having been informed by us, have recognized the importance and all the usefulness of this Society, *now in process of formation*, and are all willing to give their gratuitous services as managers, which, in itself, is a moral and material guarantee.

But an institution so important as this cannot be expected to work in a day, besides the Government must intervene.\* There are, moreover, formalities to be fulfilled, statutes to be drawn up and submitted to the approval of competent authority, consequently its final organization is postponed ; therefore, in order to hasten the realization of our project, we have spoken to the directors of the Savings Bank and Retiring Fund, and have informed them that we are ready, *as an experimental and practical trial, ourselves to build* from fifty to one hundred houses to be put at the disposal of our workmen under the exact conditions mentioned in our project, so that they will benefit of precisely the same advantages and pay only the same rate of interest that we ourselves pay to the Savings Bank, and the balance, as before stated, go to the redeeming fund. In this way, by the ordinary rate of rent regularly paid, they may at the end of a few years become proprietors of their homes.

For instance, a house costing \$320 rented for \$22.40 per year, allowing for 3 per cent. interest to the Savings Bank, will become the property of the workman in about 18 years, as shown by the following figures :—

A house costing \$320, and paying 7 per cent. = \$22.40 per year.

\*The intervention here referred to is exemption from the tax imposed in the beginning and of that on deeds of mortgage.—J. H.



## Interest at 3 per cent. to be deducted.

Periods.	Annual Payments.	Amounts to bear Interest.	Amounts for Sinking Fund.	Amounts Redeemed.	Amounts Remaining Due.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1st year.	22.40	9,600	12,800	12,800	307,200
2nd "	22.40	9,216	13,184	25,984	294,016
3rd "	22.40	8,820	13,580	39,564	280,436
4th "	22.40	8,412	13,988	53,552	266,448
5th "	22.40	7,992	14,408	67,960	252,040
6th "	22.40	7,560	14,840	82,800	237,200
7th "	22.40	7,096	15,304	98,084	221,916
8th "	22.40	6,654	15,626	113,830	206,170
9th "	22.40	6,184	16,216	130,046	189,954
10th "	22.40	5,698	16,702	146,748	173,252
11th "	22.40	5,196	17,204	163,952	156,048
12th "	22.40	4,680	17,720	181,672	138,328
13th "	22.40	4,148	18,252	199,804	120,076
14th "	22.40	3,600	19,800	218,724	101,276
15th "	22.40	3,036	19,364	238,088	81,912
16th "	22.40	2,454	19,946	258,034	61,966
17th "	22.40	1,858	20,542	278,576	41,424
18th "	22.40	1,242	21,158	299,734	20,266
19th "	22.47	0,606	20,260	320,000	.....

The directors of the Savings Bank have very favorably received our proposal and shown themselves to be altogether in sympathy with our project, and the negotiations already opened between us prove that they have given us their hearty co-operation. We would here offer them our sincere thanks. They understand that the purport of the matter is to use savings funds to encourage and propagate a spirit of thrift and order, whilst making the saving useful and very profitable to the workingman, and our gratification is very great at being able to ask you for no more than 3 per cent. interest for this first transaction.

Therefore we would now announce to you that we are going to begin work, and that those among you who wish to secure a home under the exceptionally advantageous conditions mentioned above, and heretofore unknown, should address themselves to the commission composed of twelve persons, employees, foremen and workmen in our factories. This commission will take a note of the demand and make it known.

This commission will discuss with the workmen the kind of house they would like, its cost, and the size of garden attached, and, in a word, all the details and importance of the building.

As soon as the house is finished and its cost established, the workman will be given a book containing the printed conditions of the agreement; in this will be entered every month the amounts paid and the amount still remaining due, so that the workman can make himself acquainted with his position month by month.

Besides the improvement in his condition given by the acquisition of a home, we could draw the workman's attention to the other advantages consequent on becoming a proprietor, political and others. We prefer to reserve all mention of them and to keep to the subject of his increased moral and material well-being.

Since this circular was published, 100 houses have been built and sold under the conditions stated above.

### LIEGE SOCIETY FOR WORKINGMEN'S HOUSES.

It was founded in 1867 with a capital of \$300,500, entirely paid. The last dividend paid was  $2\frac{1}{2}$  per cent. From the time of its foundation to 1888, the society built 431 houses, 216 of which were sold at a total amount of \$287,989, of which \$165,764 are yet owing.

The principal object of the Society is to sell its houses to workmen by means of monthly payments. The payments are so calculated that the house shall be paid in 15 or 18 years.

The Society accepts of anticipated payments; in case of delay in subsequent monthly payments, the anticipated payments are applied to discharge those in arrears. Should the workman who has made anticipated payments, be straitened in circumstances during a crisis, or in time of sickness, the Society, after the manner of a real savings bank, allows him to withdraw a certain proportion of the amounts thus paid by him in advance. This combination offers the following advantages to tenants:

1. More rapid payment of the cost of his house and a consequent decrease in the amount of interest to be paid.
2. Secure investment of the money.
3. The assurance that in case of a crisis, the amounts he has paid will be of assistance to him, without his being obliged to have recourse to borrowing or to buying on credit the necessaries of life.

The current accounts with tenants bear mutual interest at 5 per cent.

The Society reserves the right to cancel all contracts in case of known misconduct, continued quarrels with neighbors and criminal condemnation. In case of the deed being cancelled, the rent is calculated at  $6\frac{1}{2}$  per cent. on the price of the house.

If from death or from other foreseen circumstances, independent of the buyer's will, the latter cannot continue the deed, the Society may permit of it being cancelled on terms to be agreed upon.

This article of the Statutes is followed by the following paragraph:

*Observations.*—It is important for purchasers that they should thoroughly understand this article, which is altogether in their favor, and by which the Society becomes for them a real Savings Bank.

Several cases may occur such as the following:

1. A workman may die after a few years, having fulfilled all his obligations, and leaving a wife and children unable to fulfil the contract.
2. Or the wife may die and leave young children to their father's care, who is thus prevented from continuing the contract.
3. Or else the husband or wife may become helpless through sickness or the result of an accident, and the contract becomes too heavy a charge.
4. Or again, the children may be left orphans.

In these several circumstances the Society will allow the deed to be cancelled. It will calculate as though the purchaser had been a mere tenant, and will return to him, his wife, or his children, all the amounts paid over and above his rent and what few repairs, if any, that may have to be done. The rate calculated for rent will never exceed  $6\frac{1}{2}$  per cent. on the price of the house, and it may be even less according to the circumstances of the family.

TABLE of Sinking Fund on the cost of houses varying in price from \$700 to \$1,900, with mutual interest at 5 p.c.

Price of the House.	Am-ounts to be paid every month.	Duration of Payments.	Price of the House.	Am-ounts to be paid every month.	Duration of Payments.	Price of the House.	Am-ounts to be paid every month.	Duration of Payments.
\$	\$		\$	\$		\$	\$	
700	5	17 yrs. 3 mos..	960	6	21 yrs. 6 mos..	1,440	12	13 yrs. 3 mos
700	6	13 " 2 "	980	6	22 " 4 "	1,460	12	14 " 1 "
720	5	18 " .....	1,000	7	17 " 10 "	1,480	12	14 " 4 "
720	6	13 " .....	1,020	7	18 " 4 "	1,500	12	14 " 6 "
740	5	18 " 10 mos..	1,040	7	19 " .....	1,520	12	14 " 9 "
740	6	14 " 3 "	1,060	7	19 " 7 mos..	1,540	12	15 " 1 "
760	5	19 " 8 "	1,080	7	20 " 2 "	1,560	13	13 " 10 "
760	6	14 " 10 "	1,100	8	17 " .....	1,580	13	14 " .....
780	5	20 " 7 "	1,120	8	17 " 3 mos..	1,600	13	14 " 3 mos.
780	6	15 " 5 "	1,140	8	17 " 9 "	1,620	13	14 " 5 "
800	5	21 " 6 "	1,160	8	18 " 7 "	1,640	13	14 " 9 "
800	6	16 " 1 "	1,180	8	18 " 9 "	1,660	13	15 " .....
820	5	22 " 6 "	1,200	8	19 " 3 "	1,680	13	15 " 3 mos.
820	6	16 " 7 "	1,220	9	16 " 5 "	1,700	14	13 " 11 "
840	5	23 " 7 "	1,240	10	14 " 5 "	1,720	14	14 " 2 "
840	6	17 " 3 "	1,260	10	14 " 8 "	1,740	14	14 " 5 "
860	5	24 " 7 "	1,280	10	15 " 1 "	1,760	14	14 " 7 "
860	6	17 " 11 "	1,300	10	15 " 5 "	1,780	14	14 " 10 "
880	5	25 " 9 "	1,320	10	15 " 9 "	1,800	14	15 " 2 "
880	6	18 " 7 "	1,340	11	14 " 2 "	1,820	14	15 " 5 "
900	5	26 " 11 "	1,360	11	14 " 4 "	1,840	14	15 " 10 "
900	6	19 " 3 "	1,380	11	14 " 7 "	1,860	15	14 " 4 "
920	6	20 " .. .....	1,400	11	14 " 11 "	1,880	15	14 " 7 "
940	6	20 " 9 mos..	1,420	11	15 " 8 "	1,900	15	14 " 10 "

### TOURNAI SOCIETY FOR THE CONSTRUCTION OF CHEAP HOUSES.

Plate A gives the plans and elevation of houses built by the Society. They are of the kind chosen by the Mulhouse Society and adopted by many other Societies for the construction of workmen's houses.

Mons. Thomas Fumière, architect of the city of Tournai, thus describes these houses for which he has himself made the plans.

Of the different models of dwellings so far built, the arrangement to be preferred is that by groups of fours, in the centre of a garden which is divided into equal parts, giving one to each proprietor. By this arrangement the air is allowed to circulate freely around the building, and the surrounding vegetation absorbs any miasma inherent to inhabited localities; it has also the advantage in case of a conflagration of preventing the spread of the fire; finally, the rooms are healthier and brighter on account of openings being practicable on two sides of the house.

The garden encloses two sides of the house, the front and half the gable end, as far as the dividing fence of the next garden. Thus each dwelling and its garden are isolated.

The surface covered by the building is 385 square feet and by the garden 1,392—in all 1,777 square feet. The garden is not only a great advantage and an ornament, but a great pleasure as well. The proprietor draws from it part of the vegetables required for the table, which may be valued at \$6 or \$8 per year. But if a high value is put upon it, it is mostly on account of the pleasure it affords the workingman and his wife and children. The children especially, if they be young, can play in it without being exposed to the danger of our crowded streets.

Receiving light and air on two sides, the interior division and ventilation are excellent. On the ground floor there is a kitchen, a living room, and a small room

that can be used as a sleeping-room; on the next floor there are three bed-chambers. The floor of the lower storey, or ground floor, is 34 inches from the ground. There is a porch before the door, and stone stairs of four steps. The door opens into the kitchen, which is lighted by a glazed window over the door, and by a small window 20 inches wide by 34 high, opening beside the door. The kitchen is paved with well-baked bricks set in mortar, at the end of the kitchen are the stairs. The first step of the cellar is of cut stone to prevent moisture. The space between the stairways is divided and cupboards are formed the back of the steps and closed in by the door shutting the cellar. By this means, and at small expense, a very useful contrivance is provided, one very necessary in small kitchens.

The cellar extends below all the house which is thereby dryer and more healthy. From the kitchen a door opens into the living room, which is lighted and ventilated by two windows; this may also be used as the sleeping room of the father and mother.

On the first floor are two bed-chambers for the children. The landing is lighted by a glass door in one of the rooms. The enclosure of the garret stairs requiring the same expense as the cellar stairs, the space under the steps has been utilized in the same way.

The garret should be made as small as possible, so as to allow of its being used for storing clothes or wood, etc. If it be made larger the proprietor would be tempted to arrange rooms there, which they would rent, although the conditions of such rooms would be unfavorable to health.

The privies are covered with tiles and surmounted by a ventilating pipe, and, to prevent any bad odour, are outside, next to the house. The pits are in masonry and covered inside with a coating of cement.

The cost price and the rules for payment are the same as for houses in the workingmen's cities of Mulhouse (see page 353).

#### ANONYMOUS SOCIETY OF MARCINELLE AND COUILLET, AT COUILLET.

This Society has built houses for its workmen, and gives them every facility of payment. They pay one-fifth ( $\frac{1}{5}$ ) in cash, and then by means of an annual instalment which does not exceed an ordinary rental, and are thus enabled to free the property and become proprietors of their homes in eight years.

The following table gives the practical conditions regulating the sales.

	TYPE NO. 1.	TYPE NO. 2.
Cost of house and ground.....	\$ cts. 407 40	\$ cts. 599 76
To be paid when the deed is signed.....	81 40	119 80
Remains to be paid in eight years.....	325 60	479 96
Besides interest at 4 per cent. to be added to the sinking fund as follows :—		
First year per fortnight.....	2 238	3 298
2nd “ “.....	2 170	3 098
3rd “ “.....	2 102	3 098
4th “ “.....	2 034	2 998
5th “ “.....	1 966	2 998
6th “ “.....	1 898	2 798
7th “ “.....	1 830	2 798
8th “ “.....	1 762	2 598

The houses are built over cellars, are two storeys high with garret, and consist of five rooms. The garden and houses cover 3,500 feet superficies.

The regulations concerning the dwellings contain the following clauses —

Art. 3. Workmen purchasers are free to dispose of their labor, and the Society, on its part, preserves the right to deny itself their assistance.

In the event of their ceasing to work for the Society, for any cause or motive whatsoever, their payments must still continue as in the past, with the only difference that instead of paying interest at 4 per cent. they will, from the date of leaving the Society's employ, pay interest at 6 per cent. per annum.

Art. 4. When a workman has proved that he owns a piece of land, healthily situated and large enough, and free from all charges, he may speak to the Society, who will build him a house suited to his requirements, the cost of which will not exceed \$240 to \$520. This amount will be paid to the Society in the same way as used for the payment of houses belonging to the Society.

Art. 7. In case of death, the amounts paid out will be paid to the widow if such is her wish, and the house will be taken by the Society.

The society has built a great number of houses, which it rents at prices varying from \$1.20 to \$2.20 per month.

## BENEVOLENT BUREAU AND WORKINGMEN'S HOUSES IN BELGIUM.

### WORKINGMEN'S HOUSES AT NIVELLES.

#### *Practical manner of helping the Working Class to secure Capital and Property.*

In 1859 the Benevolent Bureau of Nivelles adopted a project presented by Dr. LeBon, the object of which was to enable the *poorest and most impecunious workman to become the proprietor of a home.*

To carry out this scheme the management erected a block of twelve houses,\* built in brick and affording all possible conditions of comfort and hygiene. The cost of each house was \$324.30, not including the price of the garden.

In building these houses, the Benevolent Bureau of Nivelles obliged itself to assess an interest of 4 per cent. only, on the capital invested, and to renounce any profit. The annual rent was settled at \$12.97, to which was added insurance and cost of repairs, which raised the rent to \$15.00 per year, or \$1.25 per month.

The houses were let at this rate, but the tenants were obliged to pay, besides, a monthly sum of \$0.80. The management deposits this sum in the Savings Bank in the tenant's name, and it always belongs, capital and interest, to the tenant. But, if it is left in the Savings Bank, it enables him to become the owner of his house in about twenty years.

The houses built in 1881 are all rented, and in 1884 the title deeds of twelve houses were formally made over to their occupants.

### MANAGEMENT OF THE BENEVOLENT BUREAU OF WAVRE.

From 1869 to 1882 the management built 50 houses. The houses are all on the same plan; a cellar, two rooms on the ground floor, two rooms above, and a garret. A stable and privy. They form a block. Each house covers 396 feet superficies. The management rents small gardens to the tenants. They generally cultivate early potatoes in them, which brings them an annual benefit of from \$8 to \$10.

The houses are rented on terms which enable the tenants to pay for them in twenty yearly payments. The management draws only 4 per cent. interest on its capital. The following is the plan of operations of the Benevolent Bureau of Wavre:—

\* This block resembles identically the blocks of workingmen's houses in Canada. Each house contains two rooms in each of the two storeys, and a cellar and garret. A garden 1,320 feet in size, which unfortunately is found very rarely in our cities, is attached to each of these houses.

Years.	Number of House built.	Cost of each House.	Rent at 4 p. c.	Sinking Fund.	Total annual Payment.
1869 .....	12	\$ 320	\$ 12 80	\$ 11 60	\$ 24 40
1871 .....	6	360	14 40	13 05	27 45
1881 .....	12	370	14 80	13 20	28 00
1882 .....	20	400	16 00	8 00	24 00*

The Benevolent Bureaux of Mons, Gand, Antwerp, Huy, Jadoigne, Morlanwelz, and Wethern, have also built workingmen's houses; some sell them on yearly instalments, some they are content to let. The increasing importance of this kind of administration of affairs is shown by the following:—

	Capital engaged.	Surface built upon.
1860.....	\$ 4,251	31 arpents.
1889.....	572,932	885 “

\* The houses built in 1869, 1871 and 1881 are payable in twenty annual payments; those built in 1882 are payable in twenty-nine annual payments.

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SECTION XII.

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WORKINGMEN'S CLUBS, RECREATIONS, AND GAMES.

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# WORKINGMEN'S CLUBS, ETC.

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## MASONS' AND STONECUTTERS' CLUB.

FOUNDED IN PARIS IN 1867.

Art. 1. The Society called the Masons' and Stonecutters' Club is established for the moral and intellectual advancement of its members, and also the improvement of their physical well-being. They propose to attain this object by affording meeting-places for working masons and stonecutters during their stay in Paris, in which meeting-places, called clubs, they will find respectable and decent amusement, courses of trade instruction, mutual savings bank, a dispensary, a workshop fitted with tools, and other useful institutions.

The club has established gratuitous courses of trade instruction, stonecutting, calculation by meters and elementary geometry—these courses are followed by about 300 pupils.

There is also a provident fund, which procures medical assistance, and the necessary medicines for sick members; it also grants the sick member an allowance of \$0.40 per day.

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## UNION OF WORKINGMEN'S CLUBS IN ENGLAND.

The Union of Workingmen's Clubs was established in 1862, with the double object of encouraging the formation of such clubs and to watch over their interests. It has now twenty-four years experience in the organization of clubs and has in its possession a fund of information concerning these matters which it willingly puts at the disposal, not only of its members, but of that of all persons who may take an interest in these matters. At the present date, the Union includes 340 associated clubs, and its revenues (\$9,430 in 1888) are, for the most part, drawn from the monthly subscriptions paid by the clubs (the amount paid by each member is 1 cent per month), and in part by the profits derived from the sale of articles required by members of the club, such as account books, printed forms, registers and so forth. It publishes a weekly paper, containing reports on the management of the different clubs, and information on matters that may be useful to them.

The management of the Union is entrusted to a Board consisting of delegates from all the associated clubs, who meet once every month in the hall of one or other of the clubs in London, and to a small committee of sixteen members elected by the Board for a period of six months; this committee is re-eligible every three months, by half its number, and it holds meetings every week.

Although many of the clubs take an active part in politics, the Union itself prohibits very strictly all political discussions in its meetings, as it has excluded all political questions from its constitution.

The headquarters of the Union are in London. Here there is a library, containing about 6,000 volumes, of which about one-third are books of reference and works on the different trades, to be consulted by workmen. The other two-thirds are divided into parcels of thirty volumes each in a special case, and form the circulating library, which is lent to members of the Union, is constantly moving from one club to another and is much appreciated in rural districts, where a large library is almost a thing unknown.

There is one peculiar privilege, among many others, that the Union procures for all the individual members of its associated clubs, which we must not forget to mention. The English laws on the sale of liquors forbid the clubs to sell liquor to any but their own members; but by a special authorization the whole number

of associated clubs is supposed to form but one, and the Union is allowed to give cards of membership to its members, which gives them a right to procure liquors from all the associated clubs.

As a consequence, any workman, member of an associaton club, and provided with one of these cards, is in effect a member of all the associated clubs in the country. The Union gives every new member, together with his card of membership, a list of all these clubs.

It is impossible to state the actual number of these clubs in England, but it must be very large. We will confine ourselves to such as are members of the Union. These latter have a membership of from 50 to 1,500 members each, or an average of 200 members for each club. Of 100 clubs, 71 are of a purely social character, and 29 take a more or less active part in politics, either as Conservatives or Liberals. The latter are found principally in large cities, London in particular. The amounts for member's subscription vary considerably. Recent statistics show that among 161 clubs, 36 have settled the subscription to be paid to be \$0.10 per month, 11 have fixed the amount at \$0.11, 49 have fixed it at \$0.12, 30 at \$0.16, 7 have made their member's subscription \$0.20 per month, and 19 have settled their amounts at \$0.24 per month. These subscriptions, however, are not alone sufficient to meet the expenses of the club, which is principally maintained by the sale of provisions, the greater part of which consist of liquors; we must, however, remark that 21 clubs in a hundred sell only non-intoxicating liquors. We must also mention the rather large revenue derived from billiards, each game costing the player from 6 to 8 cents.

As regard their constitution, the clubs may be divided into two quite clearly distinguished types:—

1. The small village clubs, established by the clergyman of the parish or by some other neighboring philanthropist, and which are unable to exist without the assistance of their benevolent founders;

2. Clubs in cities, thoroughly independent, self-governed, and able to meet all their own expenses.

The latter's government is nearly always formed on our model—something as follows:—

The management is directed by a president, a secretary, a treasurer, and a committee of 12 or 18 members, all elected by ballot. The elections are periodical, and are the cause of rather lively contests, but in no way connected with politics, for it must be remarked that, even in political clubs, the elections are never made on political grounds—political questions being always reserved for a distinct and special committee. We must here observe that the government of a club, its meetings, the discussions that take place there, afford an admirable education to individuals, which may be of the greatest use to them as citizens on the more extended field of the government of their country.

Besides these questions of management, there reigns throughout these clubs a remarkable activity in the members; this activity assumes the form of mutual aid societies, gymnastic and dramatic societies, fishing, whist, chess and other clubs, by which each individual member will be sure to find some means of gratifying his tastes and natural bent.

Amusement is not overlooked. Their large halls are the scene of many conferences, speeches, concerts and even balls. There will be found in the lecture-room the principal daily papers, and a rather good library, from which the members may borrow books.

#### STATISTICS OF 237 CLUBS.

Of these, 68 are of a purely social character, 169 are partly political, 152 are enregistered according to the Act of 1875, 85 are not enregistered, 188 sell intoxicating liquors, 49 do not, 68 give courses of popular instruction, 169 do not, 237 hold conferences, 237 have an entire membership of 51,257, or an average of 216 members for each club.

## THE POPULAR SOIRÉES OF VERVIERS.

## BELGIUM.

This institution called the *Popular Soirées of Verviers*, was founded in 1866, by seven young men of about 20 years of age, to whom is due the honor of having instituted the *Tombola de livres*, the *Excursions Ouvrières* (Workingmen's Excursions) and the *Chasse aux petits vagabonds* (Hunt for small outcasts).

*Tombola de Livres (Drawing for Books).*

The drawing takes place at the instructive meetings, prepared by the institution. Every person on entering the hall, draws at least one ticket from a globe (*tombola*). The ticket costs 1 or 2 cents. At each meeting a number of books are distributed in accordance with the number of tickets sold. Sometimes as many as 8,000 tickets are sold at one meeting, which allows a distribution of books to the value of \$80. Families of workingmen have by this means been able to establish small libraries, who previous to this institution, had never seen a book in their houses.

*Workingmen's Excursions.*

The institution has organized instructive excursions, it takes 100, 200, 300 and sometimes 600 workingmen and women on trips to Paris, London, Geneva, Venice, and Rome, etc. These are not pleasure excursions, nor trips taken by high living persons, they are instructive excursions of which all the cost and expenses are regulated with the strictest economy. The travellers, men, women, young men and women, even children, all the excursionists, are under the guidance of educated persons, who have made a special study of the particular locality to be visited, its historical sites, monuments, museums, art galleries, and who deliver real lectures on the very site of the events, in the halls containing the objects, before the very works of art themselves.



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SECTION XIII.

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SOCIAL HYGIENE.

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PHILANTHROPIC WORKS.

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# SOCIAL HYGIENE, PHILANTHROPIC WORKS.

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## PHILANTHROPIC SOCIETY.

FOUNDED AT PARIS IN 1780.

The Philanthropic Society constitutes one of the most considerable organizations which private enterprise has founded in our times. The expenses have been \$157,000 in 1887.

This Society was created at Paris: 27 economical furnaces; 27 dispensaries for adults; 4 dispensaries for children; 3 night refuges for women and children; 1 maternity; 1 hospital for aged and infirm women.

The Society administers further legacies made to assist the workmen in aid of the following foundations:

### PREMIUMS OF ENCOURAGEMENT GIVEN TO HONEST WORKINGMEN.

Some generous donors, MM. Wolf, F. Nast, Goffin and Mathieu-Lafitte, have bequeathed to the Philanthropic Society revenues the proceeds of which are to be employed each year in the purchase of books, or in grants to be given to the workmen who can become masters. A request is made by the workmen to the Philanthropic Society, who after enquiry grants or refuses the premium. In 1889, the Society has distributed in bounties \$1,323.

### ECONOMICAL DWELLINGS.

The housing of the poor in Paris is the most important of social questions. With want of space, morality is injured. Without air and without light, health is threatened. The dearness of rents contributes to the embarrassment. The unhealthiness and confusion inseparable from a too narrow dwelling disgust the workingman and keep him away from his fireside.

It has rightly been said that the infectious home was the provider of the ale-house. In an opposite sense, a healthy and attractive dwelling reconstitutes the family quite naturally.

Thanks to a recent gift (foundation Armand and Michel Heine) the Society has had built a house containing 35 lodgings, in the street Jeanne-d'Arc, 45 (thirteenth district). The price of the rents varies between \$33.80 and \$54.60, corresponding to a weekly rent of 65 cents to \$1.05. The quarter is paid in advance. The clear revenue will produce 4 per cent., which will be accumulated and will be of service to build new dwellings. A second house, improved upon, intended to compose 45 lodgings is going to be built on the boulevard de Grenelle, No. 65.

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## BANK OF THE SCHOOLS OF THE SEVENTEENTH DISTRICT OF PARIS.

(*Founded in 1873.*)

Art. 1. The Bank of the schools has for its aim:

1. To make easy and to encourage the frequenting of the municipal and free schools, and in order to take away every motive or pretext for stopping away, to provide suitable garments and shoes for the needy children who should require them.

2. To grant, when there is occasion, encouragement of various kinds, either to the pupils of the schools, or to the male and female teachers to stimulate application, good conduct and sedulity of the leaders, zeal and devotion of the assistants.

3. In short to look after the moral and material well-being of the school population of the district, to contribute, besides, to the development of general instruction—in subsidizing libraries, in remunerating special professors, in founding, if there is occasion, courses and meetings.

Art. 11. The revenues of the Bank of the schools are composed :

1. Of the payments of the founders \$20, and of the members of the Society \$1.20 a year.

2. Of the grants which will be able to be obtained by authority.

3. Of gifts and legacies made to the so-called Bank, of the proceeds from guests, balls, meetings, concerts, theatrical representations and all the receipts which would be able to be brought about.

Art. 13. The Bank is able to receive gifts in kind : such as books, pens, paper, clothes and articles of diet, intended for needy pupils.

Art. 15. The Bank of the schools hands over assistance in kind and in money.

Art. 16. The reliefs granted consist, as far as the children are concerned—

In clothes, boots and school supplies.

In volumes conferred as prizes and in savings bank, books to the scholars who have distinguished themselves, during the whole year, by their conduct and by their work.

In furnishing of outfits, in exhibitions for the candidates who have come up by competition to the higher schools.

Art. 17. The allowances, as far as concerns the teachers, are composed of gratuities and of rewards of various kinds, allowed to those who shall have shown the most zeal in the exercise of their duties.

Art. 18. It will be possible to institute a competition among the different schools of the district and prizes will be distributed to the winners.

Art. 19. The school bank will place, in special establishments, a certain number of children, be they orphans, forsaken, or belonging to poor families.

Among the expenses increased in 1888, we will point out:—

Savings bank books and rewards distributed to the pupils.	\$685.00
Sending into the country, for a period of 20 to 25 days of 100 children picked out among the most feeble and poor.	1,158.00
Clothes and boots.....	3,655.00
Dispensary .....	458.00
Guardianship of the children after class-hours.....	312.00
Rewards to teachers.....	400.00

### LOAN-BANK OF PARIS.

From 1790 to 1880 the Loan-bank has refunded gratuitously to borrowers, pledged objects, representing a total sum of loans of \$733,233. The objects restored consisted of bedding, tools and working instruments. These refunds have been made the day after a crises and stoppage, and have been reimbursed to the management by the state, the municipalities, or over and above the donations made with this object by charitable citizens.

### PHILANTROPIC SOCIETY OF THE GRATUITOUS LOAN, FOUNDED IN PARIS, 1882.

Art. 1. The Society, whose sphere of action is limited to the Department of the Seine, has in view the gradual extinction of pauperism, by the moral raising up again of unsolicited misfortunes, for the means of work and in aid of the gratuitous loan.

Art. 2. Its principal object is prudent search for distress, which lies hid, the raising up again of broken resolutions, respect for liberty, and the protection of human dignity.



Art. 3. The gratuitous loan will be made, either in money or in kind, and will be repayable according to the resources of borrowers.

Nevertheless persons will be forced to repayment, whose condition of subsequent solvency will have been regularly proved.

It is sufficient to indicate some of the loans made by the Society, to determine its usefulness and the spirit of charity which animates its members :

*Loan entered under number 17.*—The family in question is, a family of a working shoemaker, laboring for several masters. It is composed of father, mother and two children, one almost an idiot. Overwhelmed by sickness, reduced to straits also by insufficiency of work, it has scarcely sufficient; the woman assists the husband in his calling; the rent, somewhat heavy perhaps, is on sufferance; the tradesmen will not wait longer. Under these circumstances it applies to our Society; very favorable indications, furnished by our service of inspection, bring it to a decision to advance to this family a sum of \$20, repayable in ten equal terms, guaranteed by an assignment on his work. The repayments have been made very regularly and we are quite ready to renew to him our assistance, if the circumstances require it.

*Loan entered under number 162.*—Here, it is still of a family of working people that we speak; the husband is a journeyman, the wife does the housekeeping; the day's journeys of the husband are for the most part of the time fruitless; the wife, although very courageous, has much difficulty to get a living for her three children. Different objects of first importance pledged at the Loan Bank would be indispensable to this family. Tradesmen are about to stop their credit; the rent is not fully paid. A request in due form, addressed to the Society and crowned with success, permits these brave people to get out of their precarious situation. A loan of \$24, payable at the rate of \$3 a month, guaranteed by an assignment on the work of the woman, is granted to them. At the present time this advance is fully paid up; she is restored to the possession of all which she had been obliged to deposit in the Loan Bank.

*Loan entered under number 205.*—We have to treat of a clerk's family, composed of eight children; the husband, an indefatigable worker, is gaining his livelihood, but the employment is very heavy, that should an unfortunate event happen the embarrassment will be forcibly felt. At last, sickness supervenes, with so great a number of children, what wonder is it? The medicines, the visits of the doctor, absorb the savings placed in reserve; some indispensable garments are wanted; the baker makes peremptory demands, if not the whole of what is owed him, at least some on account. The Society, seized with a demand in due form, supported by good recommendations, consents to make, to this interesting family, an advance of \$28, guaranteed by an assignment on the salary of the husband. This loan, repayable by monthly payments of \$4.00, is now settled; if the circumstances should require it, the Society is quite ready to renew for him its assistance.

*Loan entered under number 468.*—The father is a working gardener, but sickly; his work brings in little; the wife toils together with his eldest daughter for a warehouse of novelties for men; two other children are still in their custody; in spite of all, this family would make two ends meet, were it not for the insufficiency of orders; the sickness of the husband from time to time, an industry which brings in little in return place it in very great embarrassment. To pay a term in arrears, and to redeem from the Loan-Bank various objects of utmost importance, the family in question applies to our Society, who, upon favorable indications, grants them a loan of \$20, repayable in ten terms of \$2 each. This loan, guaranteed by an assignment on the work of the mother and of the daughter, is fully paid back; as in the preceding case, the Society is quite ready to come to the assistance of this family of decent people if frosh misfortune strike it.

*Loan entered under number 482.*—We are face to face with a widow with four children. Assistant teacher in a public school of girls, this brave woman, for some time without occupation, comes for the sake of economy to teaching her little family; what she dreads is the threat of a drawback on her salary, on the part of her tradesmen; to avoid this hard extremity, and to meet engagements made, she applies

to our Society, who, upon the excellent recommendations furnished by our service of inspection, has not hesitated to make her an advance of \$20, repayable at the rate of \$2 a month. An assignment upon her salary guarantees the payment of it, which, moreover, is made very regularly.

*Loan entered under number 587.*—It is still of a widow of whom I wish to converse with you; this one has six children, one of them, a girl, earns in a paper and fruit store \$0.60 a day, another \$0.40; the rest of the family are apprenticed or still go to school.

In this case, there are brokers who possess the recommendations of the loan-bank, foolishly pledged, and which are about to be sold. There is in all: linen, mattresses, blankets, jewels, &c.; a sum of \$19.20 is necessary to stop this disaster. After a serious and favorable inquiry, the Society consents to advance to this interesting family the \$19.20 required to put them into possession again of the said tokens; the loan is repayable at the rate of \$2.40; once paid, we shall operate the redeeming of the most useful articles. An assignment on the salaries of the eldest daughter guarantees the repayment of it, which, besides, is done in the usual way.

*Loan entered under the number 42.*—We find ourselves before a descendant of one of the most illustrious and ancient families of France. The father, mother, and two children comprise the family; its straitened situation, proceeded from a recent confinement, then from the sickness of the wife, afterwards from privations. The husband, clerk in an office, can scarcely get sufficient for the needs of his small family; debts have been contracted with the baker, the grocer, &c.; some useful articles, and, so to speak indispensable, have been obliged to be deposited at the Loan Bank as security for a very small loan. The Society, the recommendation being good, has allowed it two loans in succession, amounting together to \$50, repayable at the rate of \$2 and \$4 a month, having been of service: firstly, in indemnifying the most exacting tradesmen, in order to avoid for them a drawback on their salaries; secondly, in paying the expenses of the confinement and of baby linen; thirdly, in giving one on account on a term of rent on toleration.

This family fulfils punctually its promises and is disposed to raise itself up again.

*Loan entered under number 112.*—We have to occupy ourselves with a family of a merchant's clerk; his father, mother and two children. The wife to procure for the household what it may want, resolves to work for a store; only, this family is in furnished lodgings, and work is given outside only to families owning their own movables.

She applies to the Society, who, after taking tokens, allows to it, with assignment on the salary of the husband, a loan of \$40 to purchase decent furniture. This sum, repayable at the rate of \$4 a month is on the eve of being completely cleared off. It is the rent which weighs so heavily on little households; ah, well! the wife is going to get it, thanks to our assistance. Now see them sheltered from want.

*Loan entered under number 180.*—Here is a very interesting family of work-people, one widow, three children. The widow does housekeeping; one of the daughters, working as a dressmaker has left her mother's roof; the son is deprived of his left leg, in consequence of an accident which befell him in his employment as railway clerk. Courageous, in spite of this infirmity, he applies to our Society which grants him a loan of \$20 to assist him in setting up as a barber in one of the suburbs of the Department of the Seine. His small establishment is prospering. To add to his misfortune he is obliged to give up his trade in consequence of the swelling of the amputated leg. He enters the hospital; but the doctor, after his cure has been effected, forbids him to exercise his little industry.

He comes out of it without means, and applies again to us. The Society places him as porter in a school, only he must live for one month while waiting to take possession of the situation in question. We lend him again \$20 and there he is at the present time, installed together with his mother. Their future is assured. He has already paid back his first loan; the payment of the second can be looked upon as certain.

*Loans entered under number 235.*—The subject is, of a workman's family, very worthy of interest, composed of the father, the mother and two children.

The eldest girl has obtained from the Philanthropic Society a sum of \$60 under color of a gift to reward her for her diligence at work and for her good conduct.

This sum has been of service to buy her the tools necessary for her small industry, wreaths of pearls. Only there was lacking the raw materials to maintain it; she applies to the Society, which has granted to her a loan of \$16 for the purchase of the said materials. This loan, repayable at the rate of \$2 a month, guaranteed by an assignment upon the work of her father, a man in distress, is at the present time completely repaid; by the same opportunity, we have drawn out for him recognizances of the loan bank which were in the hands of brokers.

He is busying himself now to effect the redeeming of articles deposited in pledge at the loan bank; this is what the Society will do by a second loan.

*Loan entered under the No. 240.*—It is of a workingman, a widower with one child, of whom we speak. Three successive loans, of a total sum of \$38, have been allowed to this family, having three terms of rent in arrear, everything at the loan bank, to get out completely from being restrained; it is by \$2.00 a month that it has been set free. The Society has placed the son when out of apprenticeship. Hope has replaced despair, and relief is here complete.

*Loan entered under the No. 279.*—It is the completing of the loan entered under the No. 60 of our account rendered in 1884. This was a situation almost despaired of. There were three children, still young in years. Everything was compromised: the husband was out of work, all at the loan bank, recognizances in the hands of the broker; under the blow of expulsion, without shelter in a word. See what was the situation. The three successive loans, amounting to \$52.00, which have been of service to release them, are at the present time repaid. Work is resumed, rent is up to time, nothing with the broker, the articles deposited at the loan banks—nearly everything in their possession. Here again relief is as complete as possible.

*Loan entered under the No. 286.*—Three children, father and mother, comprise this artist's family. The father exercises the artist's profession in the evening, and that of owner of a place in the market during the day (one meets many families uniting thus). The Society has granted him an advance of \$40, having served—first, to redeem his recognizances from the hands of the broker; secondly, to redeem from the loan bank, an instrument indispensable to his calling of an artist (*viz.*, a violin); thirdly, to purchase a little furniture to get this interesting family out of their furnished lodgings. Repayment is made by monthly instalments of \$4.00, and is guaranteed by an assignment on the commissions of the husband as stall owner in the market. This loan is on the eve of being settled, and his family sees hope springing up again at the domestic hearth.

These examples are drawn from accounts rendered as made to the General Assemblies of the Society, from 1886 and 1889, and prove, as its founder used to say of it, that the Philanthropic Society of the Gratuitous Loan has for its aim to bring efficacious coöperation to persons of probity, and having the love for work, when they are overtaken by adversity or at being beset with the difficulties of living. It is the brink of misery which it looks at, it is the irreparable failures which it wishes to avoid.

To prevent misfortune, to stop, in a word, the poor man, and straitened in circumstances, from becoming necessitous, then a beggar, thief, criminal—victim at last of despair.

## State and Situation of the Loans to the 31 December 1888.

YEARS.	Number.	Amount.	Terms unexpired	Sums repaid.	Arrears.
		\$	\$	\$	\$
1883.....	7				
1884.....	151	2,138.45		1,293.60	121.13
1885.....	373	4,683.44		3,762.52	206.85
1886.....	505	8,157.73		6,431.14	193.73
1887.....	629	10,265.58		9,469.66	476.39
1888.....	708	11,007.24	3,181.40	10,585.96	529.80
Total.....	2,373	36,252.44	3,181.40	31,543.14	1,527.90

The sums repaid represent 94·87 per cent. of the amount of the loan made up to 31st December 1888.

## SUPPORTING, AND MORALISING INSTITUTIONS OF INDUSTRY.

## PARIS.

The aim of the institutions indicated next, is to moralise affairs.

It is also to complete the good education commenced at the Christian school, in obtaining masters of commerce and industry, that they may establish wise discipline in their house of work and tolerate neither vice nor impiety.

These institutions have a lawful existence, which renders them independent.

They live by their own resources, and diminish the burdens of charity, instead of making them worse.

## THE MUTUAL AND POPULAR TRUST.

The Mutual Trust is still at its outset. It looks at increasing every day its associates and its affairs. Being a society varying in persons and in capital, it has no limit which retards its development.

At the moment in which we are drawing up this notice, in June, 1888, it is on the point of discounting a thousand effects a month, of a value of \$30,000. The clear profit of the discounts will reach at least \$5,000 in the present trade, whilst the general expenses remain about \$3,000. The losses, during the business of 1887, on more than \$200,000 discounted, have scarcely formed the sum of \$345.15.

They continue to diminish while the affairs increase. They can be looked upon as signifying nothing.

The capital of the Mutual Trust being gratuitous, its operations bringing in neither dividend nor interest, the whole surplus of its profits will be devoted to the work of which we are going to speak.

## GRATUITOUS PLACING OUT OF MONEY FOR MEN AND FOR WOMEN.

Whatever may be the ability of a master, he will succeed with difficulty in his affairs if he is not assisted by faithful, intelligent and devoted clerks. In like manner he will be incapable of establishing good discipline among ungodly and corrupt persons.

The Mutual Trust, by its work of gratuitous investment, seeks to procure for its patrons a choice staff, favorable to the prosperity and to the reputation of their house. It renders the same service to all willing patrons who are desirous of joining in this work.

They present to supporters, for the places offered, only persons whose moral courage and professional talent may be well and rightly established by important references.

Every day but holidays, with the exception of Wednesday, the registry office is open from 2 to 4 o'clock, to receive offers and requests for places.

Lady patrons visit the work-houses, which enjoy a good reputation, in order to make them acquainted with work and to obtain their support.

The services of the office are absolutely free. But the work, which is in the care of the Mutual Trust, receives gifts and subscriptions to cover its expenses.

They find situations only in the workshops, stores and offices, and not in families. Servants, professors, lady teachers, lady's companions, should apply to other works.

#### ENCOURAGEMENT TO SAVING AMONG THE PEOPLE.

See page 555.—Encouragements to the deposits of small savings.

#### THE WORKMEN'S BANKS.

A part of the profits of the Mutual Trust is devoted to workmen's banks. These banks are not intended to assist the needy by alms. Their aim is to encourage working people to forethought, and to assure them a future which may place them under shelter from want.

A first bank was founded two years ago to constitute an inheritance for the clerks of the Mutual and Popular Trust. It has already received an endowment of \$400.

Another bank is to serve to reduce in a marked degree the price of life assurances. To have a right to the allowances of this bank, a workingman shall be bound to work with a patron of the Society, to be brought forward by him, and to enter into an agreement with the Mutual Trust for the regular payment of the assurance premium.

#### SERVICE OF THE GRATUITOUS LOAN.

The Mutual Trust takes upon itself to make gratuitous loans on account of rich men who are not willing to assist directly their dependants. In this case, borrowers are not received as shareholders. This work is already commenced.

Such loans are extremely dangerous. If ever so little goes wrong in the choice of borrowers, the money thus lent is never returned. The banks of the people in Italy levy previously upon their profits, some sums of money intended for the credit loan, which is absolutely gratuitous. But these loans are granted only to some workingmen brought forward by the office of a society of mutual help. The request for borrowing has to specify, with proofs in support, that the money will be devoted to industry by the purchase of tools, or of raw materials.

Married men, who are willing to lend gratuitously, without losing their money, will do well to leave to the Mutual Trust full liberty to follow the rules adopted in Italy.

There is, in the Gospel, a command to freely lend, similar to that to give alms. For a rich man to be subject to this law, he must regulate idle capital and have the certainty of being repaid. Now, this assurance is full and complete only when the loan is made by the intervening of a charitable society, which undertakes to repay the capital which has been entrusted to it.

The Mutual Trust does not take this obligation for two kinds of gratuitous loans, of which we are going to speak. In this case, if there are losses, they are undergone by the lenders to whom it has stood as agent. It is quite different with the stocks put into the Mutual Trust as shares, or deposited at current account. They are used to discount good commercial paper, under conditions which render losses almost impossible. If there is any loss it is covered by the reserve funds of the Society. These stocks come back safely to their owners. They are repaid at sight for deposits at current account. The stocks, according to the Statutes, are repayable six months after the resignation or the death of the titular.

Now as these stocks, according as we have spoken of it higher up, do not bring in anything to their owner, the discounts made on their value constitute a gratuitous loan on the side of the rich man who possesses them.

Clients who come to discount their paper do not do so gratuitously. But the discount can, by this means, be done exceptionally cheap. Besides, the profits attained are devoted to charitable works of the Society.

This is why the charitable rich man, who deposits funds in the Mutual Trust, effects in perfect security a gratuitous loan and coöperates in all the advantage of our various institutions.

Thus is practised but little general charity, in asking at the hands of the Mutual Trust services which are asked every day at other banks. And this charity is able to receive forthwith a reward of great worth.

In fact, when entered in our Association, the rich man will not fail to choose among the associates truly honest tradesmen and contractors, who will serve him to the best of his interests. He will thus accomplish important thriftiness. That will be of better worth than to receive dividends for the little money which he will have placed in the institution.

Finally, the Mutual Trust is able to render a last service to the charitable wealthy, always glad to give their aid to work.

Scandalous lawsuits show with what ease people abuse their good word. The Mutual Trust has an information service. It will give without cost, every information to be desired, upon works which deserve to be assisted, and, by means of a provision, it will carry on the bank to the profit of its works, in paying to them the sums which shall be intended for them.

#### AUXILIARY INSTITUTIONS.

Other works are in preparation. Some organised by ward or by parish will place more within reach of the associates or supporters the recommendations and the services of which they have need. Of this number are the groups of neighboring shareholders, and the association of Christian mothers of the workshop. This last work, founded recently in an important parish of Paris, has in view to place children, on their leaving school, in workhouses, where they can continue to be good Christians.

#### TOWN OF LILLE.

SOCIAL WORKS PLACED UNDER THE PATRONAGE, OR DIRECTION OF THE MUNICIPALITY.

##### *Invalids from Work.*

This work was founded at the instigation of some citizens, who have generously endowed it, and have kept it together by important gifts.

In 1888 it possessed a capital giving it a revenue of \$3,325.85, and had received \$4,373 from gifts.

It granted help for life, to working people of every age, and of the two sexes, who in consequence of wounds received in the exercise of their profession, and as a direct consequence of their profession; or who, in exposing themselves to aid other laborers in danger, have lost the use of a limb or of an organ, or contracted equivalent infirmities.

It grants temporary assistance:

1st. To widowers and to widows of work-people having one or several children, less than 15 years old, who shall have succumbed to the direct consequences of their wounds.

2nd. To children under age, orphans of fathers and mothers of these same work-people.

The maximum of the annuity, is fixed at \$73, for injuries having carried away the total loss of sight or of the two limbs.

The maximum of temporary aids is \$60 a year.  
 The Council determines and grants pensions after inquiry.  
 In 1888 there were 76 pensioners, receiving about \$30.80 each a year.  
 And 29 persons receiving temporary assistance, amounting to \$21.80 for each.

*Gratuitous loan.*

This work was founded in 1607, by Bartholomew Masurel, citizen and countryman of the town of Lille, who in his lifetime gave all his property, valued at one hundred and fifty thousand pounds parisis (\$60,000), for the foundation of a loan bank where: The clerks will make loans only to countrymen and inhabitants of the town, under tax and jurisdiction, of Lille, as far as they could survey it, and this to poor persons in want, who for want of being able to well gain their living, would be compelled to borrow, refusing to lend to rich and wealthy persons, as also to people whom they shall know as being of bad quality, wasteful and squandering their property.

The foundation foundered during the French Revolution, but rose up again, and was re-established in 1851.

The complete reorganization dates only from 1860, and the regulation put in force at this date contains the following clause:—

Art. 5. Conformably to the act of foundation, all respectable and needy persons, settled at Lille, or in the suburbs, will be allowed to draw out, by means of the simple repayment of the capital, the securities upon which there shall have been lent sums of \$6.00 and under, provided that she has deposited in person her pledges at the office of the endowment, and that she come also to withdraw them herself.

The maximum of the gratuitous loan has risen little by little, and in 1888 it was \$40.00.

In 1888 there had been made 16,000 loans, of a mean value of \$1.71, representing together a sum of \$27,332.

*Subscribers for Education.*

*Work Pie Wicar*, having in aim to furnish to young people, natives of Lille, who are destined for the study of the fine arts, the means to be able to sojourn at Rome for four years, The annuity is \$480 00 a year. From 1861 to 1887 twelve artists have obtained this exhibition for residence.

*Endowment Colbrant*, having in object to grant allowances and exhibitions to young persons, residing at Lille, having some inclination for architecture, painting or music, whose means would be insufficient to pursue their studies, or who should have no means at all.

*The raising to Glory of Industry and Good Conduct.*

A series of grants has permitted the foundation of very numerous prizes, varying from \$3.00 to \$100 for: Distribution of rewards to the poor of Lille for acts of devotion and of good conduct. Safe-keeping of children and cleanliness of lodgings. Encouragement to order and economy among the young apprentices.

TOWN OF AMIENS.

LOAN OF LINEN.

In 1857 Monsieur L. J. A. Cozette bequeathed to the town of Amiens a sum of \$52,000 to contribute to the suppression of mendicity, by means of assistance to, and the moralization of the needy.

Thanks to this sum, increased by generous gifts made by other citizens, an establishment was founded comprising:

Firstly. A workshop of young girls entrusted with the manufacturing of sheets and shirts, which are loaned every Saturday, to the needy of the two sexes.

Secondly. A wash-house.

Thirdly. A laundry, the whole under the direction of six sisters of charity. The institution has in object to lend linen to the needy. The members of the families assisted have two shirts, in order to always have one of them tidy on their backs when they bring back that which they have worn during the week. The sheets are changed only every month.

In 1888 they had assisted 1,745 families and lent 20,178 pairs of large sheets, 1,485 pairs of small sheets, 15,775 men's shirts, 39,091 women's shirts, 16,558 shirts for girls, and 7,560 shirts for boys.

Finally, to remedy the deplorable promiscuous intercourse, due to the negligence or the distress of the parents, the Cozette House lends beds to poor families who have children of different sex.

## TOWN OF ANGERS.

### SCHOOL STOVES.

In 1871 the municipal administration of Angers undertook the erection of new primary schools.

It remained to draw children to them and to keep them there.

They used to leave class in the severity of the winter to go, and take, at their homes, the repast of the middle of the day; they lost also the overlooking of the master, and stood too readily on the public way, exposed to all the dangers of the street; then, the majority belonged to needy families, and the parents kept back by employment away from the home could scarcely prepare a hot meal for the little scholar, who, too often, found at home only a morsel of dry bread.

To render easy the admittance to school for all poor children and to encourage them to follow the classes assiduously, some persons had the idea of providing them, in the winter, even at school, with the mid-day meal. They found there, without going out, healthy and strengthening nourishment, given gratuitously or procured at a very small price, according to the condition of the parents.

They have easily grouped, for attempting this moral and philanthropic experience, all those who devote themselves truly to the children of the people, and believe that it is not sufficient to lavish on them declarations of sympathy, but that it is especially necessary to prove by actions the interest which we bear towards them.

It is thus that the work of the stoves for schools was set on foot: without other bond between founders and supporters but charitable thinking, and active and persistent good-will; they have at first constituted, and caused to operate, a business society, changed merely later on into a civil society.

From 1871 to 1875, with a hundred subscribers, they distributed, by means of two chief stoves, serving five schools, from 20,000 to 26,000 meals.

The experience of these four years had fully succeeded from all points of view; materially, the organization of the stoves, and the working of them had given the desired results, as abundance, quality and economy in diet; morally, the erection of these had produced the best effects in the poor population of the town; the children, better nourished, less exposed to the sickness of the bad season, as well as to the inconveniences of abandonment, and to contact with the outer world, were more fitted to receive lessons from their masters. They made ready a stronger and better race of people.

The good accomplished was evident. From 1875 to 1882 two hundred and fifty new supporters consider it a duty and regard it as an honor to contribute to the extension of other schools.

At this period they are installing two new stoves, and twelve schools partake annually of 50 to 60,000 meals.

At the close of the work the provident fund of the Society rose to the sum of \$3,377.50.



In 1888-89 the school stoves of the town of Angers, had seven stoves, serving twenty schools, and having served during the year 96,745 meals, to wit.: 49,508 meals paid for and 47,237 meals free.

The cost price of the meals, which was \$3.23½ a hundred meals in 1882, was reduced to \$1.99 a hundred meals in 1889.

The meals paid for, cost \$0.02 the meal.

Finally, as a number of children are badly clothed, and shiver during the winter in their thin clothes, the Society of the Stoves, distributes every year clothes to the children. The cost of the clothes thus distributed in 1888-89 has been \$1,034.74, of which \$434.70 is charged to the Society and the balance to the municipality.

### MUTUAL AID OF LYONS.

Founded in 1870, with a capital of \$32,000. This society has in view:

1st. By means of its capital to come to the assistance of the population of Lyons in altogether exceptional circumstances.

2nd. By means of the annual profits and subscriptions, to approve of some loans without interest, with the view, especially, of being applied to, the acquiring of instruments for work.

3rd. To intervene between masters and servants; to procure places.

The Mutual Aid of Lyons has given once \$4,000 and another time \$1,000 at two periods of great crisis of stoppage of work. Then it has contributed to the foundation of two works of popular interest: the Society of Credit for little workshops of mechanical weaving, and the Society of Economical Lodgings.

The Society has lent, from 1872 to 1883, \$44,536, upon which it has been repaid \$18,780, it may be, 42.12 per cent. of the capital lent.

### THE WORK OF THE BLUE CROSS.

FOR THE RELIEF OF DRUNKARDS.

*Geneva.*

Art 1. The Temperance Society of the Blue Cross, has for its chief object to labor, with the aid of God and His Word, for the relief of victims of intemperance.

To attain this end it exacts from its members, and supporters, complete abstinence from every intoxicating drink, with the exception of its religious use, or when medically ordered. It does not, however, mean to condemn thereby the strictly moderate use of fermented drinks for those who do not take a part in the Society, but it teaches the absolute necessity of total abstinence for the cure of drunkards.

Art. 2. Besides this chief aim, it seeks still to combat the abuses of drink:

1st. In making known the evils which result from it;

2nd. In diffusing the principles of true sobriety;

3rd. In seconding, by the means, where its principles allow it, the efforts of persons or associations which fight against intemperance (1.)

Art. 3. It has no political or ecclesiastical character.

The position taken by the Society springs from these articles, either with respect to wine or from a religious point of view.

The Society does not seek to obtain the abstinence of all, because it does not fight against the use, but solely the abuse of wine. (2)

It does not consider, in fact, natural wine as injurious to the health, when people know how to make a strictly moderate use of it. It thinks, on the other hand, that

(1) One can quote in particular, in this department, the efforts made by the Society to persuade willing persons to establish temperance coffee-houses (sales of non-alcoholic drinks with lecture hall, &c.), when its members could not establish them by themselves. The first was founded in 1878 at Boudry; there are now nearly a hundred of them in Switzerland and in the frontier localities, where the Society of the Blue-Cross has extended its influence.

(2) What we say of wine can also be applied to other fermented drinks of good quality. But we regard as hurtful even the use of distilled drinks, especially when they have been produced by the distillation of other substances than wine.

if the wine is agreeable and of convenient use in certain cases, as stimulating, it is not necessary for the preservation of health of healthy persons (its use in cases of sickness is reserved for the estimation of the doctors). It stimulates, but does not strengthen. Works, even the most difficult, are done as easily, not to say more easily, when it is a question of prolonged efforts, in abstaining from wine as in making use of it.

The declarations of hundreds of persons, and the example of thousands of abstainers of all countries and trades, support this way of looking at it.

To make amends, the Society recommends abstinence:

1st. To drunkards who wish to get free from their passion (total abstinence being easier for them to observe than moderation, become almost impossible for them.)

2nd. To those who are liable to become so, either in consequence of heredity, or on account of special temptations which can result to them from the centre in which they live (profession, surroundings, temperament, &c.)

3rd. To devoted persons who are disposed to give up the use of intoxicating drinks, to show to drunkards that one can do without them, and to encourage them by their example to abstain themselves.

The result is, that the Society, while not condemning the use of wine among those who know how to make use of it with moderation, seeks in no wise to cause vineyards to be pulled up. It believes, on the contrary, that their destruction would be at present very grievous, because it would only tend to increase the injurious consumption of artificial wine and liquors.

Vine-dressers and owners of vineyards can then, without inconsistency, take part in the Society. The members do not make any scruple of having wine on their table for their guests or for the members of their family who are not abstainers, unless there should be with them some one who has been a drunkard, whom they fear to lead into temptation.

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SECTION XIV.

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EMPLOYERS' INSTITUTIONS.

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# EMPLOYERS' INSTITUTIONS.

F. ABRAND,

MANAGER AT COURTIVRON.

*An Institution established since 1883, at the Spinning Mill of Courtivron.*

A combination assuring to workmen an investment of perfect security for their savings, by a subsidy from the manager, under conditions which represent a tax of interest amounting to 27 per cent. per annum.

Desiring to improve the condition, material and moral, of his staff, and to inculcate habits of economy, which, joined with industry, form the basis of all good conduct, Mr. Félix Abrand has offered to his employees, in addition to the advantages which procure for them a relief fund in case of sickness or accident, the possibility of putting aside, without inconveniencing themselves, a little capital giving them a high rate of interest, and augmenting rapidly in consequence.

The method is as follows:—

For each fraction of 16 cents which is left monthly at the post office by his employees until the sum reaches 80 cents, Mr. Abrand adds a sum equal to the fourth of their deposits, for these two sums united, placed in the names of the depositors to their credit, at the Post Office Savings Bank of Courtivron.

Otherwise stated:—

The employee leaving \$0.16, will have \$0.20 placed to his credit.

do	do	0.32	do	0.40	do	do
do	do	0.48	do	0.60	do	do
do	do	0.64	do	0.80	do	do
do	do	0.80	do	1.00	do	do

These advantages are offered the work-people of the Courtivron spinning mills on conditions, as follows:—

Art. 1. No one can draw the whole or part of the sums marked in his book before five succeeding years, if he wishes to profit by the advantages proposed to him.

Art. 2. The gratuity of 25 per cent. on each deposit can only become the definite property of the depositor, after each period of five years.

If, before the expiration of five years, the depositor:

1. Withdraws the whole, or portion of his deposit; 2. If three consecutive months pass without his having placed at least 16 cents; 3. If he leaves the establishment; 4. Or further, if he is dismissed for bad conduct, idleness, negligence, bad work, or any other grave fault, he will receive capital and interest on the sums he has deposited from his salary, but the surplus of 25 per cent. included in the compound sums inscribed on his book will be restored by him, to be deposited in the relief fund for sickness, and accident to the work-people of the mill.

Each depositor is requested to bear in mind that in every case, at all times and whatever happens, the amount left by him to be placed to his account remains and always will be his property.

The deposits of the manager are only subject to restitution in one of the four cases hereinbefore mentioned. In case of restitution the capital only, added by the manager, will be transferred to the relief fund. The interest will fully accrue to the employee.

Art. 4. After a period of five years, when the employee continues to leave and the manager to add, there will be recommenced, to follow on, a new period of five years, under the same conditions—that is, the gratuity of the manager in favor of the workman from the 5th to the 10th year will be withdrawn from him, if he be found in one of the four conditions mentioned in Article 3; and similarly, from the 10th to the 15th, and from the 15th to the 20th year, a period at which it will be permitted

the depositor to dispose of his book as he pleases. It is well understood that after each period of five years, that is, after 5, 10, 15 and 20 years, all the sums on the book of the depositor become definitely his property.

Art. 5. At any time, commencing from the 10th year, the depositor can withdraw the interest annually accrued in the Post Office Savings Bank. But he must leave the capital acquired until the 10th succeeding year has expired.

Art. 6. On the Monday of each month which precedes payment, all the workmen who possess savings' bank books under the conditions of this institution, should leave them at the office with a separate note indicating the sum which they place on deposit. Their deposits and those of the manager are made at the Post Office Savings Bank, under care of the office, and the books are afterwards returned to the owners.

Art. 7. A statement of the workmen's deposits and those of the manager in their favor are kept at the office.

Art. 8. At any time, and on any requisition to that effect, the owner of each book must present it at the office, for examination, if necessary.

Art. 9. The workman who is conscripted can withdraw, on his departure, the whole of his deposits, those of his manager and the accrued interests. In case of death of depositor, all the sums credited on his book become the property of his heirs.

Art. 10. Whoever once avails himself of the above-mentioned advantages, undertakes, by the fact of so doing, a formal engagement to accept the stipulated conditions, and to conform strictly to them, especially to everything mentioned in Article 3.

#### SOME FIGURES WHICH SPEAK FOR THEMSELVES.

When an employee leaves only 80 cents monthly, during 12 consecutive months, he will have deposited to his credit \$12 at the Post Office Savings Bank. Calculation will show that at the end of the year these \$12, deposited by \$1 each month, will have produced 19 cents interest at the rate of 3 per cent. His capital has thus become \$12.19 for \$9.60 deducted from his monthly pay.

Increase, \$2.59.

If this increase is regarded as interest, his money has thus been deposited at the rate of 27 per cent. yearly interest.

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#### BARBAS, TASSART & BALAS.

HOUSE FURNISHINGS, CONTRACTORS, &C.

PARIS.

*Participation in Profits, Savings, &c.—(See p. 33).*

*Insurance against Accidents.*—The establishment insures at its own expense its employees against accidents, in the company founded by the managing committee of the contractors for house-furnishings and plumbing.

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#### F. BENOIST & L. BERTHIOT.

OPTICIANS.

PARIS.

*Mutual Benevolent Society.*—The employees of the establishment, situated at Sezanne, must belong to the Mutual Benevolent Society and Pension Fund Association of the house.

The fund is distributed:

1st. By the following monthly shares: Men, 20 cents; women, 15 cents; children, 10 cents.

2nd. By a monthly deposit, made by the managers, of a sum equal to all sums deposited by the employees. The bank requires that its members should belong to the local Mutual Benevolent Society; and it only grants assistance for medical fees and attendance to children under 16 years of age, or to workmen who, by their age or condition of health, cannot be received into the Mutual Benevolent Society.

The Bank grants to sick persons, during three months, a daily specified indemnity equal to the monthly assessment which these sick persons pay.

At the end of three months the indemnity suffers a reduction.

In case of death, the Bank grants an indemnity of \$20 to the widow, or of \$15 to the widower.

The Bank grants pensions to aged members, according to the state of the funds reserved.

It pays, similarly, premiums of insurance against accident.

This premium is 25 cents per \$100 of salary.

### BESSELIÈVRE & SONS.

COTTON FACTORY, MAROMME, SEINE-INFÉRIEURE.

PARTICIPATION IN PROFITS.—(PAGE .)

SCHOOL OF THE ESTABLISSEMENT. Open from 5 to 7 p.m., and attendance is compulsory for male and female employees under 20 years of age. Prizes are distributed yearly by the house.

LIBRARY.—Annexed to the school, and containing 420 volumes.

LECTURES.—Lessons in Natural History, Zoology, Botany, Geology, and a complete course of Chemistry, are given by Mr. Besselièvre. Thanks to this course, an employee can pass her examination, and become a school-teacher.

SAVINGS BANK.—This savings bank is conducted under the following regulations:

“Mr. Besselièvre, with the object of fostering and encouraging provident habits among his work-people:—

Considering that the most trifling savings, in accumulating, form in time large sums. (*With interest at 6 per cent. The capital is doubled in 12 years.*)

Considering that young people who would economize, every year, a sum of \$20, (40 cents per week), would thus, at the age of 60, with accumulated interest, be in possession of a capital of about \$2,000.

With the intention of founding a savings bank, open to the workmen of his establishment.

Workmen can deposit in this Bank all sums, the proceeds of their industry, with a minimum of 20 cents.

Sums deposited, bear interest at the rate of 6 per cent. per annum, to the amount of 200. Sums exceeding \$200 bear interest at 5 per cent.

INSURANCE AGAINST ACCIDENT.—The employees are insured in an accident insurance company by the firm.

THE WORKMEN'S RELIEF FUND comes to the assistance of indigent workmen and sick persons. This fund is entirely maintained by Messrs. Besselièvre, and managed by six members elected by the workmen.

The indemnities are not expressly defined, except for women during confinement, who have a right to three weeks' salary, on condition of abstaining from all work for two weeks at least.

PENSION FUND OF EMPLOYEES.—The firm grants, without reserve, to all employees engaged and attached to the establishment:

After ten years' service, a sum equal to one year's salary.

These sums are paid to the heirs of the employees, or to the employees, when they have reached 60 years of age, with 20 years of service.

## BLIN &amp; BLIN.

CLOTH MANUFACTURERS.

*Elbæuf.*

*Accidents.*—Originally, Messrs. Blin & Blin had thought proper to insure against accident; but in consequence of suits with companies, they have become their own insurers, and have assumed the responsibility of suits which may arise in consequence of accidents as common in the works.

A relief department has been established in the works, which gives its best attention to wounded persons. The injured workman is cared for, during the whole of his sickness, by the house; his salary is paid him in full, and suitable assistance, as required, is further given him.

In cases where injury results in partial, or entire incapacity for work, the workman continues to receive assistance. Pensions are given to the widows of workmen killed whilst at work.

## MAGASINS DU BON MARCHÉ.

*Paris.*

Coöperation, participation in Profits, Boucicault Provident Society. (Page 38.)

*Medical Attendance.*—A physician is attached to the establishment, and gives gratuitously, consultations at 9 o'clock every morning.

Employees unable to rejoin their families, are treated at the infirmary of the establishment.

The whole of the employees, besides, must become members of a mutual, benevolent society.

*Pension Fund—Boucicault Endowment.*—This Bank was established by a donation of \$1,000,000 given during her lifetime by Madame Boucicault. This Bank receives 5 per cent. deducted from the profits of the "Société civile du Bon Marché;" this deduction can be decreased to 1 per cent.

The retiring pension is granted in the form of a life-pension, not transferable or revertible; it is only granted to employees who have no interest except in the general profits of the house, the paid up capital, or on sales.

It is obtained by employees (male or female) of 20 years' service in the house, but it is only granted to men after they have attained the age of 50 years; and to women after the 45th year.

The pensioned employee can only receive his pension when he has ceased to work in the establishments of the "Bon Marché," or any other similar establishment.

The management decides the position of absent employees, entries and exits from the house, &c.

Pensions vary from \$120 to \$300 per annum.

The Pension Bank can extend relief:

- 1st. To employees in active service, who are unable to fulfil their duties.
- 2nd. To the widows and minor children of employees.
- 3rd. And to employees, even those interested, whose situation has become necessitous.

*Savings.*—La Maison du Bon Marché, to encourage economy, receives in account current the savings of their employees, and places them on interest at 6 per cent. per annum.

*Schools.*—M. A. Boucicault founded, in 1872, the following courses, open free to his employees: English language; music, vocal and choral; musical instruments with harmony orchestra; fencing.



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**HTE. BOULANGER & CO.**
**CROCKERYWARE ESTABLISHMENT OF CHOISY-LE-ROI.**

Number of workpeople, 956.—men, 502 ; women, 266 ; children, 188.

**EDUCATION.**—The house has maintained it, and defrays its expenses.

An infant asylum, where are received the employeers' children from two months to three years old.

An asylum for boys of from 3 to 6 years of age, and of girls from 3 to 13 years of age.

An asylum for boys working at crockery making.

A boarding school for apprentices, accommodating 50 boys, orphans of parents having worked in the crockery manufactory. A course of gymnastics, military exercises and singing is given to the children

**SCHOLARS' SAVINGS BANK.**—Not receiving more than \$20 from each depositor. Interest 6 per cent., capitalized monthly.

**FAMILY COUNCIL.**—Composed of the principal employeers of the crockery manufactory, and of representatives of the two Mutual Benevolent Societies, trustees of the house, deliberating on bonuses, pensions, assistance to orphans, &c.

**SAVINGS BANK.**—Not receiving more than \$400 to each account. Interest, 5 per cent.

**ACCIDENTS.**—Workmen are insured against accidents by the house.

**PENSIONS.**—A bank having received a donation of \$12,000 from M. Boulanger, and which is maintained by the Mutual Benevolent Societies, and voluntary support which the factory makes through the "Conseil de Famille," grants to old men and their widows, pensions, varying from \$60 to \$120 per annum, according to length of service.

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**CHAIX PRINTING HOUSE.**

*Paris.*

**PARTICIPATION IN PROFITS.**—(Page 39).

**APPRENTICESHIP AND INSTITUTIONS FOUNDED FOR APPRENTICES.**—(Page 69).

**MUTUAL BENEVOLENT SOCIETY.**—Membership is compulsory to those employed by the establishment.

The funds of this Society are formed by the retention of 16 cents from all employeers, paid fortnightly, and by 35 cents from those paid monthly. The amount retained from women is only 11 cents, and from children 9 cents. The amount of indemnity per day in case of sickness is 50 cents for men, 30 cents for women, and 25 cents for children.

There is granted to women, after one year of membership, the sum of \$10 for *accouchment*.

This is paid during six months.

Medical attendance is free.

In case of the decease of a member, all the members pay 5 cents, and, from the amount so contributed, a sum of \$20 is remitted to the heirs for funeral expenses.

**BANK OF VOLUNTARY PENSION,** in which employeers and workmen deposit the proceeds of their profits, or of their personal savings. Number of depositors to 31st December, 1888, 175, of whom 139 were formerly apprentices of the establishment.

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**A. CHAPPÉE.**

**FOUNDER AND BUILDER OF MANS.**

A pension of \$72 per annum is given to all workmen, aged 60, who have worked for 30 years in this establishment.

A pension of \$30 per annum is granted to all workmen, aged 60, who have worked for 20 years in the establishment. This pension is paid monthly when the recipients have ceased work. The pension is discontinued on their decease.

To have a claim to it, it is necessary that, from the commencement, the workmen should have been members of the Mutual Benevolent Society, unless there is justifiable reason for the contrary.

In addition to these pensions, there is a Mutual Benevolent Society, and a Medical Dépôt for the workmen in connection with the establishment.

When a workman becomes the victim of an accident, during his service in the establishment, and his wound disables him for life, a pension is formed for himself and family in accordance with their requirements.

This pension diminishes in proportionate percentage, and amount, when each of his children attain the age of 18.

If this pension is paid to the widow, it ceases when she contracts another marriage.

This pension is based on the requirements of the family, and conditions established by general consent between M. Chappée and the family.

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### ARMAND, COLIN & CO.

EDITORS, PARIS.

**PREMIUMS.**—The establishment encourages young employees to follow the evening courses. Employees who pass an examination successfully, and obtain a prize, receive a premium.

**GRATUITIES, ASSISTANCE.**—A physician is attached to the establishment, and his visits are free to employees, their wives and children. Salaries are continued to employees during illness.

Besides annual gratuities, a bonus, generally \$20.00, is granted to deserving men in the event of a marriage, or a birth, or a death.

**PENSIONS.**—Employees are obliged to have 5 per cent. deducted from their salaries, which is deposited to their credit and in the name of each employee, on a private book at the National Bank, for pensions for old age.

The house adds, for employees having less than 8 years' service, 50 per cent. of the sums deposited by the employees. For employees having more than 8 years service, it deposits a sum equal to the 5 per cent. retained. This combination ensures to employees an annual pension of \$120 to \$240.

**SAVINGS.**—The establishment receives on deposit, the savings of its employees, up to \$100 each, and pays them an annual interest of 6 per cent.

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### WESTERN RAILROAD COMPANIES.

#### REGULATIONS OF THE MUTUAL BENEVOLENT SOCIETY OF WORKMEN IN THE WORKSHOPS AND CAR DEPÔTS.

Art. 1. A Benevolent and Provident Society, has been formed for the benefit of workmen employed in the workshops and car depôts, who do not form part of the regular staff, on becoming enrolled members of the Society.

Art. 3. The Society has for its object :

1st. To give free medical attendance, and medicine, to members who are sick or wounded.

2nd. To assist them by means of an indemnity granted them during a period of illness.

3rd. To contribute to funeral expenses occasioned by the death of any one of them.

Art. 5. All the workmen in the workshops and car depôts of the Western Railroad are titular members of the Society, from their entrance into the company.

Every workman entering the service of the company, is informed of the present regulations, of which a copy is deposited at the office of the superintendent of the works; he signs it, and thus signifies his acceptance of all its conditions and obligations.

Art. 6. Honorary members are admitted by the office.

Art. 7. Those members of the Society whose conduct becomes irregular and notoriously scandalous, cease to participate in the privileges of the office. Their names being removed from the list of participants, and being excluded from the Society, they have no right to any recompense. They are pronounced by the office to be absolutely without claim.

The member whose expulsion has been announced, can present himself at the office to be heard on the accusations against him. If he does not appear on the day named he will be considered discharged.

Art. 8. The administration is composed of a committee, consisting of:

A president;

Two vice-presidents;

Six members, chosen by the members of the Society over 25 years of age, and having been at least six months in the service of the Company;

Two secretaries.

Art. 9. The president and vice-presidents are named by the Administrative Council of the company, who also select the treasurer of the Society.

The Committee of Management is elected by the members of the Society, and nominated by titular members.

The election is held as follows:—

There are formed, by the office, superintendents, as many sections as there are members to elect; each section nominates a member of the office, by ballot, by a majority of votes.

The two secretaries are nominated by members of the Board by open voting.

The election is made for one year. Members are re-eligible.

There is presented every year a statement of the financial position of the Society, which statement is printed and distributed to all the members.

Art. 12. The Committee of Management, meets monthly, on a day appointed, and each time is convoked by the President.

Art. 14. Medical care, is granted free to members during illness, except in cases specially excepted and indicated in the preceding regulations. The indemnity provided by 2nd paragraph of Article 3 of the present regulations, is fixed, by day, at *half the salary*, and at 5 cents for women, and for each child under 15 years of age, during the period of illness, unless, however, the indemnity exceeds three-fourths of the salary.

If, however, the workmen has only belonged to the Society for a minor period of three months, the assistance afforded him will only be in proportion with the time in which he has been a member.

All sickness which does not last over two days gives no claim to indemnity.

Obligation to provide medical care and indemnity, can cease if the illness is prolonged over three months.

Temporary assistance, in special cases, can be granted by the Board, but only by a majority of three-quarters of the members.

Art. 15. No assistance is recoverable for sickness or wounds caused by bad conduct.

Art. 16. The Society grants to the widow or children of a deceased member, an indemnity up to the amount of \$40.

This indemnity can be given to the family of the deceased, at the discretion of the Board. A further assessment of 10 cents each member can be made for the benefit of the widow or children of a deceased member, in indigent circumstances, from information received by the Board.

The above indemnity can be raised to \$60 in cases where the death of a member has been occasioned by injuries received in the exercise of his calling.

Art. 17. Every workman leaving the company because of the stoppage of work or employment, or any other cause independent of his own will, not resulting from any fault on his part, will receive an indemnity of \$6 after having served for two consecutive years; and of \$10 after four years; and afterwards, in proportion, an increase of \$2 for each year of service.

Enrolled members of the Society, who are dismissed from the company for any other causes than those above mentioned, or who leave of their own accord, will not be entitled to any indemnity.

Any workman who, for any reason whatever, is no longer of any service to the Company, ceases entirely to have any membership in the Association.

Art. 18. Each member is subject every month to have, from the amount of his pay, a deduction forming a periodical assessment for the relief fund.

This deduction cannot exceed 2 per cent. of the salary.

It is fixed, until further orders, at  $1\frac{1}{2}$  per cent. of the salaries, the managing Committee of the Company reserving, however, the power to modify this proportion in case of want, and to the limit of the maximum fixed above.

The Company deposits monthly in the relief fund a sum equal to the amount of the monthly assessment.

The funds of the Society further increase:

1st. By fines inflicted by the Board on the member who, being convalescent, has resumed work without the permission of the medical attendant; on those who, appointed visitors, do not fulfil their duties.

2nd. And fines inflicted for faults of work.

Art. 19. Honorary members pay an assessment of which the minimum is placed at 30 cents per month.

Art. 20. In the event of the death of a titular member of the Society, a deputation of members is summoned, by notice from the Board, to attend the funeral.

Art. 21. The funds of the Society are composed:

1st. Of assessments made on workmen;

2nd. Of the grant made by the Company of a sum equal to the assessments;

3rd. Of payments from honorary members;

4th. Of fines imposed by the management;

5th. Of the general amount arising from fines imposed on members;

6th. Of the interest produced by any amount deposited in bank of the Company.

#### REGULATIONS OF THE PENSION FUND.

##### *Institution and Endowment of the Pension Fund.*

On the 1st of July, 1869, there was founded a Pension Fund for all employees and workmen of the Western Railroad Company, forming part of the staff, and having at least a salary of \$120.

Art. 2. The capital of the fund is formed:

1st. By capital at the credit of the Pension Fund, of the Mutual Benevolent and Provident Fund, previously instituted on behalf of employees, who remained part-takers of this ancient fund.

2nd. By the following reserves, arising from assessments on salaries, as they are fixed by order of service, of appointment, that is: 4 per cent. of salary (this is made monthly) and the first 12th of all increase.

3rd. By a donation from the company, of which the amount, established in the following manner, will be paid at the same time to the said fund, that is—5 per cent. of the wages on salaries, and a sum equal to the first 12th of all increase.

4th. By voluntary bequest, which can be made to the Pension Fund, and by fines imposed on the employees.

5th. By the profits from investments of the Pension Fund.

Art. 3. The amount of the reserve fund indicated in paragraph 2 of the preceding article (which properly belong to employees who submit to their rules) will

be credited, quarterly, to their personal account, at the Pension Fund for old age, instituted by law, 18th June, 1850, in order to provide for them, a retiring pension at the age of 50 years.

The time of entering upon the enjoyment of benefits from the fund, can be altered to a preceding date, in conformity with regulations of the old age Pension Fund.

According to same regulation payments can be made, at choice of the employee, either to Reserve Fund—that is, payable to those entitled to them, on decease of the incumbent to the fund, or to Reserve Capital.

Nevertheless, the deductions from the Pension Fund will always be computed as though these payments had been made to the Reserve Fund; in case of Reserve Capital, the total pensions will be, in consequence, less than those provided by Articles 10, 11, 12, 13, 16 and 18.

When the old age fund cannot, by the terms of its charter, receive the payments above provided, the company will guarantee, by some other means, the execution of the clauses of present article.

The surplus of fund indicated in preceding article, is placed to the credit of the Company, and other credits accepted by the Bank of France for its advances, in estate or bonds of the State.

Art. 4. The benefits of the present Pension Fund are guaranteed by the Company.

*Conditions of a Claim on the Pension Fund—Liquidation of Pensions.*

Art. 5. To have a claim on the Pension Fund, every agent of the Company must be 50 years of age, at least, and have passed 25 years in the service.

Below these limits, the Company reserves to itself, the right to place on the pension list, in advance, every employce aged over 50, and having at least 20 years of service. The Managing Committee will have sole authority of judging the reasons for thus placing on the list in advance.

Finally, whatever be their age or duration of service, employees whose wounds or premature infirmities render them incapable of continued work, will receive a retiring pension, on the sole condition that they fulfil, as to the old age fund, the required conditions to this effect, as per 2nd paragraph of Article 6 (a) of the law of 18th June, 1850, and by the regulations concerning the application of this paragraph.

Art. 6 The Managing Committee have the right of placing on the pension list, employees who have reached the age and duration of service fixed by the first paragraph of the preceding article.

Art. 7. No agent can enjoy, at the same time, a pension resulting from the present regulation and emolument as an employee of the Company.

Art. 8. In every case retiring pensions of agents are composed of two classes :

1st. Capital from the fund for old age.

2nd. Pension granted by superannuation fund of the company.

Art. 9. Retiring pensions are based on the proportion of assessments or salaries, subject to transfer to the reserve fund, which the incumbent has enjoyed during his six last years of service, or (in the case mentioned in paragraph 3 of Article 5), during the total number of years' service which is less than six.

A first-class clerk, whose salary exceeds \$3,000, will not receive any profits on the surplus.

Art. 10. An employee of the Company, fulfilling the conditions of age and length of service fixed by first paragraph of Article 3, will have a right to a total pension of the half of his salary, minus the last six years.

This pension will be augmented by a sixtieth part of the salary, less each year exceeding twenty-five years of service.

(a). Extract from Article 6 of the law of 18th June, 1850.

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In the event, however, of serious injuries or premature infirmity, unavoidably contracted, entailing absolute incapacity for work, the pension can be given also before 50 years of age, and in proportion to payments made before that date.

Art. 11. The whole amount of anticipated pension, as described in the second paragraph of Article 5, will be fixed as follows :—

After having reached the age of fifty, and after twenty-five years of service, twenty-five sixtieths of the salary, less the last six years, with an addition of a sixtieth of same salary for each year of service after twenty years.

In any case the retiring pension cannot exceed to thirty sixtieths of the average salary, except, however, when there shall have been occasion to have recourse to the minimum provided for in Article 12.

Art. 12. The gross amount of pensions paid on the terms of Article 10 and 11 cannot be less, in any case, than \$100.

Art. 13. The total amount of the retiring pensions, as described in last paragraph of Article 5, will be composed of as many sixtieths of the lowest salary described in Article 9 as there are years of service, without falling lower than six sixtieths of the same salary. Nevertheless, the minimum of six sixtieths will not be applied unless the time of service amounts to three years, or if incapacity is the result of injuries received by the employee, in the exercise of his calling.

Art. 14. The liquidation of retiring pensions will be made as follows :—

The amount due by the Pension Fund of the Company will be obtained by deducting the total amount of pensions determined by Articles 10, 11, 12 and 13, the funds calculated on capital transferred, accruing to the old age fund by deposits assessed from the employee :

1st. On his personal account only, whether he is married or single.

2nd. On his personal account, and on that of his wife, if he is married.

The sum thus debited to the Pension Fund of the Company will remain definitely fixed, except in the case indicated in the following paragraph :—

If at the time of liquidation of the pension of a married employee, his wife has not reached 50 years of age, and cannot thus claim her pension from the old age fund, the Pension Fund of the Company will allow, until this pension can be received, the whole pension, less the deduction only of the husband's pension at the old age fund calculated on capital transferred. The double deduction will only be made subsequently to this period.

Art. 15. In computing retiring pensions, the years of service will be counted commencing from the classing of the employee, except under conditions provided for by Article 25.

Art. 16. The total amount of pensions determined by Articles 10, 11 and 12, is partly transferable—that is, for \$50 at least—to the name of the widow of the employee.

The amount due to the widow by the Retiring Pension Fund of the Company will be obtained, by deducting from the amount, the income calculated on reserved capital accruing to the old age fund from assessment made on his account, and arising from assessments on the husband.

The sum thus debited on the Retiring Pension Fund of the Company, will be fixed definitely, except in the case indicated in following paragraph :

If at the decease of the employee, the widow has not reached 50 years of age, and thus cannot claim her pension from old age fund, this amount will be paid, until the period of her being able to claim it, on account of the supplementary provisions for pension, by the Retiring Pension Funds of the Company ; the deduction of said income will only be made subsequently to this period.

The right to pension by a widow no longer exists in the case of a *séparation de corps* granted on demand of the husband.

If, in addition to the widow, there are one or more orphan children less than 18 years of age, from a previous marriage of the employee, there is levied, from the total amount due the widow, and not transferable in her favour, one-fourth to the credit of the orphan of her first marriage, if there be but one less than 18 years of age or the half, if there are several, and the same if there should be more than one under 18 years of age.

Art. 17. In the case where, by successive marriages with employees of the Company, a widow becomes in a position to claim several pensions, she will only have a right to receive the highest one, to the exclusion of the others.

The interdiction on accumulation, does not apply to the pension which the widow has a right to as an employee of the Company.

Art. 18. The gross amount of pensions determined by Articles 10, 11 and 12 is transferable to the names of children of the employee, aged under 18, if, at his decease, the wife is either dead or unqualified to receive the pension, or deprived of her rights.

The portion assignable to the children will be divided among them in equal portions, and paid to each until 18 years of age; the portion of those who have attained this age or, in event of their decease, being returnable to the others.

Art. 19. After decease of the pensioned widow, the sum which had been paid to her by the Retiring Pension Fund of the Company, will be transferred, under title of a second reversibility, to the children aged under 18, and will be paid under conditions specified in the second paragraph of the preceding article.

Art. 20. The widow and children will only have a right to the application of Articles 16, 18 and 19 if the marriage of the employee has taken place two years before liquidation of the retiring pension.

Art. 21. When an employee dies during the exercise of his calling, after 50 years of age and 20 years of service, this employee will be considered as having been a member of the pension list, and his widow and minor children will have a right to the transferable portion, under conditions of Articles 16, 18, 19 and 20. When an employee dies during the exercise of his calling, without having attained both the age of 50 and 20 years of service, but having completed 25 years of service, and whatever may have been his age, his widow or minor children will have a right, under conditions of Articles 16, 18, 19 and 20, to the transferable portion of a total pension calculated in the proportion of a sixtieth of the lowest salary of the six last years for each year of service, but not to be less than \$50.

When an employee, who has been superannuated for reasons indicated in the last paragraph of Article 5, dies after at least 15 years of service, his widow or minor children have a right to the transfer stipulated in the preceding paragraph.

Art. 22. The arrears of pensions on retired list are payable quarterly.

The endowment of the Company, towards the capital of the retiring fund, mentioned in Article 2, is granted for maintenance of the incumbents.

In consequence, the pensions paid by means of this endowment are declared, by the granting Company, inalienable and unseizable. This declaration is reproduced on all writings and contracts relative to these pensions.

The fluctuation of these pensions occurring in 1887 was as follows:—

*Pensions of Old Employees.*

Number of pensions.....		2,058
By the Retiring Pension Fund of the Company.....	{ Total.....	\$244,494 60
	{ Average... ..	118 80
By the Pension Fund for old age (1).....	{ Total.....	123,205 50
	{ Average... ..	64 80
Total.....	{ Total.....	377,700 00
	{ Average... ..	183 60

*Pensions of Widows.*

Number of pensions.....		1,098
By Pension Fund of the Company .....	{ Total.....	\$59,385 40
	{ Average ... ..	54 00
By Pension Fund for old age.....	{ Total.....	26,510 00
	{ Average ... ..	24 20
Total.....	{ Total.....	85,895 80
	{ Average ... ..	78 20

(1) Comprised in this, for married employes, are the pensions in the names of their wives.

*Children's Pensions.*

Number of pensions.....	105
Total by Pension Fund of the Company .....	{ Amount ... \$2,671 80 { Average ... 25 40

*Total and Average.*

Number of pensions.....	3,261
By the Pension Fund of the Company.....	{ Amount ... 306,551 00 { Average ... 94 00
By the Pension Fund for old age.....	
Total .....	{ Amount ... 466,267 60 { Average ... 143 00
The total capital of Pension Fund on the 31st December, 1888, was.....	

## SAVINGS' BANK.

The Western Railroad Companies have established, with the coöperation of their employees, a savings bank, with a taiff of 117 articles. The shares, the profits, etc., are sold at cost price.

In 1888 the sales amounted to .....	\$267,910
the gross profits at.....	20,619
the general expenses at.....	21,284

Leaving for the year a loss of..... \$ 665

This loss is unusual. It was caused by a depression of the tariffs, which, for 1887, had left a profit of \$3,097, a figure which proved too high. The deficit was covered by reserve funds, amounting to \$34,516.

The number of employees who made use of the savings bank in 1888 was 6,507, and the amount of monthly sales was \$8,050.

At Paris there proved to be, in 1888, a diminution of 1,329 customers, and a reduction of \$4,102 in the sales. An enquiry made on this subject proved that this diminution was due to the active competition of merchants who, in certain quarters, had lowered their prices to the level of the Savings Bank tariff.

## RAILROAD COMPANIES OF PARIS AT LYONS AND ON THE MEDITERRANEAN.

### REGULATIONS OF THE RETIRING PENSION FUND.

Primarily, the members of this fund consist of:—

1st. The members of the commissioned staff on all branches of the service.

2nd. The classified agents at stations, on the trains and track, of the following categories:—

1. Stations: Signal-men; foremen and engineers; sub-factors, porters, baggage-men, farriers and saddlers of the outside service; lamp-cleaners, gas-men, gear-men, *concierges*.

2. Trains: Waggon-men.

3. Track: Superintendent of track-layers; brigadier track-layers; laboring track-layers, and other laborers enrolled in "services of the track."

Every employee in these three classes is inscribed on the list of the department in which he has completed one year's service.

(2) For employees and their widows only, the children not having a pension from the old fund.



Art. 2. The Endowment Fund of the Retiring Pension is formed by :

1st. A monthly assessment of 4 per cent. on the salaries of employees.

2nd. A monthly subsidy at 6 per cent. on the salaries paid by the Company.

3rd. The profits from the investment of funds arising from these assessments and subsidies.

Art. 3. To have a claim on the pension, every employee must fulfil the double condition of being 55 years of age and of having passed 25 years in the service contributing to the fund.

Art. 4. The Company reserves the right to place on the pension list, in advance, every employee above 55 years of age ; and, whatever be his age, every employee having 15 years of service contributing to the fund, in case of wounds received, or sickness, or infirmity contracted in the service.

Art. 5. The retiring pension, regular or anticipated, is calculated at the proportion of  $\frac{1}{30}$  or 2 per cent. of the average salary, for every year of service contributing to the fund.

This average salary is computed in accordance with the average of salaries submitted to the assessments which the employee has paid during his last six years of service (or during the entire terms of his services, if the latter proportion is more advantageous for him).

The pension in no case can exceed \$2,400.

Art. 6. The half of an employee's retiring pension is transferable to his widow, provided that his marriage had been contracted five years before the cessation of his service.

On decease of the wife, her retiring pension is not transferable to the husband.

When an employee, who has fifteen years' service counting towards the retiring pension, dies during the performance of his service, whatever may have been his age, his widow has a claim on half of the pension which might have accrued to his profit if the marriage had been contracted two years before his death.

The widow has no right to a pension in case there has been a *separation de corps*, or divorce, at the demand of her husband.

Art. 7. On the decease of a married employee, retired, or having fifteen years of service counting towards a pension, if his wife is deceased or not entitled to receive the pension, his legitimate children, aged at least 18 years of age, will receive an annual assistance equal to half of the pension which their father had obtained, or would have been entitled to receive. It is divided among them in equal portions, and the part due to each is granted on their attaining the age of 18 years.

If the agent leaves, at his decease, a widow to whom reverts half of the pension, the same arrangement applies to the children when this widow dies.

In the case where an employee dies leaving legitimate children, issue of a former marriage, there will be detained in their favor from the pension assigned to the widow a fourth, if there is one orphan ; half, if there are several.

The portion of pension thus assigned to the children returns to the widow when each one attains the age of 18, or dies. If the widow herself has legitimate children, issue of the marriage with the employee, the assistance granted to the children of first marriage will be divided in equal portions to each one of the children of both marriages, and the widow will have free disposal of the portion thus destined for her own children.

Art. 8. No widow, at least, unless she has herself been an employee of the Company, can obtain two retiring pensions.

In a case where, by successive marriages with employees, a widow is in a position required to claim several pensions, she can only receive the highest, to the exclusion of the others.

Art. 9. When an employee is transferred from a department where he has not been subject to assessment, to one in which he is, his time of service only counts from the period when the change takes place.

When an employee is transferred from a department where he is subject to assessment to one in which he is not, he continues to be taxed, and preserves the right to a pension.

Art. 10. The pension fund returns in cash, without interest, the deposits of all employees who cease to remain on the list of members, and do not fulfil the conditions necessary to have a right to the regular pension, reserving the usual right in cases where they are indebted to the company for any cause whatever.

On the death of an employee, the payments are made to his heirs, except in cases provided for, in the third paragraph of Article 6.

Exceptions can, in like manner, be made to this principle, in the cases mentioned in Article 7, the children not being entitled to receive at the same time the temporary assistance mentioned, and the emoluments arising from assessments made on their parents. In this case, it will be at the discretion of their guardian to select which of the two allowances may seem to be most advantageous.

Art. 13. The payment of the pensions, is placed under the responsibility of the Company.

Consequently, in the case where, from any cause whatever, the retiring fund is unable, from its regular resources, to meet the demands for the payment of pensions, the Company will be held bound to guarantee this payment by a supplementary grant.

Art. 14. The Company reserves the right to profit by the results of experience in revising the assessments for reserve fund, and to modify, in whole or in detail, the regulations of the retiring pension fund, as established by the present regulations.

No modifications, however, which refer to previous regulations, nor those to be adopted in future, can, in any case, have a retroactive effect in regard to acquired rights.

#### *Medical Care and Attendance.*

No one will be admitted to the staff of the Company until he has been examined by the physicians of the Company, who will deliver him a certificate describing his state of health, and his degree of physical aptitude for the employment which he intends to follow. Women employees, of whatever class, are not subjected to an examination on joining the Company, except for sight and hearing.

Art. 8. Every day, at an appointed hour, the physicians give consultations to sick persons, either at the stations or at their homes.

Art. 9. The patient, whose removal to hospital is considered necessary by the physician, must consent to go, unless he prefers being attended at home at his own expense.

Art. 15. The following have no claim for medical attendance:—

1st. Employees whose salaries exceed \$600.

2nd. Employees and workmen who do not need attendance, and who select a residence more than  $1\frac{1}{2}$  miles from the office to which they are attached.\*

Art. 20. Boxes of medicine, also surgical instruments, apparatus, &c., are kept in the stations and workshops. Boxes of bandages are placed in the cars of passenger trains.

Art. 39. During interruptions to duty caused by sickness, certified to by the physician of the Company, employees receive as indemnity half of their pay or fixed salary.

Art. 43. Their full pay can be continued to sick employees in the following cases:—

1st. Sickness or injuries caused by the service.

2nd. Injuries in the workshops, contracted without imprudence on the part of the injured.

Valued employees, of good character and ability, can be also authorized to draw their full pay in case of sickness, but permission to this effect can only be given by the manager of the Company.

\* The Company lodges all those employees whose duties require their presence in the vicinity of the stations or workshops.

*Holidays.*

Employees, whose duties do not leave them free disposal of their time on Sundays and holidays, have a right to twelve days' holiday, paid, every year. This holiday can be extended by the management.

*Writ of Attachment.*

Every agent whose salary is subjected to an opposition or writ of attachment, or who has consented to an assignment, or transfer of amount deducted by the Company, in view of a retiring pension, as well as on sums which might ultimately be due by the Company, is considered as having resigned if, before the expiration of two months, the full liquidation of this writ has not been notified to the Company.

The delay expired, the general treasurer retains the whole amount of salary seized, until the affairs of the employee have been settled.

This rule can be modified in favor of employees who find themselves temporarily embarrassed in consequence of sickness or family expenses legitimately incurred, and who also guarantee to repay their indebtedness within a few months.

In this case, the assessment made by the Company is a fiftieth to the total amount of salary.

§ 5.—*Travelling Expenses.\**

22. Employees who are obliged to be from home on account of the service, have a right to regular indemnity according to their functions, either in detail or by a lump sum.

23. Travelling indemnity, payable on account rendered, cannot be greater than expenditure for transport, board and lodging, actually incurred.

These expenses should, moreover, be kept within the limits of moderation and economy which expediency and the interest of the Company demand.

The following have a right to indemnity for expenses of travel, according to memoranda rendered. (Here follow the names of functionaries of manager's staff, department of works, department of stores and bridges, department of transfer, department of construction, who have a right to indemnity for removal.)

24. For the other employees, with the exception of those who, by reason of the special nature of their business, when absent, are subject to regulations of Articles 25, 26 and 27, the travelling expenses, etc., are regulated by the total number of hours passed out of their residence, deduction being made for all absence except four hours.

On dividing by 24 the total number of hours to deduct, the total number days of absence is found, which is allowed by the half-day.

Each of these days have a fixed indemnity, as follows :—

\$2.00 for chiefs and assistant chiefs.

\$1.60 for employees having at least \$600 salary.

\$1.20 for employees having from \$360 to \$600.

\$1.00 for employees whose salary is below \$360; the chief track-layers outside their circumscription and State laborers.

\$0.60 for station agents, baggagemen and day laborers.

25. Travelling expenses to employees on trains are fixed as follows :—

Chief-conductors.....	\$0.60	} By period of 24 hours reckoned as by Article 24.
Conductors and brakmen.....	0.40	

All conductors and brakemen on service in trains have a claim for expenses calculated as hereinbefore mentioned, if they are in charge of a service which takes them once or several times per day from their homes, and if the duration of these absences exceeds four hours.

Conductors detached from another service receive, for their ordinary service, stations calculated at rates fixed by the present Article 25. The expenses of change of station in connection with their regular service are regulated :

\* General order, No. 4.

1st. In accordance with above Article 24, for conductors detached in the service of a station other than that of their residence, notwithstanding they avail themselves of the service of trains.

2nd. In proportion of \$1.00 to each period of 24 hours, for the services of ballast and pilotage.

26. The travelling expenses of mechanics and firemen are fixed as follows:—

For absences of 15 to 18 hours, \$0.30 for mechanics and \$0.25 for firemen ;

For absences of 18 to 24 hours, \$0.60 for mechanics and \$0.50 for firemen.

For over 24 hours, the indemnities allowed for each half day's absence are respectively—30 cents for mechanics and 25 cents for firemen.

These indemnities, however, are raised to 50 cents for mechanics and 40 cents for firemen when these employees are detached from their depots for ballasting service or transportation of material, or for any other accidental cause, independent of the ordinary train service.

27. The section chiefs of the road are repaid, on notice, for their travelling expenses, at the rate of 80 cents per meal for those taken outside of their residence, and at 60 cents for each night's lodging ; conductors at the rate of 60 cents per meal taken outside of their residence, and at 50 cents for each night's lodging.

The stokers in France receive travelling indemnity, fixed at \$20 per month.

The chief track-layers within the portion of road of their circumscription, receive travelling indemnity, fixed at \$6 per month ; when removed from their circumscription they receive a further indemnity, determined in accordance with Article 24.

An indemnity of 50 cents per day is allowed to guards, also to foremen and track-layers, whose service obliges them to lodge outside.

The section chiefs, office chiefs, and special agents of the works, having more than \$600 salary, are classed with chiefs of road sections.

Sub-chiefs of sections, superintendents and agents of the works, having more than \$400 of salary, are classed with conductors on the road.

The switchmen and employees of the same class receive 45 cents for each meal taken outside their residence, and 30 cents for each night's lodging.

The chiefs, sub-chiefs of office, and principal legal advisers, are classed with section chiefs of the road.

The other legal employees are classed with conductors on the road.

#### *Indemnities for Removals.*

An indemnity for removal, is granted to every clerk dismissed, with the exception, if the fact or the dismissal is imposed as punishment, or, when it has taken place at the request of the person employed. This indemnity is established on the following basis:—

Bachelors lodged by the Society, 1 per cent. for the reception.

Married persons lodged by the Society, 2 per cent. for the reception.

Bachelors not lodged by the Society, 3 per cent. for the reception.

Married persons not lodged by the Society, 6 per cent. for the reception.

Widowers with children and those who, bachelors or widowers, live at the care of their parents, are assimilated to married persons.

Furniture is removed gratuitously by the Company.

Further, the Company allows supplementary expenses, when the clerk dismissed has, by reason of his dismissal, a lease to cancel, or a temporary stay to make at the hotel.

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### RAILWAY COMPANY FROM PARIS TO ORLEANS.

#### *Remarks on the Various Institutions Founded on behalf of the Staff.*

The institutions founded by the Company, in the interest of its staff, to-day comprise:—

1. The making up of retirement pensions, in favor of commissioned agents fulfilling conditions of age and of length of fixed service.

2. The distribution of gratuities and of relief in money, provisions, garments and fuel.
  3. The granting of annuities to sufferers from accident in the service.
  4. A complete medical service.
  5. The distribution of healthy drink during the hot weather.
  6. Shops installed at Paris, Orleans, Tours, Perigueux and Bourdeaux, delivering, on all points of its network, nourishing provisions and garments, objects of bedding, cloths, &c., as well as a cellar established at Vitry.
  7. A refectory, erected in the precinct of the workshops at Paris.
  8. A bakery, set up also in the neighborhood of the workshops at Paris.
  9. Evening classes for workmen and apprentices of the workshops.
  10. A school for the daughters of the working class and clerks, and a working place where they can learn a profession, and later on, work as operatives.
  11. Finally, a subsidy from the Company to the Society of Mutual Aid and Providence, founded and managed by the workmen and clerks, with the principal aim of assuring pensions at a fixed age or in desperate conditions.
1. *Pension for retirement.*—The rules of the Society concerning retiring pensions, established in favor of persons employed, contain the arrangements recapitulated hereafter.

(a.) The Company makes each year, on the profits of its working, a defalcation which varies with the dividends distributed to the shareholders, and which is divided among the commissioned clerks in the proportion of

On the amount of this defalcation, the Society appropriates 10 per cent. of the advantages produced, to the establishing of retiring pensions by means of deposits made in the name of each clerk, at the National Bank for retirements, instituted and managed by the State.

When there is an excess, the surplus is deposited at the Savings Bank in the name of the person employed, or is remitted to him in money.

For some years, the share not having produced a sum equal to one-tenth of the profits, the Society has made up the deposit at the national bank for retirements by means of a special grant.

The sum deposited for the year 1886 has risen in quantity to \$585,729, namely:—

Amount of the share.....	\$432,106
Supplementary grant.....	153,623
	<hr/>
Even sum .....	\$585,728

The deposits at the National Bank for retirements are made, at the choice of the person employed, at reserved capital or at transferred capital.

In the case where the pension established at the Bank for superannuations, reaches the maximum fixed by law, the portion of the grant relating to the composition of the superannuation, as well as the arrears of clear rent, are deposited in the name of the clerk at the Savings Bank of Paris, on condition thereby of transmitting, in rent upon the State, the sum which exceeds the legal maximum.

When a clerk leaves the service of the Company, at some date and for some motive whatever it may be, the books of the Bank for superannuations, and of the saving bank are restored to him. If he dies while in employment, the remittance is made to his heirs.

(b.) The commissioned agents are discharged, on the proposal of the director of the Company, and by decision of the Council of Management.

In each case of discharge, they calculate, conformably to the tariffs of the Bank for old age, the amount of the rent produced by the payments operated on by the Company at the Bank of superannuations for old age, and at the Savings Bank, for the account of the agent discharged and for that of his wife.

For every agent married for more than five years, at the time of his discharge, the calculation is made in consideration of the capital invested as reserved, or as given up, at the choice of the agent, according as he desires to assure the reversion

for half of his pension on the head of his widow and children under age, or as he prefers to leave to his family the whole sum of the stocks, deposited in his name at the Bank for old age and at the Savings Bank.

For every bachelor, widower or married for less than five years, the capital on deposit is considered as given up at the time of the discharge.

The annuity thus determined, is augmented with a supplementary allowance which assures to every agent, after twenty-five years of service and fifty-five years of age, a retiring pension equal to half of his mean profit during the six last years. This pension is increased by  $\frac{1}{40}$ th of the profit by year of service at most, without being able to exceed three-fourths of the mean profit of the six last years.

It is reduced in an analogous proportion for the agents whom the Company is brought to discharge in anticipation, and who count, however, fifty years of age and twenty years of active service.

The widows of the agents, who have died on active service obtain a pension equal to half of that which the Company would have put at the service of the husbands, if they had been discharged at the time of their death.

The capital granted to establish supplementary pensions for the agents discharged, and for the widows of agents who have died on active service, has amounted, during the year 1886, to \$199,968.

The capital of these supplementary incomes, is remitted to the agents who ask for it, when they count more than thirty years of service, at the time of being placed on retirement.

2. *Gratuities and supplies.*—The gratuities and supplies distributed in 1886, amounted to \$109,643.60, namely:—

Gratuities.....	\$35,321.40
Supplies.....	48,060.00
Indemnities to agent discharged by anticipation.....	26,262.20

Even sum.....\$109,643.60

3. *Annuities to Sufferers from Accidents.*—When the commissioned agents having less than twenty years of service and fifty years of age, clerks on trial, auxiliaries, a set gang of men and workmen of the different services of the network served by the Company, are struck down with absolute incapacity for work, in consequence of accidents from service, they can obtain, whatever be their age and the length of their service, an annuity equal to half of their fixed mean profit—in the last six years, diminished by  $\frac{1}{40}$ th a year of service below twenty-five years, and by  $\frac{1}{80}$ th a year of age below fifty-five years, without this pension being yet lower than \$80.00.

For the clerks on trial, auxiliaries, set gangs and workmen, the annuity is from \$80 whatever may be the age and the length of service.

If the clerks are married at the time of the accident, the payments are, in case of pre-decease of the husband, revertible for half with minimum of \$60 on the head of the widow, or upon that of the orphan children under age, up to their 18th year.

Widows and children, left by the sufferers from accidents, having met with death, are assimilated, for the settlement of pensions, to widows and children of those who are struck down with absolute incapacity for work.

The pensions granted to widows, are revertible, up to the age of 18 years, on the head of orphan children, sprung from marriage with the agent killed or discharged.

4. *Medical Service.*—The medical service extends to all the agents of the Company, that is to say, to clerks properly called and to workmen occupied on permanent works.

All the sick and the wounded, have right to the care of the doctor, except in the case where incapacity for work results from quarrelling, from misconduct, or from chronic diseases before admission.

In the localities of their network, where there exist workshops for the repairing of stock (Paris, Tours, Perigueux), a special physician is attached to the service of

the stores and of the traction. This physician owes his advice and attention not only to the clerks and workmen of this service, but further, to all members composing the family living with them and in their care.

He gives consultations daily, in the apartment placed at his disposal, and he resorts to the residence, when, not being able to present themselves, the sick dwell in the limits fixed for the medical limit.

The workshops of Paris possess a pharmacy; besides several chemists, established in the quarters inhabited by the workmen and clerks, are authorized to deliver medicines upon the presentation of orders signed by the physicians of the Company. On the network the sick apply in like manner to chemists appointed by the Company. Medicines are granted gratuitously to agents whose profit is equal or inferior to \$420.

Sick agents receive, during a certain time, according to circumstances, all or part of their attendance or equivalent relief.

The expense occurred in 1886, as much for fees to doctors, as for purchase of drugs, amounted for the whole of the staff to \$63,476.

5. *Healthy Drink*.—A healthy drink is delivered each year, during the heat of summer, to all the staff of the Company. It is composed of:

1 quart of gentianed rum.

$6\frac{1}{2}$  gallons of water.

The gentianed rum is thus prepared:

1 quart of tincture of gentian mixed with  $1\frac{1}{4}$  gallons of rum pure at  $53^{\circ}$ .

The use of this drink has given the best results from a health point of view.

The mean annual expense is about \$40.

The quantity of rum distributed in 1886 has been 31,000 gallons.

6.—*Storehouse for Provisions, Garments, and Cellar of Vitry*.—Storehouses, intended for supplying with provisions the agent of the Company, are set up in the interior of the establishments of the Company, at Paris, Orleans, Tours, Perigieux and Bourdeaux.

They deliver to the commissioned and non-commissioned staff of the services of the Company, nourishing provisions, combustibles for firewood and all articles of chief necessity in bedding, hosiery, linen, drapery, stockings and manufactured garments, woollen cloths, cotton and velvet. The storehouse of Paris alone furnishes bread and wine.

The wine delivered by the storehouse of Paris, is stored at the cellar of Vitry.

Every agent of the Company on commission, or on a day's journey, can be supplied at these storehouses, but only for his wants, and those of the members of his family living with him. It is sufficient for him for that purpose to ask for a little book, which is handed over by the traction service, and examined by the direct chief of the agent.

The nature and the price of sale of the goods, are posted up in the storehouses, and published by distributions of tariffs made monthly.

At Paris nourishing provisions of every kind are, when it pleases, taken to the storehouse, or delivered at home. In order to obtain the delivery of them, it is enough to present the little book, examined according to regulations, with a mark pointing out the goods asked for.

On the network, conveyances to the residence do not take place.

The agents inhabiting the locality, and possessing a separate storehouse convey, or cause the articles to be conveyed, which have been delivered over by the storehouse.

In other localities, the agents send on fixed days (twice a month), their books and their orders to the chief of the terminus or station, who puts them together, and sends them to the storehouse in a special basket belonging to this establishment.

On fixed days, in like manner, the storehouse returns into each terminus or station, the same baskets containing the books and goods. The chief of the terminus or station is entrusted with looking after the distribution. The conveyance of empty and laden baskets, takes place twice a month; it is performed gratuitously.

All the goods handed over to the agents in the stores, at home, or by being sent in baskets, are weighed, measured and got ready by the care of the clerks of the stores, in conformance with entries borne on the books, and on the sheet called "The Journal of Sale," indicating the nature, quantity, price, partial and total value of each article.

The books are given or sent back with the goods, the sheet "Journal of Sale" remains at the store, and serves at the establishment for conditions drawn up for the deductions to operate monthly.

The value of the articles delivered by the provision stores in the course of a month, ought not to exceed, at Paris, three-fifths, in the Province two-fifths, of the salary or profit in touch.

The articles furnished by the stores for garments, can be regulated, in six months, by means of monthly fixed deductions, varying from \$1.00 to \$4.00, according to the importance of credit accounts opened on the books.

The sale prices are fixed without profit; they comprise solely the value of the general expenses (included in this are the cost of rent, of apartments assigned to the stores, the charges for conveyance, for pay to the staff, &c.,) added to the purchase price.

The goods are bought, as far as possible, at the places of production and of choice in the localities served by the lines of the Company. The wine particularly is bought, for the greater part, among the producers in Touraine and in the south of France. Its quality is always good, without ever coming up to what can be called "luxury quality;" but the good bargain attained is not any more the result of any inferiority.

Almost all the articles of clothing are cut and prepared at the store of Paris; some are made up by special workmen, but the greater portion is set apart for the widows, women or children of workingmen and clerks of the Company.

During the year 1886, 217 persons, widows, wives or daughters of agents of the Company, have taken part in the making-up of garments, and linen articles sold by the stores.

The amount of sums paid for these works of making-up has been \$13,148.00.

The cost price of these manufactures, do not differ greatly from those of the large manufacturing houses, but the work of sewing of them is more attended to.

The sewing, procured to the staff by the stores, varies from 12 to 20 per cent. on articles of diet; it reaches 15 to 30 per cent. on other articles.

The sales amounted in 1886:—

Inprovisions, fuel, &c.....	\$552,465
In garments, bedding, hosiery, drapery, &c.....	310,319

Together.....	<u>\$862,784</u>
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7. *Refectory.*—A refectory placed also in the neighborhood of the establishments, at Paris, has been established, with the view of furnishing to all workmen and clerks of all the services, food at the most reduced prices.

The staff find there, at every meal, soup, thick broth, boiled beef and various meats, prepared with fresh or dry vegetables, eggs, cheese, preserves—in a word, everything which, according to season and price, can be sold in portions without exceeding the price of \$0.04.

The thick broth costs \$0.01; the soup 0.02; the portion of beef 0.03; the portion of stew 0.03; seasoned vegetables 0.01; the price of portions, pork, fish in oil, fresh or salted fish, eggs, preserves, cheese, delivered in variable quantities at the rate of purchase, never exceeds \$0.03.

The price of the wine delivered to the establishment, depends also on that of purchase. Up to now, it has varied from \$0.46 to 0.65 per gallon, in it being included the duties of tolls and imports into Paris, which are \$0.173. Whatever be the quantity of provisions taken, there is never delivered more than a pint of wine a person and a meal.

Men are only admitted to take their meal at the dining-hall, on table, previously furnished with plates, spoons, forks, glasses and water-bottles, salt, pepper, &c.



The hot foods are delivered in double-bottomed-platters, tinned over, like those for soldiers; the lower receptacle holds soup, the upper meat and vegetables.

The delivery of the cooked foods is made at open shutters, in the wall which separates the kitchen from the refectory. Each consumer presents himself in his turn of arriving at one of the shutters, receives and carries off the food which he requires.

This arrangement allows of serving, in 18 to 20 minutes, about 400 persons.

The foods prepared are in like manner handed over to persons, who desire to carry them home; but the refectory does not furnish the necessary vessels for conveyance.

Payment is made at the time of the sending of the food, by means of counters delivered by the provision store of Paris. The value of these tokens, entered in the book, as that of other goods delivered, is kept to the end of each month.

The fresh meats, vegetables, fish, fruits, necessary for the refectory, come from the markets of Paris; other provisions are furnished, the bread and the wine especially, by the provision store.

At this time, the price of a meal on the spot, or at home can only amount to \$0.112.

Bread (the portion) .....	\$0.01 to \$0.020
Wine (one pint).....	0.032
Soup (bread $1\frac{1}{2}$ ounces, thick broth 18 oz.).....	0.020
Cooked meat (loaf without vegetables).....	0.030
Seasoned vegetables.....	0.010
	Total.....
	\$0.112

The food delivered by the refectory during the year 1886 represents a value of \$29,170.

The workmen and clerks who do not wish to take a part, or the whole of the food or of the wine delivered, find at the refectory tables got ready with plates, knives, forks, salt and pepper, where they can be installed, and eat the nourishment which they are made to procure for themselves by their family.

8. *Bakery of Paris.*—The Company has established a bakery, managed by its care in the annexes of the provision store of Paris. It makes each day from 4,300 to 4,400 lbs. of bread of first quality.

The difference between the price of sale of this bakery and that of commerce, represents \$0.0195 a pound for the year 1886, or a reduction of 28 per cent. The quantities delivered during the course of the year, amounted to 1,527,133 lbs., and in value to \$38,583.

Elsewhere, as Tours, Périgueux, Capdenac, Saint-Sulpice-Laurière, Montluçon, Bourdeaux, Poitiers and Ussel, the agents have taken the initiative in establishing bakeries, which form co-operative civil societies, in which all the inhabitants of the locality can take part, on promising to observe their statutes.

The Company is absolutely strange to the administration of those establishments which are set up outside the ground of the railway, with the sole resources of the participants; but it facilitates their operation, in causing, on account of the bakery, at the time of the monthly paying of its staff, recovery to be made of sums due it by its agents. It is well understood that these latter reserve the most absolute liberty of not paying; and it is, in this case, the bakery which is entrusted with recovering sums thus refused.

9. *Classes and Meetings.*—Lectures and meetings intended for workmen and apprentices of workshops of Paris, have been held in the evening, and comprise in the elementary portion: reading, grammar, arithmetic, geometry, and linear and ornamental drawing. Another side, comprises information on the manufacture and employment of the materials used in the railway workshops. These courses and meetings commence each year on the 15th October, and end on the 30th April of the following year. The professors are taken from the staff of the Company, among the young persons who have come forth from special schools, or from school-teaching.

In 1886, the number of pupils entered at these courses has been 158.

10. *Schools and Workshop for Girls.*—There exists also, in the neighborhood of the workshops of Paris, a school and a workshop for the daughters of clerks and workmen.

The school, the system in which is the day school, and where the teaching is gratuitous, receives little girls to begin from the age of three years. Children from three to six years make up an infant class; those that are over, are divided into six other classes; they learn to read, to write, to count and to sew.

During the school year 1886-87 the number of pupils has been 442, of which 130 were in the infant class.

The working places comprise shops for the ironing of linen and the making of flowers, dresses and waistcoats. Apprentices and workwomen are occupied there.

At the age of 13 years, children of the clerks and workmen of the Company can be admitted to the workplace as apprentices, at the request of the parents, so much as comes to the number of places for disposal.

Apprenticeship is gratuitous. When it is ended, the apprentices can continue to work as workwomen in the same workshop, while receiving, to begin from this moment, remuneration for their labour, as ordinary workwomen. There is never in these workshops any standing still, or dead season.

In 1886-1887 the working place comprised: 65 workwomen and 26 women apprentices.

#### SOCIETY OF MUTUAL RELIEF AND PROVIDENCE.

In 1865, on the initiative of clerks and workmen of the Company, there was constituted a mutual relief and provident society, whose aim is to assure to its members a retiring pension at a fixed age and under settled conditions.

A certain number of managers and of superior officers of the Company, figure in the Society, under title of staff, or as subscribers, or as members of its council elected by the general assembly, but the administration of the Society is absolutely independent of the Company. The latter limits itself to facilitate its working in handing over, in view of stoppage on the pay, the recovery of the contributions of the clerks of the Society to the railway service, and in granting to the Society, an annual gift of \$2,000 to \$3,000. In 1886 this gift has been \$3,000.

The Society's expenses are administered by a council elected in general assembly, composed of a president, of two vice-presidents, of a secretary, of a treasurer and of seven commissioners. The condition of affairs was summed up as follows at the end of the trading of 1886:—

#### THE PERSONAL.

Honorary members .....	60
Active members .....	10,249
Pensioners .....	1,353
Widows of pensioners .....	208
Orphans .....	3
	11,813

#### FINANCES.

Contributions of nominal members.....	\$1,083,246 39
Contributions of honorary members and various donations .....	6,528 00
Gifts from the Company.....	45,000 00
Interest on sums placed out.....	455,807 35
Proceeds from repayment of bonds taken out at the various drawings.....	39,286 89
Superior value between the purchase prices and the value of repayments from bonds taken out at the drawings.....	20,911 41
Fines incurred by members of the Society.....	5,554 23
	\$1,654,334 27

Pensions paid (1868 to 1886).....	\$543,102 24	
Funds invested.....	1,069,697 93	
Relief.....	8,202 03	
Various expenses..	32,177 32	
		<u>1,653,179 52</u>
Difference at bank.....	\$	<u><u>1,154 75</u></u>

PARIS, March, 1888.

### CRYSTAL MANUFACTORY OF BACCARAT.

*Primary Schools.*—Erected at Baccarat by the Company, and held together at its expense, for the children of its workmen. This group is composed of:—

1. A refuge, three halls for the children of the two sexes from 3 to 6 years, kept by two nuns; it receives 100 children.

2. Of classes for girls from 6 to 13. They comprise 4 classes, with 5 nuns for 130 pupils. When the young girls have finished their primary instruction, they can enter at the working place, where they are prepared for the work of sewing and of house-keeping. There are at the present time 35 young girls in the workshop.

3. Of classes for boys from 6 to 13, instructed by 5 masters. They count 160 pupils.

*Schools for Adults.*—For apprentices of 12 to 15 years. They are open from 5 to 7 o'clock in the evening.

*Professional Schools.*—Founded to form the apprentice cutters of crystals, engravers, carvers, draftsmen. Every year the scholars are examined by a doctor, who states the proofs of their physical force. After a year of residence, paid for the pupils at the rate of \$3.20 a month, these latter are sent to the workshop to undergo there a more special apprenticeship.

*School of Drawing.*—An obligatory course for apprentice engravers, draftsmen, &c., takes place from half-past four to six o'clock in the evening. This hour and a-half is taken up on work. Prizes of \$4, \$2 and \$1 are annually given to the pupils.

*Religious Service.*—There is a chapel in the manufactory. A vicar of the parish is paid by the Company.

*Philharmonic Society.*—Created and kept by the Company, for and among its workpeople and apprentices.

*Medical Service.*—A physician lives at the works; he gives twice a day, free consultations to the staff.

*The Sick and Orphans Provident Banks.*—The various classes of workpeople, glassmakers, cutters and various workmen, have each a separate provident bank, with the aim of assisting the sick and orphans. They have paid in 1888:—

Indemnities to sick workmen.....	\$5,524
In relief to orphans (72).....	928
Total.....	<u><u>\$6,452</u></u>

The receipts are made up of:

1. Payments from workmen.....	\$3,471
2. Payments from the Company.....	2,195
	<u><u>\$5,666</u></u>

The banks are kept by a payment from the Company equal to 2 for 100 of the salaries, and by a stoppage made on the workmen, which varies from 1 to 1½ per cent of the fees attending the class.

The indemnities for sickness are from  $\frac{1}{2}$  or  $\frac{2}{3}$  of the set wages, in accordance with the state of the Bank; they can last an equal time to that of the former effective services of the workman.

To the widows of members of the Society, the Banks allow from \$1.00 to \$1.20 a month for an orphan less than 13 years old; for the daughters, the indemnity paid is up to 15 years.

Participation in the Provident Banks is obligatory; they are administered by a council composed, by majority, of workmen, elected by their comrades and presided over by the Director of the works.

Every workman who leaves the manufactory loses all his rights.

Women do not contribute to the Provident Banks.

The Company allows to married work-women in child-bed a relief of \$8. They are received at the workshop only six weeks after accouchement.

*Salvage.*—A company of 70 workmen organised for employment at fires, administers a Provident Bank, founded to assure to a workman wounded at a fire, his entire wages, and in case of death, a pension of \$60 to his wife. This bank is supported exclusively by payments from the Company.

*Accidents.*—The Company serves to the wounded, to widows, and to orphans of workpeople, sufferers from accident at their work, pensions regulated on a very liberal basis.

Accidents are uncommon; one death at the mean is not counted in four years, on a staff of 2,000 persons.

*Retirements.*—The Company has created, entirely at its expense, banks for retirements of its aged or infirm workpeople.

There were, in 1888, 109 men and 19 women pensioners, receiving together \$9,199.

The deposit of the Company at the banks for retirements is:

For that of the glass-makers,	$2\frac{1}{2}$	per cent. of the effectnal wages.
do cutters,	$2\frac{1}{4}$	do do
do various kinds,	$1\frac{1}{2}$	do do

without reckoning donations extraordinary.

Retirements are granted after 20 years of service, to men having attained to the age of 50 years, and to women of the age of 45. They are likewise granted to workpeople who, having been employed for 6 years, find themselves in consequence of accident, incapable of continuing their work.

The pension for women is \$4 a month; that for men is fixed according to salary; it can never be lower than \$5.

*Savings.*—It is estimated that the workpeople of Baccarat save 10 per cent. of their wages.

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## COMPANY OF THE FORGES OF CHAMPAGNE, AND OF THE CANAL OF SAINT-DIZIER AT WASSY.

*Society of Relief.*—All clerks are obliged to belong to the Society—in fact, the list for payment is the list of members of the Society; the Bank is supported by assessments, fines inflicted on the workmen at their workshops, an annual subvention, not fixed, from the Company; donations at interests at 6 per cent., funds of the Society kept at current account, by the Company. The assessment consists in a stoppage of 2 per cent. on the monthly salary. Under color of right of admission, the stoppage retrenched upon the first month's work is 10 per cent. of the salary. The pecuniary indemnity due in case of sickness is 40 per cent. of the daily wages. It is only due for 40 days.

The ruling of the Society is almost the same as that of every society of mutual aid, to remark only that men of 60 years old are only admitted, as long as they have been recruited, at the same time as a son or grandson living with them.

Workmen leaving the works lose all their rights to the advantages of the Society.

*Bank of Retirement.*—A bank for retirements, supported by an annual donation of \$2,400, and half the profits of the management, has been created by the Company.

It has in view :

1. To grant a retirement to clerks and aged or infirm workpeople.
2. To assure workmen against accident.
3. To subsidise the banks for relief of the works.
4. To pay the expenses of schools, and to develop instruction.
5. To subsidise rejoicings and gymnastic societies.
6. To allow relief in exceptional circumstances.

To have right to a pension, it is necessary to reckon 6 years of service in the works, and to be 60 years old, or struck with infirmities, resulting from work.

The Company does not forsake its aged workmen; it gives them easy employment, and one that causes little fatigue, or places them in hospitable establishments, and pays their board.

*Assurances against Accidents.*—Workmen are assured collectively by the Company at an assurance against accidents by means of the payment of a premium of \$0.80 at \$100 of wages.

*Savings.*—The Company receives at current account the savings of workmen to whom it grants, under colour of encouragement, an interest of 6 per cent.

*Administrations.*—The management has been organized (they are four in number) with the aim of procuring on the spot for workmen, all articles of which they had need; to entrust to the management, the superintending of the expenses, and to prevent households from running into debt.

Sales are sternly limited to the staff. The sale is made at ready money by means of tokens or checks of money struck in the name of the Company, and the value of which varies from  $\frac{1}{2}$  the centin to \$1. They are handed over under color of advances to the workmen on the 1st, 10th and 20th of each month, but while keeping account of the wages already gained.

To obtain fresh advances, the workmen have to clear off the expense of two-thirds at the least of the preceding advance, on presenting the memorandum book which is restored to them and on which are entered: 1. the amount of the advances; 2. the total of each sale. The measure has in object to prevent workmen from chauging their tokens for money.

The profits of the management represent 10.75 per cent. of the sum of business; they are distributed one-half at the bank for retirements, one-half divided among purchasers in proportion to the amount of their purchases.

The system of purchases by means of tokens, has not given use to exaggerations in expenditure; on the contrary, the housewives render much better account of their expenses than when the deliveries were made on a credit note-book.

It has in consequence developed habits of frugality, and contributed to the welfare of households. The number of debtor accounts has diminished; it represents scarcely \$0.25 on \$100 of salary.

The workmen have never formulated complaints, the more as they are absolutely independent of not furnishing themselves at the stores of the Company. Several families purchase only articles of least importance. Some abstain entirely.

*Lodgings.*—The staff of the Company is lodged round the works and manufactories.

The chief workmen and families, numbering three workpeople, do not pay rent. The due required from other workpeople is about \$0.50 a room and a month.

The workman ceasing to labor at the works, has to give up his apartment at the end of his fortnight. If he is dismissed, the delay is for eight days only.

*Various.*—The Company, considering the distance of the schools of the community, has created schools in its establishments; these schools are directed by Sisters of Christian Learning and are attended by 346 pupils. Parents have the choice between the schools of the works and those of the commune, but they are held to vindicate the regular sending to class of their children.

The Company has also erected a workplace or class of apprenticeship, where they can practically be taught making-up and sewing. The apprenticeship is for

three years; the first year, the apprentice is not paid; the second, he receives \$0.15 a day; the third, the whole of the wages gained.

The profits are put down for, her in a little book from the Savings Bank, repayable on her coming of age, or on her marriage. The expenses incurred by the operation of these patronised institutions are about \$19,570 a year, or \$11.11 $\frac{1}{2}$  a workman.

### COMPANY OF OCEAN MAILS.

*Bank of Providence.*—Founded in 1888, obligatory for clerks entered on the service of the Company after this date.

The Bank is supported by:

1. An allowance of 1 per cent. upon the dividend annually distributed.
2. A stoppage of 5 per cent. on wages and gratuities.
3. The interests of the funds of the Bank.
4. Donations and graiuties made at the Bank.
5. Losses in consequence of resignation or erasure.

In order to form the initial stock of the Bank, the Company has deposited under color of a gratuity a sum of \$20,000.

Each benefactor has his individual book, on which they carry his share proceeding from the division of resources below.

The clerk who resigns, or is struck out, before having completed six years of service, has a right to none of the sums borne on his book; they are returned to stock.

The clerk whose resignation or erasure happens when he has six years of service, and less than twelve, only receives the principal of his stoppages; the surplus in the book is returned to stock.

The clerk having twelve years of service but less than eighteen when his erasure or his resignation intervenes, receives the amount of his stoppages with the interest of the said stoppages; the surplus returning to stock.

After eighteen years of service, the clerk who resigns or is struck off duty, has right to the amount of sums borne on his book; it is thus for every clerk of 50 years, whatever may be the number of his years of service.

The property of the clerk dismissed before eighteen years of service is returned to the stock; if the abolishment is brought about after eighteen years of service the clerk receives the half of the principal of his stoppages; the remainder is returned to stock.

The clerks disbanded on account of sickness, or abrogation of employment receive their account in full.

In case of death the sums borne on the book of the deceased are paid to his direct heirs.

*Bank of Relief for the Workshops of the Ciota.*—Founded to grant medical care and drugs to the members of the staff, and to their families, as well as pecuniary aid. It is supported:

1. By weekly assessments paid by workmen, laborers, &c., and in proportion to their wages this assessment varies from \$0.02 to \$0.13 a week.
2. From a stoppage of 3 per cent. on the profits of works executed on contract.
3. From a stoppage of 1 per cent. on the attendance to clerks affiliated to the Society.
4. From an assessment of \$1,200 made by the Company.
5. From gratuities equal to a half-day's pay (\$1,300 to \$1,400) granted on the occasion of each launching of a ship.

The Society is managed by seventeen members, of which thirteen are elected; of their number, one is a clerk and nine of them workmen.

*Retirements.*—The Company has not a bank of retirement, but to encourage workmen to assure ease for themselves in their old days, it deposits a premium on account of each of its workmen, who has a book of retirement; in 1888-89 this premium has been 25 per cent., that is to say, that for each \$1.00 deposited by a workman, the Company has added \$0.25.

*Lodgings.*—The Company has built houses, which it lets to its workmen; the revenue roughly, is about 3 per cent.

## GENERAL TRANSATLANTIC COMPANY.

### BANKS OF RELIEF.

Age, accidents, sickness, the perils of voyaging, are so many causes of abrupt trouble in the domestic life of clerks, and of their families. Temporary and continuous aids are prescribed and ought to be granted. The General Transatlantic Company has accepted these obligations, and put in practice this philanthropic work, in being sensible of creating special resources outside of its profits.

It has constituted two separate banks, Nos. 1 and 2, directly supporting themselves, and each having its accounts apart.

The bank of relief, No. 1, concerns the staff navigating and working under management in harbors, which make up its capital, while relinquishing 1 per cent. of their salaries. This capital, is besides increased by the half of the receipts gathered upon board of packet-boats, either by collections, or by concerts established in favor of the central society of salvage.

The condition of bank No. 1 is flourishing, and it is in a way of meeting the contingency of an unlucky service of ships. The capital is \$40,000. This Bank distributes about \$12,000 of relief a year to a number of persons representing 20 per cent. of the whole staff. The needs being always very large, they have been obliged to establish very strict rules for the distribution of relief—so much for burial, so much for widows, so much for children, etc.; there only remains variable the indemnities granted for men incapacitated from work, temporarily or for a definite period.

The bank for aids No. 2, has been founded in the same spirit as bank No. 1, to come to the assistance of the whole staff as well voyaging as sedentary. No regulation is established for the granting of relief. It is the Council of Management of the Company which gives its decision upon each case or request.

The funds of the bank No. 2, are increased by the proceeds from visits on board the packet boats in the harbors, by the profits from the sale of tobacco and cigars to passengers, and finally by some fines. In 1887 the capital was \$11,000, and there has been distributed during the year \$8,000 in relief to 135 persons.

### *Non-Pecuniary Institutions in Favor of Clerks.*

#### SMALL STEWARDSHIP.

Independently of the premiums, the clerks of the Company still find, owing to the cares of the management, some particular advantages.

1. In the transfer which is made to them, at retail from the purchase at wholesale prices of articles of diet of usual consumption, in adding thereto wine, fuel, garments and linen. Open credit for the clerks can amount to three-fifths of their salary, and is held back on payment only to the end of the following month.

2. In the installation at the seat of the Society, for the staff of the offices, of a restaurant or a breakfast is prepared for them for the price of \$0.20. The loss undergone by the Company by reason of the moderate price is \$0.05 a meal.

#### MEDICAL SERVICE.

A service has been organized with the aim of furnishing gratuitously medical attention to all the clerks of the management, and at the same time to fix the length of leave which the sickly condition, of some among them, demands.

This service comprises consultations in the study of the physician, or medical visits at home, in serious cases.

Reductions on the price of drugs, are obtained with a special chemist.

In 1887 the consultations in the study of the physician have been 142, and the visits at home 57.

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 COMPANY OF THE DOCKS, AND WAREHOUSES OF MARSEILLES.

## RULE FOR THE ESTABLISHMENT OF RETIRING PENSIONS FOR AGENTS OF THE COMPANY.

Art 1. There have been instituted retiring pensions, in the conditions fixed below, for the advantage of agents of the Company.

Art. 2. To assure the service of retiring pensions, there has been created a special reserve fund, which shall be constituted :

1. By an obligatory stoppage of 4 per cent. operated monthly on the profits of agents comprised in the lists of the fixed staff.

2. By a stoppage, likewise compulsory, of 4 per cent. upon the monthly wages of auxiliary agents admitted to the eventual benefit of retirement.

3. By a grant furnished monthly by the Company, equal to 4 per cent. of the profits and wages submitted to stoppage.

4. And by the proceeds from the investment of funds, accruing as much from stoppages, as from the subsidy furnished by the Company.

In case of insufficiency of reserve funds here below, it will be provided for the service of retiring pensions, by annual supplementary grants furnished by the Company.

Art. 3. To have right to the retiring pension, every agent is bound to fulfil the double condition of having attained 60 years of age and accomplished with the Company 30 years of service, during which he will have been submitted to stoppage.

The daily, and auxiliary, agents having accomplished a year of service will undergo from the office the retaining of 4 per cent., to commence from 1st January or 1st July following.

Art. 4. The retiring pension, is based on the mean of the profit submitted to stoppage which the agent will have enjoyed, either during his six last years of service, or during the whole length of his services, if the latter discount is more advantageous to him.

Art. 5. The agent who fulfils the conditions of age and service fixed at Article 3 has a right to a retiring pension equal to half, or  $\frac{2}{3}$  of his mean profit, established on the basis indicated at Article 4.

The pension is increased by a sixtieth of this mean profit, for each year exceeding thirty years of service.

Art. 6. The retiring pension is inalienable and unseizable. It will be paid every three months in the offices of the Company, at Paris and at Marseilles, on the discharge of the pensioner by means of proof of his identity, or on the production of a certificate of life.

Art. 7. Every clerk having reached the limits of age and of service, specified at Article 3, can ask to be put on retirement and to have his pension settled.

From its side, the Company can place on retirement every agent having attained the regulation limits of age and of service.

Art. 8. The Company reserves to itself, besides, the right of placing on retirement from office, and by anticipation, every clerk more than 50 years old and having at least 15 years of service.

The pension allowed in this case is a fourth, or  $\frac{1}{6}$  of the mean profit, established after the basis set down at Article 4. This fourth is increased by a sixtieth of the mean profit, by each year passed in the service of the Company, in addition to the first fifteen years.

Art. 9. The stoppages of the agents, the grants from the Company, and the retiring pension are calculated after the fixed mean profits, without regard to accessory or eventual grants, of whatever nature they may be.

Art. 10. The Company repays stoppages in capital, without interest, to all agents whom it discharges, and who do not fulfil the necessary conditions to obtain a retiring pension, under the reserves of common law in the case in which agents would find themselves their debtors for any cause.

11. The Company refunds in like manner the stoppages, without interest, to widows, and by default, to children of agents who have died on active service.



*State of the Bank for Retirements on the 30th June, 1889.*

Number of Agents admitted to retirement since its foundation.....	33
Pensioners deceased.....	5
Pensioners living on 20th June, 1887.....	28
Amount of pensions paid .....	\$ 3,688 00
Resources of the Bank.....	73,536 93

COMPANY OF THE MINES OF BLANZY.

*Bank of Relief.*—This Bank, was organized under method of a society of mutual aid; it constitutes a real association between the Company of the Mines of Blanzy on one side, and its officers, clerks and workmen on the other.

The object of this Society is, on the part of the Company of the Mines of Blanzy :

1st. To fulfil all the obligations and responsibilities which the law imposes on it towards its workmen.

2nd. To assist its staff in case of accidents, wounds, and illness contracted in the service, and even outside of this work.

3. To procure medical aid for the members of the staff and their families.

4. To guarantee themselves in a complete manner pecuniarily, against all indemnities in principal, interest, expenses and all other accessories which could be taxed on them, for any cause, which directly or indirectly, applies to the exercise of their industry, incumbent on them either according to law or by amicable transactions, by reason of the civil responsibility, which could be imposed on them by virtue of present and future legislation, the present Mutual Society remaining bound to guarantee itself against them entirely, and to pay the amount of them to its agent, in a way that it may be wholly discharged.

On the part of the clerks, agents and workmen of the Society :

1. To procure school supplies for their children.

2. To assure to their wives, widows, ascendants or descendants, in the limits fixed by the rules, assistance of various kinds, permanent or temporary, in case of accidents experienced by them, for any cause, even resulting from superior force, from their own fault, and imprudence or negligence, or from that of agents for whom the Company is bound to answer, and even in case of ordinary illness, saving the exceptions which shall be established.

3. To settle in advance, and in view of compromise and arbitration, the nature and quality of indemnities, and relief to which they and their families could have right in the cases below, and especially in those of civil responsibility against the Company of the mines of Blanzy, and to prevent thus all judicial disputes which ought not to exist among members of one and the same association.

4. To procure for themselves the necessary means to assure to the Company of the Mines, the guarantee which it has wished to obtain by No. 4 of the first part of the present article.

*Receipts.*—The receipts of the Society are composed of :

1. The assessments of the members of the Society.

This assessment is 1 per cent. on the amount of the salaries for clerks, and 2½ per cent. on the amount of wages for workmen.

2. The grant furnished by the Company of the Mines. This subsidy is equal to that produced by the assessments paid by the workmen.

The Company is charged further with keeping up at its expense, halls of refuge, schools, workshops, where all children of the two sexes will be received gratuitously while conforming to the regulations made by it. It will pay the fees of physicians, of druggists, or of the sisters versed in pharmacy, and of the sisters attached to the hospital.

3. Of the amount of the fines, interest on capital, of the Society, and of donations.

Besides this assessment, the Company furnishes at its own expense, the necessary buildings for hospitals, the pharmacy and dispensaries, for the lodging of three doctors for the staff of the hospitals, and for that of the sisters visiting and attending to the sick at home.

The expenses charged on the society are:—School supplies, the maintenance of the furniture and hospital instruments, and of the pharmacy, relief in kind and attention to be given to the wounded and sick; the purchase of drugs, expenses incurred by sending certain sick to thermal stations, expenses necessitated by the institution of sisters as sick-nurses; pecuniary relief, permanent or temporary, granted to members of the Society or to their claimants; the service of pensions; the payment of every sum which the Company could be called upon to pay, either by judgment, or by amicable compromise, in a way that the Company of the Mines may be altogether guaranteed and indemnified against expenses, for which it could be held as responsible only towards its agents or workmen. Finally funeral expenses, expenses of mourning for widows, and expenses of management.

Every person receiving a salary from the Company, has a share in the Society of relief; if he goes out from the Society, that is to say if he leaves the service of the Company, he loses all its advantages. None of the associates can ask for the breaking up of the Society, upon the distribution of its real effects. He can, nevertheless, have recourse to the annual accounts.

The relief in money by the day of sickness is:—

*Men.*—Bachelors \$0.15 to \$0.20. A married man and his wife \$0.20 to \$0.25. Each child less than 12 years old, from \$0.05 to \$0.10.

*Women.*—Widow or girl, from \$0.12 to \$0.15.

*Child.*—From 12 to 17 years, from \$0.10 to \$0.12.

NATURE OF RELIEF.	Number of Nominal Members.	Sums paid.	Mean per day per nominal Member	Percentage of Nominal Members Assisted.	Proportion of Relief by 100 persons.
Pensioned for wounds.....	1,764	\$14,645	\$0.28	18 p. c.	2.90 p. c.
Sick.....	1,974	5,111	.....	20	3.21
Widows on pension.....	1,690	6,855	.....	17	2.74
Children do.....	935	1,571	.....	10	1.52
Wounded temporarily.....	1,321	7,715	0.34 $\frac{1}{2}$	13	2.20
Ill do.....	1,731	7,456	0.23 $\frac{1}{2}$	18	2.81
Division of beneficence.....	431	822	.....	4	0.61
Totals.....	9,846	\$44,175	.....	.....	16.00 p. c.

Total extract in tons, 881,218 tons.

Number of workmen occupied at the bottom..... 2,861  
do do in the light..... 2,246

Total..... 5,107

Sum expended in relief of every kind per ton extracted, \$0.05 $\frac{1}{2}$ .

Workmen killed in the works, 2.

In 1888, the business of the Bank for relief, has been as follows: Receipts, \$64,000; on which the company had paid \$28,900 and the workmen \$29,500; \$247 more in fines.

The expenses have been \$63,500.

*Bank of Retirement*:—The Bank of relief, grants no retiring pension to its members. The Company of the Mines of Blanzoy makes retiring allowances to its workmen, which it pays from its personal revenues, and in addition of the subsidy which it grants to the Society of relief.

To have right to the pension, it is necessary to have 30 years of consecutive service, and to be 55 years of age (except the condition prevented by infirmities).

These pensions are as follows:—

Age.	Time of service.	Head of service (mines.)	Foremen.	Workmen of the property. Heads of yard.	Workmen from shops, office boys.	Laborers.	Widows, wives and daughters having worked for the Company.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
55.....	30	135 00	105 00	90 00	60 00	48 00	36 00
56.....	31	145 00	112 00	96 00	64 00	51 20	39 20
57.....	32	153 00	119 00	102 00	68 00	54 40	40 80
58.....	33	162 00	126 00	108 00	72 00	57 60	43 20
59.....	34	171 00	133 00	114 00	76 00	60 80	45 60
60.....	35	180 00	140 00	120 00	80 00	64 00	48 00

*Bank of Retirement of Clerks.*—This Bank is supported, by a previous levying of  $2\frac{1}{2}$  per cent., made on the wages of the clerks, and by an equal sum deposited by the Company. After 25 years of service and 55 years of age, the clerks have right to a retiring pension equal to the one-half of their profit. Widows and orphans have right to one-half of the retiring allowance of the nominal member.

Clerks leaving the service lose all their rights, and cannot reclaim their deposits.

*Lodgings.*—The Company lets to its workmen, those on the ground of selectness, small houses surrounded with gardens, at prices varying from \$0.90 to \$1.20 a month, a sum representing scarcely the taxes, maintenance and assurance of these houses. These houses are composed of three large apartments and a cellar; the garden has an acre of ground.

The capital invested in these buildings amounts to \$430,000.

*Offices of Beneficence.*—These offices distribute to poor families bread, bacon and garments, the disbursements have risen to \$1,200 in 1888.

*Mechanical Weaving.*—To abolish as far as possible the work of widows and girls at the mine, the company has established work places for weaving, having cost \$120,000, occupying 360 workwomen, receiving \$24,000 in wages.

*Workshops.*—The company has with the same aim, founded workshops, where the young workwomen are instructed at a handicraft, and learn to make up and repair family garments. 219 young girls frequent these workshops and gain from \$3.30 to \$10 a month.

*Arrangement of the Inheritance.*—In order to encourage its workmen to practise economy, the Company sells them plots of ground at cost price, and makes them an advance of \$200 to assist them to build. It pays and reimburses the whole in ten annuities without interest. Loans of money are made on the same conditions to workmen already possessing plots.

These liberal terms have brought their rewards; at the end of 1878 there were 1,079 workmen, heads of families, proprietors, or 29 per cent. of the working heads of families taken up by the Company.

*Nourishing Provisions at a reduced Price.*—The Company delivers at reduced price to its workmen, bread, bran, bacon, pies, oil for eating, flour, etc., etc. In time of crisis and rise in the stocks the Company has undergone losses amounting to \$13,000 a year. This service saves to the workmen nearly \$40,000 a year.

*Fuel.*—Families receive gratuitously coal, which is necessary for them.

*Savings.*—The Company receives deposits of money made by its workmen, and serves to them an interest of 5 per cent.

*Harmony.*—The Company subsidises a band formed of 70 to 80 of its workmen; in 1888 the expenses under this head have been \$1,7.5, independently of its patronized institutions. The Company of the Mines of Anzin subsidises several independent associations created by its workmen and clerks. These are:

*The Sporting Union of Montceau-les-Mines.*

*The Prudence.*—A society with variable capital, having in aim to assist the workmen of the Mines of Blanzv in facilitating small savings, in allowing loans on moderate conditions, in burdening themselves with different matters, such as, keeping of property, correspondence, lawsuits, assurances, etc., etc.

*The Society of Mutual Aid to Old Soldiers.*

*Associations of Young People.*—The notice of the Company says on the subject of these associations: "Ever since the troubles of 1882, which have caused so much disturbance, and which have been exaggerated so far, they have remarked that young people had played the principal part. It is especially among them that were recruited the secret societies adorned by the members with the title of syndical chambers, and better known under the name of the black band."

From that, they concluded that the best means of turning aside young people from these mischievous societies, was to group them, and to form different associations where they find honest employment, or their energy and industry, may be usefully engaged.

"*La Physiophile*," conducted by an engineer, is a society for study, &c., &c.

The Company has built at its own expense a church and three Roman Catholic chapels; it contributes to expenses for religious purposes, the entertainment of presbyteries, &c.

A society of St. Vincent de Paul, a circulating library, evening classes for adults orphans, workingmen, etc., all are equally subsidized by the Company.

The pecuniary advantages offered by the Mining Company of Blanzv to its workmen, in addition to their salaries, and in a variety of ways, amounted during the business of 1887-88 to a total sum of \$223,799. For a population of 5,182 persons, this increases the average individual salary to \$43.18 per annum, and raises the price per ton 24½ cents.

This sum of \$223,789 represents 50 per cent. of the dividends divided among shareholders. It is veritable participation in the profits. Notwithstanding this, the average of salaries has always followed an ascending market, while the price of coal has gradually diminished.

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MINING COMPANY OF ANZIN.

*LODGINGS AT REDUCED PRICES.*—After having abandoned the construction of workmen's villages, on account of inconveniences in point of salubrity and morality, the company has had constructed 2,628 separate dwellings, having a garden of 2,400 feet. They are let at 70 cents, \$1.00 and \$1.20 per month, being at least 3 per cent. less expense than the first establishment. The expenses of keeping in repair and of taxes are borne by the Company.

With the object of encouraging economy, the Company sells to its workmen, these houses at cost price. They are paid by monthly instalments, about equal to the rent, and without interest. They have already sold 93 houses.

They make advances on the same conditions to their workmen who wish to build. The latter has thus constructed 741 houses.

The Company has a boys' school, and has given schools to the parishes; they support several asylums and industrial schools.

*TECHNICAL COURSES.* A special preparatory school, managed by the engineers of the Company, produces the best workmen; it receives the best scholars of the primary school.

*CHURCHES.*—The company has four churches consecrated to the Roman Catholic religion; it pays the salary of two curates of these churches.

*PENSIONS AND GRANTS.*—Before 1887 the Company granted retiring pensions to their workmen without making any assessment on their salaries. From January 1st, 1887, it has deposited in the National Bank, pension funds for old age, to credit

of the employees who made an equal payment, a sum representing  $1\frac{1}{2}$  per cent. of the salary of the workmen. These payments ceased when the latter reached 50 years of age.

The Company further grants to those of its workmen who remain in its service up to 50 years of age a supplement to their pension of 60 cents per annum of service, counting from the period whence they have fulfilled the double conditions of having at least 35 years of age and 10 years of uninterrupted service. For married men and living with their wives the supplement is \$1.20.

A workman having entered the service of the Company at 13 years of age would enjoy by this system, at 50 years of age, an annual pension of \$72, and that of his wife would be \$26. If he only draws at 55 years of age, his pension would be \$100, and that of his wife \$30.

In case of infirmities or serious wounds, the pension of the workman is paid to him, and he receives a further grant, which may amount to \$35 per annum.

The widows of workmen killed when at work, have a claim, besides the pension paid them from the Pension Fund, to an annual grant of \$36, to which is often added a supplementary bonus of the same amount.

The parents of workmen killed in the service of the Company are treated in the same manner as widows.

The Company grants also pensions to the employees and to their widows.

*Various Advantages.*—The Company grants 20 bushel of coal per month to the families of workmen; the quantity is increased in case of sickness, and for families having more than six children.

It gives to its workmen their first clothing for work in the mines.

It gives a bonus of \$2.40 for each child admitted to its first communion.

It lets at reduced prices ground for the culture of vegetables.

*Board of Health.*—This service is performed under eleven physicians, to whom the Company furnishes vehicles and horses. Sick employees receive gratuitously medicines, regulated pecuniary assistance, wine, meat and soup.

*Bread.*—When bread is raised in price above a certain amount (about  $3\frac{1}{2}$  cents per lb.), the Company orders the distribution of bread at a price equal to  $3\frac{1}{2}$  cents per lb. These distributions cost the Company \$22,000 in 1867; \$20,000 in 1872; \$26,600 in 1873-74.

The Mining Company of Anzin made a total expenditure of \$315,500 in 1888 for the maintenance of institutions which it had established for the benefit of its workmen.

#### MINING COMPANY OF ROCHE-LA-MOTIERE-ET-FIRMINY.

*Hospital Establishments.*—The Company has built two hospitals for those of its wounded employees who have to undergo serious operations or prolonged treatment, and for the dispensing of medicine to all its staff.

The attendance of the Company's physicians and medicines ordered by them, are given gratuitously to workmen and their families for 3 months, and to the families of employees who are making less than \$400 per annum.

*Gratuities to Needy Workmen.*—Assistance in money grants is given to workmen and their families in cases of urgent necessity resulting from wounds, sickness, death, first communion, &c.

*Fuel.*—The majority of households receive gratuitously 16 bushels of coal per month. The coal sold is at the rate of 30 cents per ton; it costs the Company from \$1.20 to \$2.00 per ton.

*Schools.*—The Company partly pays the education of their employees' children; 350 are sent to asylums kept by the Sisters of St. Vincent de Paul, and 206 girls to the Sisters' school.

It takes care, until they are 16 years of age, of 11 boys, children of workmen who have been killed in its service, and pays the apprenticeship of 35 young girls.

The expenses of hospital service cost in 1888, \$13,600, of which \$440 was provided by fines.

*Relief Fund.*—There is allowed to the wounded employee: 1st. \$0.20 per day for himself; 2nd. \$0.05 for each of his children aged over 12 years. These two grants cannot exceed  $\frac{2}{3}$ ds of the salary. His wife and the children under 16, wounded in the service, receive \$0.10 per day.

There is granted :

1st. To the widow of a workman killed by accident in the mine, a pension :

For herself, of \$0.15 for each day of the month, and of \$0.20 if she is more than 50 years of age.

For each of the children, of at least 12 years of age, \$0.05 per day.

2nd. To orphans of father and mother, a pension of \$0.10 per day each, up to 16 years of age.

Accidents generally give rise to the exercise of generosity by the tribunals, when they concern minor children. The result is a pension or indemnity instead (or in excess of) the payments of the relief fund or the legal expenses.

In 1888 the expenses of the Relief Fund amounted to \$24,600.

*Pension Fund.*—The Company grants a pension of \$60 per annum to every workman who has been 30 years in its service; this pension is only paid commencing at 55 years of age; the widow of a pensioner has a claim for half of his pension.

In 1888, the expenses of this fund amounted to \$6,440.

*Provident Fund for the Employees.*—For employees not entitled to a pension, the Company provides a fund for old age, by transferring to this fund a sum equal to the tenth of the amount of all the salaries of employees. To recompense services rendered previously to the formation of this fund in 1874, the Company has deposited the sum of \$11,000. Employees have a right to receive all sums at their credit after 20 years of service.

The amount to distribute annually varies from \$1,200 to \$1,600.

In 1888 the Company employed 2,691 workmen, receiving altogether \$633,683 of salary. The total cost to the managers of institutions of the Company was \$44,823, representing an expenditure of \$16.65 for each employee, or 7.07 per cent. of salaries, or  $7\frac{1}{2}$  cent for each ton of coal extracted.

## GENERAL OMNIBUS COMPANY OF PARIS.

SUPPLEMENTARY EXPENSES, BESIDES SALARIES, IMPOSED ON THE GENERAL OMNIBUS COMPANIES OF PARIS IN FAVOR OF THEIR EMPLOYEES—1855 TO 1888.

*Pension Funds.*—The pension fund is nothing but a relief fund for all ages, managed by the bank, for deposit and consignment, and is supported by obligatory assessments of 20 cents fortnightly upon all employees less than 40 years of age on their entrance into the Company, and by a grant made by the Company in favor of those whose salary does not exceed \$360 or \$2.40 yearly, after their first year of service and of \$4.90 after the third year. These payments remain, in every case, the property of the incumbents.

In this fund, principally, the Company has deposited \$136,236 since its origin, which dates from 1855. It has besides expended \$217,944 for assistance granted to various institutions.

The accident insurance company receives a monthly payment from each of the officers and employees of the Company. It is also supported by the proceeds from fines. It balances every year with a considerable deficit (\$918,676 since its origin), to which must be added the salaries of physicians, to the number of twelve, who render care and advice to employees who are in need of them (\$94,622 since the foundation). Employees wounded in the service, received the complement of days during which they were unable to work (133,585). Burial expenses (\$21,937) are paid by the Company, notwithstanding the death does not result from accident.

Employees taken for military service receive an indemnity for their families. (\$29,512).

A quarterly premium is granted to drivers who have best known how to avoid accidents (\$64,781).

Canteens, with a moderate tariff and very conveniently served, have been established in all the stations of importance (interest on capital involved, \$25,139).

A commissariat centrally situated to the offices, supplies to all employees so requiring, alimentary facilities and food of general consumption.

A deduction is made each year from the products of advertising, and distributed among the superintendents, outriders, conductors and drivers designated as most deserving (\$59,757.)

The total amount of all this supplementary expenditure in favor of the employees, amounts at present to \$1,055,272.

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## GENERAL HACKMEN'S COMPANY.

### PARIS.

*Mutual Benevolent Society.*—The drivers and employees of this Company, founded in 1867 a Mutual Benevolent Society. The Company gave to this Society an annual grant equal to the tenth of the whole amount deposited by the members. The combined amount of capital thus formed amounts to \$44,715.00.

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## COAL MINING COMPANY OF BESSEGES.

A sick fund, maintained by a compulsory assessment of 2 per cent. on salary; by transferring to it the amounts derived from fines inflicted, and from loads of coal refused and charged to employees; by donations, interests, &c.

This fund grants medical care and medicine to members and their families gratuitously, and indemnity to sick or wounded employees in the service.

The indemnity is from 20 cents for single men or widowers without children: 25 cents per day for married men, and 5 cents per day for each child under fourteen, up to a maximum of 35 cents per day whatever be the number of children.

In exceptional cases, the fund also grants relief to families of the most needy workmen, to widows and orphans: and optional pensions to widows and orphans.

These privileges are only granted by the sick fund during one hundred days. The Company assumes the cost of medical attendance.

The workman loses all his rights upon leaving the service of the Company.

*Fund for the Wounded.*—Maintained by a monthly assessment transferred by the Company, and equal to 2 per cent. of the salaries of workmen and beneficiary employees.

The fund pays all expenses resulting from charges for attendance upon the wounded. It provides for indemnity during sickness, pensions to widows and orphans, and pensions to workmen wounded, or who have become incapacitated for work.

The funds of this Bank, maintained entirely by the capital of the Company, are reserved expressly for those of the wounded, or their heirs, who accept literally and strictly the conditions for indemnity fixed by the Company. Consequently, wounded employees or their heirs, who wish to remain independent for the purpose of entering an action against the Company, to obtain from the courts compensation for any injury resulting from accidents during work, will not participate pecuniarily in this special reserve of 2 per cent.

The acceptance of the first payment following an accident, of pecuniary indemnity for stoppage of work, or of pensions fixed by the regulations, entails the renunciation of the right to enter any subsequent action against the Company.

The Wounded Fund defrays all expenses incurred by suits entered against the Company on account of accidents.

The outlay of the Fund must not exceed its resources, and in case of a deficiency, a proportionate reduction is made to all indemnities and pensions until the equilibrium is restored.

*Pension Fund.*—In freeing from the regulations of this fund all that which relates to the liquidation of a previous Pension Fund, we find that the Company

engages to deposit annually a sum equal to 2 per cent. of his salary, to his credit, on the pass-book of every employee who engages to deposit in the *National Pension Fund*, a sum equal to 3 per cent of his salary.

On the 1st of January, 1889, a fourth only of the deposits of the new staff was transferred to the Pension Fund, all the remainder was left subject to their discretion, and independent of the offer of 2 per cent. of salary made by the Company.

*Reward Fund.*—Every year, grants are made to workmen distinguished for length of service, punctuality, civility and good conduct. These rewards are made in about the proportion of one-tenth of the salary.

The account of the donations of the Coal Mining Company of Bessèges in 1888 reached the sum of \$69,000, equal to \$28.59 for each workman.

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## PARISIAN GAS COMPANY.

(PARIS.)

*Provident Fund.*—All employees and workmen of the Company are obliged to be members of this institution. The Fund is maintained by an assessment of 1 per cent. on salaries, and by a grant from the Company, equal in amount to this.

Indemnity in cases of wounds or illness, is equal to half of the pay or salary of the members. It is paid for two months.

In case of death, funeral expenses are paid by the Fund, and relief is afforded to his heirs of an amount equal to two months' salary or pay of the deceased member.

Every workman who leaves the service of the Company, loses all claim to the advantages of the Fund. He cannot claim assessments made.

The Provident Fund is administered by a commission named by the management.

*Pension Fund.*—This Fund is sustained by an annual grant of \$17,100 made by the Company, by an annual dividend of \$500, coming from the legacy of a former managing director, and by the interest of sums in Bank, donations, legacies, etc.

To obtain a retiring pension, the employee must be at least 55 years of age, and have spent 25 years in the service.

The pension is based on the average of the fixed salary which the incumbent has received during the preceding six years. It is regulated for each year of service at a fiftieth of the average salary, with increase for each year of service above 1 per cent. of said salary. In no case can pension exceed two-thirds of the salary. The pension of the widow of an employee, is a third of that which her husband had received, or could have received. Annual assistance is granted to the minor orphans of a deceased employee on the death of their mother.

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## SUEZ CANAL COMPANY.

*Pensions and Grants.*—Of the 2 per cent. of the net profits assigned to the staff (see page 50), one portion is distributed to the regular staff, the other is applied towards providing pensions for auxiliaries.

Finally, pensions and annual grants are given pilots, seamen and workmen.

Pensions are proportioned to the salary earned by the pensioner during his service, to the duration of this service and to the emoluments he received. For example, when a pensioner has four persons under his care, the pension is 50 per cent. higher than for a single man.

*Sickness.*—The company has a complete medical service, an hospital and a villa for convalescents.

At the period of marriage, the employees in Egypt receive a grant equal to one or two month's salary, according to circumstances.

The Company continues the salary of their employees on regular holidays, or during period of illness.



## THE UNION.

FIRE INSURANCE COMPANY.

*Paris.*

*Provident Fund.*—Participation in profits existed in this Company since its formation, under the form of bounties. In 1887 it adopted a new regulation relative to employees who had joined the service since 1886, this regulation liquidated, at the same time in an equitable manner the pension of employees who had joined before 1886.

This regulation required :—

1st. That employees should insure for the sum of \$1,000, payable at the age of 55 years. The premium is payable, half by the employee and half by the Company. The portion of the premium paid by the employee is deducted from the amount of his participation in the benefits; if this amount is inferior to the half premium, the complement will be added by the Company.

2nd. An individual book is opened for each one of the employees. To this book is brought a debit for :—

1. A monthly assesment of 5 per cent. on the regular salary, also an assesment of the twelfth of this annual salary from the first nomination, and of the twelfth of all subsequent increase.

2. The total amount of the products from participation in profits, and deduction of the half-premium above mentioned.

The proportional part due by the employee for losses accruing to the profit of the Provident Fund.

Discharged or delinquent employees are deprived of their rights; they only have a claim to sums retained from their salary.

The employee leaving the service on account of ill-health, has a right to the liquidation of his account.

When an employee has arrived at the age required for the pension, the amount of his account is employed in purchasing reliable securities, of which the dividends are paid him, but the bonds for which are retained by the Company to be handed to his widow, to his heirs or descendants. If the deceased has not left any heirs, the sum inscribed on his book reverts to the Provident Fund.

The distribution of the portion of profits credited to the employee is made as follows :

200 per cent. of salary of an office superintendent: 150 per cent. of salary of an office assistant-superintendent. The usual salary of employees or inspectors.

The total amount paid in favor of employees by the Union Company in the way of profits or of half-premiums of insurance, amounts to \$748,172 in 1837 to 1888.

## MONTROSE ESTATE.\*

M. MATHIEU DOLFUS, PROPRIETOR.

This estate produces annually 100 to 200 casks of wine.

The workmen are paid by the day or by the job, according to the nature of the work; the price by the day amounts on an average—for men, at from 50 to 60 cents per day, for women, at from 15 to 20 cents.

A household of working people make on an average \$240 per annum; to this salary should be added the enjoyment of a little cottage residence, with its garden, fuel, wine, medical care and medicine. Women, during confinement, receive a sum of \$20. Children of an age to attend school, are brought there and carried home in vehicles. The school teaching is free, and books, etc., furnished by the estate.

To these advantages are to be added: a premium of 40 cents per cask divided, after the vintage, among the vintagers.

\*Report of the Departmental Committee of the Gironde.

2. A participation of 4 per cent. in the benefits granted to work-people on the estate, after deducting an interest of 6 per cent. for the shareholders. This participation in profits is intended to assist in maintaining a provident fund, in order to ensure to employees a retiring pension for their old age.

In 1880 and 1881 the participation gave 10 per cent. of the amount of salary; in 1883, 8·50 per cent.

## L. COURTEHOUS.

WOOLLEN MILL OF A. GAULIER—SEDAN.

### *Workmen's Capital—Formule—Application—Results.*

170 workpeople (men, women, young people) constituting a fund for old age, of which 50 per cent. is for subscription to workmen's capital, the whole in aid of deposits made by the tradesmen. The independence of the workman is otherwise thoroughly secured; he can always go to work and supply himself where it is most convenient.

The workman's capital, recommended by the cities of Sedan, Mezières and Charleville—fortune for many, comfort for all, and facility to every one to invent improvements and do business.

With \$1.10 monthly payment on bonds for lots,\* of which \$1 pays the expense of putting into circulation \$90.10, forming, with all the capitalized interest, a fund of \$20.12 for income at the National Bank for old age, the employee obtains:—

1st. \$600, disposable in fractions of \$100 at 22½ years—30 years—37½ years—45 years—52½ years—60 years.

2nd. \$60 of life annuity, beginning at 60 years of age (*if his payments have commenced at 15 years of age*).

3rd. Six chances for drawing every two months.

*For a monthly payment made:*

From 15 to 22½ years of age, every two months he has one chance of drawing; at 22½ years, for \$99 deposited he will possess \$121·20, that is, one obligation of \$100 on refunding \$3, and a book of \$21.20, guaranteeing a life pension at 60 years of age in funded capital.

From 22½ to 30 years of age, he has two chances of drawing every two months; at 30 years, for \$198 deposited, he possesses \$242·40, that is, two obligations of \$100, refunding \$6, and two books of \$21.20, guaranteeing \$23.85 of life pension.

From 30 to 37½ years of age, he has three chances of drawing every two months; at 37½ years of age, for \$297 paid in, he possesses \$363, that is, three obligations of \$100, refunding \$9, and three books of \$21.20, guaranteeing \$30.75 of life pension.

From 37½ to 45 years of age, he has four chances for drawing every two months; at 45 years of age, for \$396 deposited, he would possess \$480, or four bonds of \$100 each, bearing \$12, and four books of \$21.20, assuring \$35.54 of yearly pension.

From 45 to 52½ years, every two months, he has five chances of drawing, at 52½ years, for \$495 paid in, he would possess \$606, or five bonds of \$100, bearing \$15 and five books of \$21.30, assuring \$39.17 of yearly pension.

From 52½ to 60 years of age, every two months, he has six chances of drawing; at 60 years of age, for \$594 paid in, he possesses \$727.20, or six bonds of \$100, bearing \$18, and six books of \$21.20, assuring \$40.82 of yearly pension.

The interests accruing from the six bonds being for \$18, at 60 years of age, he might continue his course with six chances for drawing every two months, six bonds worth \$600, and a yearly revenue of \$58.82.

On delivery of each book of life interest, the incumbent decides if he wishes it placed at transferred or reserved capital. The bonds are not seizable so long as the

\*We have mentioned these *obligations à lots* in this report, although they do not exist in Canada; we have referred to them, not wishing to change anything in the report, but we wish to remark that the lots designated do not at all enter into the calculations for workmen's capital; there are opportunities for peculation independent of this very remarkable system.

subscriber retains them, but if he wishes to speculate with them, they become payable to bearer, without prejudice, to the dividends for old age, which, in every case, remain personal.

By marriage a double amount may be acquired, or \$1,200 disposable, \$120 of interest, and twelve chances of drawing every two months.

To these advantages many others can be added, according to the trade or occupation to which he belongs:—

1st. The managers prefer employing the holders of these titles.

2nd. To workmen having served three consecutive months, they will consent to grant gratuitous insurance in case of accident or sickness.

3rd. To this institution will be made donations and legacies, according to location or region, to divide among the schemes of the several industries. The municipalities can distribute these among their shareholders administering them, which can be easily done, as they are obliged to guarantee each title to the holders of these bonds, to which Frenchmen alone have a right.

Under this form, so simple, is thus presented a plan fostering education and social improvement:

The State can only exercise a simple surveillance of this organization, which it can easily do, in all its useful and various proportions, either at the *Crédit Foncier*, or from the Railroad committees, or from societies on the basis of mercantile agencies, and this without occasioning either inconvenience or expense, all the details of execution having been approved by eminent financiers.

OLD AGE FUND FREE TO WORKMEN.

By payment in the shape of *bons* on the fund, an advance can be obtained from contractors of five, ten or fifteen dollars. This will be charged to the workman, by being placed to his debit, on his pension book. This economy, having been commenced at 25 years of age, would thus produce on the purchases a monthly saving of at least \$1.00. Deposited at interest, it would produce for them \$123.24 of life pension: at reserve fund, it would give \$79.96 of life pension from 60 years of age, and \$420 for the heirs.

If the institution subscribed to the capital of the workman, and profited by the funds for old age transferred by these purchases: at current capital, at 60 years of age, there would be a life pension of \$240.89, and \$1,200 for the heirs; at reserved capital, from 60 years of age, there would be a life pension of \$170.85, and \$1,874.40 for the heirs.

RULES OF THE WORKSHOPS.

*Workman's Capital.*

To all work-people in the factory, men, women, or young people of 15 years of age and over, duly authorized, giving \$1.10 per month, and not drawing the interest during the period of deposit, M. Courtehoux offers:—

1st. A mortgaged ticket (1885) of the *Crédit Foncier* (*title deposited in the Bank of France*), that they may have a chance of profiting by drawing.

2nd. After 90 deposits (or 7½ years) the title itself will be returned to the subscriber, that he may dispose of it as he pleases; he will be free to draw the proceeds or the capital.

At the same time, he will be given a book of the National Bank for old age, crediting a payment of \$20.00, made the same day, in his name, (after capital transferred or reserved), which will form for him an unseizable life pension commencing at 60 years of age.

By payments made,

Of which \$1 monthly, or \$90 is to pay the obligation	}	he obtains a transferable title .....	\$100.00
and 10 cents monthly, or \$9.00 for the life pension with capitalized interest		and a book of the old age fund .....	\$20.00

Thus for \$99 he would then have..... \$120.00

In case of death during the period of depositing, the amounts paid in, will be returned to the family, without interest. In case of a member having been drawn in the lottery, it will be paid, with interest, to the subscriber, who can thus afterwards purchase, for himself, a book of the old age fund. There would thus also be the difference between the price issued of \$90 and that deposited.

If the payments were not made regularly, the procedure would be in accordance with the rules established by the *Crédit Foncier*, but with the loss of current interest, and the monthly 10 cents already given to obtain the book of the old age fund.

*To Encourage Economy.*

1. There will be a preference for employment made in favor of subscribers so long as they do not give cause for complaint.

2. They will profit gratuitously by the accident insurance in case of accident, and as far as possible, in case of serious illness. From this principally, they will, at once and annually, have an interest in the 20 cents representations of individual claim on the medical and pharmaceutical services of Gaultier or other places which guarantee, at this price, medical care, and a reduction of 50 per cent. on medicines.

Further, when they sustain serious sickness exceeding five days, without its resulting from an affray or bad conduct, the men receive 25 cents for each day during which they are laid up, and the women 15 cents (during one month).

As for the latter, confinement, &c., gives no claim for indemnity.

If abuses arise, or false representations have been made, the authors are immediately and forever deprived of these advantages, and they cannot recommence profiting by them in future until after three months steady employment at the factory. On leaving it, this stage has to be recommenced each time.

For the correct application of this regulation, the inspection of accounts and deposits, M. Courtehoux required the association with him of four delegates, who will constantly represent the subscribers.

Along with him, and with votes counting two in the deliberations, they will manage the relief fund which will be formed from grants and the fines levied for discipline. A special object will be to assist, by monthly payments of \$1.10, the most indigent, but only during the duration of military service.

The independence of the workman is entirely secured. He can always go to work with whom or wheresoever it suits him best.

If, by monthly payments of \$1, this system has been generalized, and if it has been followed up from the age of 15, there is the certainty of possessing in every case \$600 at 60 years of age, and \$60 of life pension. This for a man and his wife will give \$1,200 at 60 years of age, and \$120 of life pension.

Wishing to form pensions for all his workmen, M. Courtehoux places at their disposal *bons* on the fund of 20 cents, 40 cents and \$1 to regulate their purchases with the contractors.

Since this method of payment has been adopted, there has been granted to the Workman's Commission of the factory, not only the lowest prices in accordance with quality, but a discount of 5, 10 or 15 per cent., of which the value will be credited to the workman on his book at the National Bank for old age on receipt of the *bons*.

A life pension of \$120.00 to \$240.00, from 60 years of age, can thus be acquired by a young household without cost. It can also be reserved for children by aged persons.

These advantages are open to all, There is entire liberty to profit by them or not, and to whatever extent is most convenient.

Advances in the shape of *bons* are always limited in amount to the minimum value of days' work not paid.

In case of removal, the Relief Fund grants loans proportioned to its resources.

M. HIPPOLYTE DUCHER.—*Paris.*

## PROVIDENT AND SAVINGS BANK.

Art. 1. The Provident and Savings Bank, founded by M. Ducher, for the benefit of employees and work-people of both sexes in his establishment, is regulated in conformity with the following rules.

Art. 2. The Provident and Savings Bank is maintained by means :—

1st. Of an annual sum paid to said Bank by M. Ducher, in the shape of a donation.

2nd. Of grants made to the Bank.

3rd. Of voluntary payments, regularly made by participating members, of two per cent. of their salaries or appointments.

Art. 3. There are admitted to participation in the profits of this Bank all the employees and work-people, male and female, having served one full year in the Ducher establishment, on the first of January in each year, and who work there exclusively.

Employees and work-people (of both sexes), however, who wish to participate immediately in the profits, can do so by paying to the Bank a fixed sum of \$10.00.

The participant who once omits to pay the required 2 per cent. will be deprived of all participating rights, and the amount of his account will be transferred as capital to the Ducher Provident and Savings Bank.

Employees who have an interest either in the profits, or in the outside affairs of the establishment, are excepted from the participation.

Art. 4. In case of sickness, interrupting work, the attendance of a physician, named by M. Ducher, and medicine, are guaranteed gratuitously, to each participant during a period of not more than two months.

The continuation of assistance is fixed by the medical certificate. The participant can always, however, demand a consultation to be held between the physician of the Bank and another named by himself.

The participant receives, besides, during sickness, a money indemnity fixed as follows :—

For the first month.....	40 cents per day for himself.
do do .....	20 do for his wife.
do do .....	20 do for each child.
During the second month.....	30 cents per day for himself.
do do .....	15 do for his wife.
do do .....	10 do for each child.

During confinement, there is no relief due to the participant, either medical or pharmaceutic; there is only paid, in case of sickness following confinement, and for, at most, one month, on application of the husband, a daily and personal assistance of 60 cents, no allowance being made to the family.

*Provident Fund.*

Art. 10. There is opened, in the name of each subscriber, a separate account for the distribution of amounts paid in accordance with article 3, after placing in reserve the sum granted by M. Ducher, as before mentioned, which is used in the indemnities paid and contingent relief during the year.

Each subscriber receives a book in which are credited the payments made by him to the bank.

The accounts of the bank are audited each year, on 31st December.

The capital disposable is distributed at provisional title, and only to order, among the individual accounts of subscribers, who will have no right to exercise, except as under conditions provided for, by articles 12, 14, 15, 16, 17 and 18 here following :—

Art. 12. On the death of a subscriber, whatever has been his age and length of service in the establishment, the amount at his credit on the preceding inventory will be remitted to his widow, to his legitimate or adopted children, their young children, or the heirs.

If those interested, above limitedly enumerated, do not make known their claim to Mr. Ducher, within the space of one year from the decease, the amount of account to credit of late member, returns in full to the Bank.

This is also the case if the deceased member leaves no heirs.

Art. 13. If a subscriber finds himself attacked by sickness or infirmity incapacitating him from work, M. Ducher can, at any such time, dispose of, in his favor, or that of his family or relatives, the whole or a portion of the amount at his credit.

Art. 14. In case a subscriber is dismissed, not for any misconduct, but by a reduction of staff, or scarcity of employment or business, the amount of his account, up to the time of his leaving, to order, from the preceding 31st December, is immediately placed at his disposal in cash and in full.

Art. 15. When the subscriber is dismissed for other cause than as provided for in the preceding article, similarly as on leaving or resigning, there is paid to him on the following 31st December the amount of his account, to order, up to the time of dismissal or to the preceding 31st December.

Art. 16. If the participating subscriber, dismissed or deceased, is found to be indebted to M. Ducher, from any cause, an amount from his credit is then applied to liquidate the balance due M. Ducher.

Art. 17. As the funds of the Ducher Bank are also as liable to diminution (caused by increased demand for relief on indemnity) as accumulations, and the bank is only conducted in the interest of the whole body of subscribers, participation in the Ducher Provident and Savings Bank gives no right of co-proprietorship to the participant, neither of credit or otherwise, on the funds of the said Bank, during the whole course of participation.

The right to withdraw sums credited provisionally up to date, on personal account, is only granted in case of death, departure, or dismissal.

Art. 18. The amount of individual accounts can never, in any case, be made subject to assignment or security of any kind whatever.

When a participant infringes above this last clause, he will be deprived of all his rights of participation, and the whole amount at his credit will be distributed among the rest of the members.

This Bank is only in operation since 1886. Besides connection with this Bank, M. Ducher has granted to his employees, in the space of 7 years, a sum of \$26,000.

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## FANIER ET FILS.

### SHOE MANUFACTURERS.

(*Lillers and Paris.*)

*Lodgings.*—Messrs Fanier & Son have built at Lillers, 160 houses for the accommodation of their workmen; the price of rent varies from \$18.20, \$20.80 to \$26 per annum. The whole of the houses give a net revenue of 4 per cent.

For the sale of houses, see page

*Baths.*—Two swimming baths are placed free at the use of the employees.

*Schools.*—Two schools, one for girls and one for boys, have been established by the house.

*Mutual Benevolent Society.*—In 1861, M. Fanier, sr., founded the Mutual Benevolent Society of Lillers. "If he has founded a special society in his parish, there would not be sufficient material to sustain another there."

To induce his workmen to join this society, he has given, every year, for the last ten years, one of his workman's cottages to this society, to be drawn for, in a lottery on July 14th, by the participating members; (in 1887 two houses).

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## O. FAUQUET.

## SPINNING AND WEAVING MILL.

*General Conditions of Operation at Oissel and at Cables.*

Nature and object of the Institution.—Assistance to unmerited misfortune. Subscription to works of charity. Pension for industrious old age.

Source of capital.—Employers' donations. Participation in industrial profits. Fines inflicted during work. Benefits from the Savings Bank. Cancellations after departure or dismissal. Inheritance: Interest on the reserve.

Management.—Employers, assisted by a council of four members elected by the body of employees and workmen in the shops, applying the regulations and judging fully and finally on all questions.

Conditions of Admission.—18 years of age.—At least 5 years' service.—Exceptional services.—Giving a claim on the distribution of funds, of which a portion is disposable and a portion placed in reserve.

Conditions of Pension.—A minimum of 20 years' service.—55 years of age.—Incapacity for work contracted in the service.—The pension is personal.—It is guaranteed by the reserve.

Conditions for Assistance.—Unmerited misfortune.—Accidents during work.—Death which leaves the widow or orphans without resources.

Reserve Fund.—This is composed of unassigned capital.—Capital on interest.—Belongs exclusively to all the workmen and employees, and of no use to any others.

Oissel.	Staff.	Les Cables.
350	Number of members .....	125
175	do participants .....	125
8	do pensions .....	6
25	do persons assisted.....	14
1 to 23 years.	Service accomplished at the factory.....	1 to 53 years.
7 years.	Lowest average of service.....	12 years.

*Receipts.*

\$24,400	Value of united annual donations .....	\$2,000
5,240	Interest on unexpended capital .....	320
2,120	Cancellations, liquidations or fines.....	80
2,440	Profits from the Savings' Bank .....	126
<hr/>		<hr/>
332,000	Total Receipts.....	2,720

*Expenses.*

\$22,000	Distribution to participants.....	
2,460	Interest untouched due participants.....	
260	Works of benevolence and relief.....	\$180
300	Pensions annually distributed .....	100
<hr/>		<hr/>
26,900	Total expenses.....	280

*Balance.*

\$6,300	Disposable capital remains in reserve.....	\$2,450
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## MANUFACTORY OF FELIX HUBIN.

## HARFLEUR. (SEINE-INF.)

MUTUAL BENEVOLENT SOCIETY.—Contribution of the establishment, \$240 per annum. Contribution of workmen, from 8 to 16 cents per week, according to salary. Indemnity for illness, 20 cents per day, with attendance of a physician of their own choice and medicine free.

ASYLUM AND SCHOOL.—M. Hubin has fitted up, and furnished several of his houses for the use of the school and asylum. The municipality has the supervision of these establishments, but M. Hubin pays all the expenses of the asylum. At the school there were, in 1888, 40 scholars, and 80 inmates at the asylum.

WORKMEN'S HOUSES.—Built by the establishment, and leased by the workmen. There are two kinds:—the first is a house of two storeys, with mansard roof, and is composed of one dining-room, kitchen, three large bed-rooms, a cellar, garret and water-closet; the garden has a superficies of 800 feet. The houses cost \$750, and are let at \$25.60 per annum, and \$3.80 per cent. for taxes, &c. The second kind has but one storey, having one bed-room and the garret less than the first. Cost \$600; rent \$22 per annum, and \$3.65 taxes, &c.

The workmen much prefer these houses, and it has been necessary to make a selection from the numerous enquiries for them, preference being given to the oldest employees.

## JANVIER, PÈRE ET FILS ET COMPAGNIE.

### ROPE-WALK AT MANS.

*Participation in profits.*

*Professional standing* given to the establishment itself.

*Gardens.*—The gardens, having each 1,265 square feet superficies, are for the use of the workmen, and are sufficient to furnish the vegetables necessary for the family.

*Savings.*—The workmen who place their savings at the establishment, receive 5 per cent. interest. Advances are made to them in special cases.

*Restaurant.*—The workmen generally reside at a distance of 2 or 3 miles from the factory, and were obliged either to have a cold lunch or go to the *cabaret*. The establishment founded a *restaurant* capable of supplying food for 200 persons. The loss entailed by its management varied from \$120 to \$360 per annum.

*Relief, Accidents.*—There have only been three serious accidents (three amputations) within 28 years. The employees are insured by the establishment. A relief fund, giving medical care and medicine free, has been founded by the house; it is maintained by fines for bad work, &c., and a donation from the management.

Wounded workmen, beside medical care, receive their salaries in full. Sick employees receive assistance in money and suitable relief.

## M. M. KESTNER & CO.

### AT BELLEVUE NEAR GIROMAGNY (HAUT-RHIN.)

*Participation in Profits.*—(See page 54.)

The number of workmen in the factory varies from between 60 to 80.

*Mutual Benevolent Society.*—The employees and workmen of the establishment, also their wives and children, are members of the relief fund.

The assessments paid fortnightly are as follows:—

Assessments paid by:	the workman.	the magager.
For the workman *.....	\$0.12	\$0.08
From his wife.....	0.02	0.04
do each child.....	.....	.....
Under 16 years old.....	0.02	0.02

Fines levied from workmen for infraction of the rules of the establishment are transferred to the relief fund.

Sick employees receive gratuitous medical care and medicine, and an indemnity of 30 cents daily.

\* Members of the Society who are at the same time connected with another society do not have to pay any personal assessment.



On the death of a married employee the society pays \$12.00; on that of the wife \$8.00, and \$3.00 on the death of a child.

Among the cases of sickness not giving claim to assistance of any kind, may be mentioned the following:

Small-pox, unless the patient can prove that he has been vaccinated.

In case of any serious or prolonged illness, the committee can grant special relief. Since 1851, date of the foundation of the relief fund, its operations have been as follows:—

<i>Receipts</i> .—Amounts paid by M. M. Kestner & Co.....	\$ 6,853.16
do do workmen.....	3,482.99
Sundry receipts.....	658.55
	<hr/>
	10,994.70
<i>Expenses</i> —Total.....	10,701.03
	<hr/>
Balance.....	\$ 293.67
	<hr/> <hr/>

*Loans to Workmen.*—If the foremen, or workmen, wish to employ their savings in acquiring immovable property, or in building a house, they can be authorized to dispose of capital the product of their premiums as participating members. Loans without interest can in this case be made to them, on the following conditions:—

1st. That the foreman or workman applying for an advance is commended for industry and general good conduct.

2nd. That Kestner & Co. recognize in advance the advantage and utility of the acquisition of the property, or projected building.

3rd. That the purchasers, have themselves added a sum at least equal to the advance applied for.

4th. That the advance will never exceed the sum of \$200.

5th. That it will be guaranteed by mortgage security, and made repayable by five instalments in five consecutive years.

The firemen and workmen have no right to above mentioned loans, or to any ordinary advances, until they have passed two years in the service.

*Pensions.*—Foremen and workmen have a claim to the following life pensions:—

1st. To \$108 per annum, when having reached 70 years of age, and passed 33 years of service, they wish to retire.

2nd. To \$72 per annum, when having reached 70 years of age, and passed 30 years in the service, they wish to retire; or when wounds or incurable sickness have been received or contracted, resulting from their employment, render it impossible for them to continue work.

3rd. To \$48 per annum, when duly-proved incurable infirmities, not the result of their employment, makes it impossible for them to work, provided, always, they have spent ten years in the service.

The widows of foremen and workmen who, at their decease, had attained ten years service, have a right to the following pensions:—

1st. To \$36, when they have themselves reached 70 years of age at the death of their husbands.

2nd. To \$24, when they had reached the age of 60 on the death of their husbands.

3rd. To \$12, when they had reached the age of 45 on the death of their husbands.

There is a special claim for \$20 to widows who, at the death of their husbands, are at least 45 years of age, and those whose husbands had at their decease less than ten years of service.

As for the pensions of deceased foremen and workmen who, before decease, had been admitted to full enjoyment of pension, in accordance with the age and years of service of the deceased husband, the above pensions will be granted to the widows. The total amount of pensions paid since 1851 amounted in 1888 to \$7,917. However, the years of the pension will not be added to the years of service,

Male pensioners who go to work in another establishment, and widows who contract a second marriage, or whose conduct is not good, will lose their right to the pension.

## CO-OPERATIVE PAPER MILL OF DANGOULÊME.

LAROCHE-JOUBERT & CO.

The Co-operative Paper Milling Company of Angoulême is, for the operatives, in time of scarcity of provisions, an institution of benevolence and assistance. Thus, when the price of bread exceeds 2 cents per pound, every workman in the factory and workshops who, during the month, has earned from \$2 to \$12, receives at the end of the month, besides his fixed salary, four *bons*, established on an average, and whose amount reduces the price of bread to the same rate which he pays for his other provisions.

The Co-operative Paper Mill Co. not only interests itself in the welfare of the employees, but also in that of their young families. For a long time past, it obliges the children of workmen to attend the primary schools in the districts where its mills are situated, and it has always paid in full the salaries of the school teachers. Further, in the month of December, 1880, under the supervision of Mmes. Laroche-Joubert, there was founded, under the patronage of the Co-operative Paper Milling Co., in a locality adjoining the workshops of the Angoulême establishment, by means of a personal and voluntary subscription from members of the Society, an infant asylum, where are admitted, during the working hours of their parents in the workshops, all their children, from the age of 15 days until the age when they can be admitted into the asylum of the city of Angoulême, where they are taken and brought back again by a woman attached to the infant asylum.

The infant asylum receives and takes care of children every day it is open; it furnishes them with soup twice a day, and milk if necessary; it keeps warm for them the necessary food, &c., and gives them clothing (socks, bonnets, shirts and skirts, &c.) when those in use are not in good order or condition.

These children, from the month of December, 1880, to 31st December, 1881, were kept to the number of 4,587 days' time at the infant asylum.

The expense for this first year, which was that of installation, had been \$1,297.

The existence of this infant asylum, is assured for the whole duration of the Society.

The Co-operative Paper Mill, keeps open at its own expense, in the vicinity of Angoulême, primary schools for young boys, and girls, who work in the workshops, and this long before the time at which the law obliges them to do so.

The average monthly attendance of children attending those schools daily, kept at the expense of the establishment, is from 80 to 90 girls, and from 35 to 40 boys, besides those from the city of Angoulême.

### A. LEFRANC.

VARNISHES, PRINTING INKS, &C., PARIS.

*Provident and Pension Fund.*—This fund was founded by a donation of \$1,000 from M. Lefranc, and is sustained by a monthly payment fixed by M. Lefranc, and transferred by him from his net profits.

A deduction of 5 per cent. is made in the first place on all the allowances deposited in the Provident Fund, with the object of forming a special fund to supply any assistance which M. Lefranc may consider necessary to grant to employees (male or female) in special cases. This deduction ceases when the special relief fund reaches the sum of \$400; but when it descends below this figure it must be augmented in the manner above mentioned.

All employees (male and female) are admitted to participation in the profits after one year's service, counting from the 1st January preceding.

A separate account is opened for each individual participant, and each receives a book on which is written the amount credited to his account.

The sums assigned to the Provident Fund, are distributed among the individual accounts, at a proportionate rate with the years of service, and of the respective salary of each participant.

The amounts earned by participants, are considered as salary, whether they work by the month, the day or by the piece. Participation is only granted at a maximum salary of \$600 and a maximum term of service of 20 years.

The employees (male and female) do not have a right to the liquidation of their accounts until they reach 45 years of age, and have passed at least 20 years in the service; or at the age of 60, and after a minimum of 10 years service.

The liquidation of accounts in the event of death, or a departure for unforeseen causes, or a forfeiture, are provided for in the regulations, under the conditions usual in Managers' Pension Banks.

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## WORKSHOPS OF M. ALBERT LUNG.

### COTTON MILLS.

#### *Moussey and la Petite Raon (Vosges).*

*Lodgings.*—M. A. Lung has constructed detached houses, each containing 3 rooms, a kitchen, cellar and garret, and surrounded by a garden of about 6,000 feet superficies. These houses cost about \$500; they are let at \$2 per month, or sold at the price of \$400 payable by instalments of \$5 monthly, with interest at 5 per cent. per annum. Besides these houses, M. Lung has erected buildings containing 20 lodgings, let at from \$1.20 to \$1.40 per month.

*Savings.*—The establishment receives the savings of their workmen, and grants them interest at 5 per cent. per annum.

*Advances without Interest to Workmen.*—M. Lung advances to his workmen, without interest, the sums necessary for the first acquisition of immovable property, or in the case of stoppage from sickness, or in order to stop the practice of purchasing on credit from the contractors. These advances are repaid by means of monthly reserves.

*Schools.*—M. Lung maintains, at his own expense, schools in his establishment for children and adults.

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## FIRM OF ALFRED MAME & SONS.

### TOURS.

*Participation in Profits.*—(Page 160).

*Schools.*—Subsidies to schools of the city.

*Workman's Town.*—The workman's town, built by the Mame establishment, consists of 62 cottages, each having its little garden, and disposed in quadrilateral shape around a large square planted with trees, serving as a promenade available to all the tenants. The price of rent varies from \$31.20 to \$47.40 per annum, according to quality of lodging; in the city similar lodgings are let at from \$100 to \$120.

*Mutual Benevolent Society.*—The establishment has founded in connection with its workshops two Mutual Benevolent Societies, which it has endowed.

*Retiring Fund.*—The retiring fund is supplied by amounts paid by the masters for the following purposes:—

	Years.
\$2 per year for each workman whose length of service is at least	5
6 do do do do	10
10 do do do do	15

The payments are so calculated that a workman entering the service of the establishment at 18 years of age can, retire at 60 years on a retiring pension of \$120 alienated capital or \$60 reserved fund.

*The Mame Donation.*—The institution furnishes gratuitously medical attendance and medicines to the wives and children of workmen as well as to the workwomen of the establishment. Aid is given to help pay funeral expenses.

*Different Aids.*—Granted under the form of gifts of materials, and provisions.

*Free Pensions.*—The widows of workmen, are granted pensions through the liberality of the house.

The amounts paid out by Messrs. A. Mame & Sons towards improvement in their staff's well-being amounted :

In 1887 to \$15,872 for \$168,600 salary.

In 1888 to \$15,707 for \$170,720 salary.

## MANUFACTURERS OF TOBACCO.

### FRANCE.

The manufacture of leaf tobacco into smoking tobacco, snuff, chewing tobacco, and into cigars and cigarettes, is not free in France ; the State has the monopoly of it, and tobacco factories form a part of the State service.

The documents concerning the manufacture of tobacco in France, sent to the exhibition of social economy, consisted of statistics and tables which the *Economiste Français* sums up as follows :—

“There is a rather large population employed in the manufacture of tobacco, stores, &c. The entire staff, managers, foremen and workmen in 1875 amounted to 22,974.”

The requirements of the service having at that time necessitated a momentary stoppage in recruiting, the number at the time was less :

	Men.	Women.	Total.
Foremen.....	758	111	869
Workmen.....	1,802	18,200	20,002
Altogether.....	<u>2,560</u>	<u>18,311</u>	<u>20,871</u>

We see that the feminine element constitutes nearly nine-tenths of the whole, and persons who like to sing *la donna e mobile* may imagine that workshops, so composed, would involve incessant changes. There is nothing of the kind. The steadiness or want of stability of the working staff, in the larger industries, is one of the points that came under the attention of the jury of the exhibition of social economy. It does, indeed, offer a very clear indication, and the curve of stability which Mons. Cheysson has given the formula, may serve to class industries from a social point of view, as the facial angle, for instance, serves to class races from an intellectual point of view. Now, the curve for the non-commissioned staff, in State manufactures, is one of the least depressed there is. The average for length of service comes to twelve years, foremen and workmen both ; and on 4,000 workmen they count 115, or more than one in ten who have served more than thirty years in the administration.

This faithfulness is mainly due to the means taken, in the present and in the past, to assist the workmen in their need. We can give but a mere indication of these protective measures ; the document exhibited at the Champ de Mars, and at the Esplanade des Invalides, contain a full description of them. The basis of the system is the obligatory and gratuitous affiliation of foremen and workmen, to the National Retiring Fund for old age. Since 1861, when the fund was first erected, the custom of the State manufactures was assured ; at that time each agent was charged 4 per cent. retained on his salary and entered in his book. Since 1882 it is the administration itself that provides, at its own expense, the regulation 4 per cent.,

and there are no amounts retained. The payments made since 1861 amounted to \$2,600,000, of which \$2,280,000 is alienated capital, and \$280,000 is reserved capital. The average amount in the bank books amounted to \$29.20 in 1871, and to \$92 in 1889. As for the workmen who, at the time the Fund was instituted, were too aged to become members, with any profit to themselves, they were given books in the Savings Bank, payable only at the age for retiring. Even yet, the agent whose pension has just been settled, and who can continue work, must pay into the Savings Bank his arrears of pension. These different operations are calculated by hundreds of thousands of francs.

Mutual aid societies have been founded in certain cities and are very prosperous. Certain manufactures have organized libraries and baths for their workmen; it is an intelligent solicitude that thus includes both body and mind.

The Administration has, as in duty bound, shown its interest in the fate of women in child-bed and of new born infants.

In default of precise statistics in regard to births, we have been furnished with information concerning the operation of *crèches* installed in manufactures, or subsidized by them, during the period from 1878 to 1888. The first mentioned gave for that interval, returns of 727 admissions and 132,000 days' presence. The parents pay only one-third of the expense—\$4,500 on \$12,400. In the subsidized *crèches* 1,119 children were received, and there were 188,000 days' presence.

## MENIER.

### CHOCOLATE MANUFACTURE.

#### *Noisel Factory (Seine and Marne).*

##### *Workingmen's Houses.*

*Dwellings.*—The staff comprises about 1,500 workmen, including 600 women; a great many families are thus all employed in the factory.

This staff formerly occupied a great part of the surrounding country, some living at quite a distance from the factory.

It was to do away with the inconvenience thus caused, that Mons. Menier in 1874 founded the working city which his sons have since extended.

These houses furnish 200 dwellings; they are one story and a-half high, and surrounded each by its own garden.

They are solidly built, of good materials, in brick, with iron flooring and roofed in tiles.

Each dwelling has two flats, a cellar and a garret, and its own garden, covering 4,000 feet superficies.

A wash-house, woodshed and water-closet are attached to the house.

Each house contains two dwellings, and in order to insure complete independence for both families, the gardens and the closets are semi-detached, the houses being separated from top to bottom longitudinally by a partition wall which separates each dwelling entirely from the other.

Moreover, in order that the circulation of air may be as free as possible between, the houses are situated on either side of the street, each opposite the garden of the house over the way, so that a house on the right hand side is opposite the garden of a house on the left hand side, and *vice versa*.

The cost of each house is about \$2,000, or \$1,000 for each dwelling.

The cost of each dwelling is \$30 per year, payable at the rate of \$2.50 per month, which the factory collects from the workmen, making them pay neither taxes nor repairs.

—The ownership of these houses cannot be ceded by the establishment, who by this means wish to avoid, as a consequence of any change by sale or inheritance, their being used for other than the end for which they were intended, by admitting to the city, strangers who might do injury to the inhabitants.

*Premiums.*—However, as workmen are granted premiums for length of service, proportioned to the time that they have been in the employ of the establishment, intended to compensate for the rent they pay for their dwellings, they are by this fact exonerated, after a time, from all payment of rent.

There are large baths and washing tanks, well provided with hot water, and with running water, amply sufficient for the washing of clothes, and for the bathing requirements of the population.

*Economies.*—A general store, established by the firm in large and spacious buildings, are stocked with all the provisions, liquors, dry goods, clothing, boots and shoes, firewood, &c.—in a word, with all the necessaries of life, which are offered to the workmen at a very low cost. The establishment can afford to sell at a low rate, as it buys the goods on the best and most profitable conditions, baking its own bread and furnishing meat from cattle raised on its own estates. The importance of this store is shown by the following sales:—Bread per day, 2,600 lbs.; meat, 550 lbs. The yearly total of sales amounts to about \$80,000.

*Canteens.*—For a certain number of workmen and women, who live in the neighboring villages, large refectories have been built, separate for men, women and families; they are provided with stoves and ovens, where they can keep the food they bring with them warm. Restaurants and canteens provide board and lodgings for unmarried persons, at a low charge, established by a tariff imposed by the firm on the keepers of such places.

*Schools.*—The establishment has founded a group of schools for the children of Noisiel; they are well managed, provided with all necessary classes, including: a class for boys, classes for girls, and a mixed class of children from four to eight years, where they are provided gratuitously with books and the necessary materials, as well as a good, strong, practical education, in which some pupils have distinguished themselves.

An asylum with a day nursery is attached to this group. The number of children attending is 250.

*Sickness, Accidents.*—In the event of sickness or accident aid is promptly given by a physician attached to the establishment, and a drug shop, well stocked with all necessary drugs, which are delivered free to the staff.

Whenever a case of sickness occurs an indemnity of \$0.40 per day for men, and of \$0.20 for women, is granted for the time they are prevented from working.

The Messrs. Menier provide aid for women in child-bed, and for infirm old men.

The inhabitants of Noisiel attend the lecture-room very regularly, and likewise the library, which contains 1,200 selected volumes; they attend the concerts given on Sundays and holidays by the factory band.

Finally, the Savings Bank founded by the firm, receives deposits of the workmen's savings for which they allow interest at 6 per cent. per annum. The total amount of these savings for the whole establishment amounted, in 1888, to nearly \$400,000.

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#### THE MOUTIER ESTABLISHMENT.

*Apprenticeship.*—(Page 73.)

*Profit-sharing.*—(Page 63.)

*Accident Fund.*—Is supplied by the firm, no amount being retained from the workmen's wages. The indemnities are as follows: the first eight, the whole wages; afterwards, half that amount. The indemnity cannot exceed \$1.00 per day.

In the event of serious accident, or death, the workmen, or their heirs, can have their account in the *Insurance Fund in case of accident, guaranteed by the State*, liquidated. The insurance is at the expense of the firm; it represents an annual premium of \$1.60 (page 282). The workmen have also a right to the benefits of the *Mutual Insurance*, founded by the *Syndicate Board of contractors in locks and building in iron*.

*Mutual Aid Society.*—It is obligatory for the staff that share in it; free for others. The fund is supplied by:

- 1st. An entrance fee settled at \$1.00 up to 39 years.  
 2.00 from 40 to 45 years.  
 4.00 from 46 to 55 years.

2nd. By subscriptions of \$0.02 on every ten hours work. For the workmen sharing in it, the subscription is paid half by the workmen and half by the establishment.

The establishment pays only  $\frac{3}{10}$  of the subscription of outside help.

The daily indemnity is \$0.40 for the first three months, and \$0.20 for the three following.

A member belonging to another mutual aid society may renounce medical cure, and, in exchange, be insured on his life for the amount of \$40 if he is under 29 years of age, and for \$20 if he is more.

*Reserve Fund.*—This object has a moral and practical object; a small amount of the earnings from lucky years is put aside, and helps to tide over the unlucky years; the workman finds in it confidence for the present, and strength for the future. The fund is supplied by an amount of 10 per cent. retained on the profits previous to division, and from any surplus from the other funds of the Establishment.

In the event of a bad inventory, it can assist and contribute a small share, not to exceed \$1.00 per head.

In case of deficit, it may advance money to the Mutual Aid Society; it may also make slight advances to the workman, charging no interest, to be repaid in instalments on the succeeding pay days.

*Retiring Fund.*—The retiring fund belonging to the *Maison Moutier* is in reality only an intermediary between the depositor, and the *National Retiring Fund* for old age. Besides voluntary savings, it is supplied by the shares coming from the division of profits, and by the statutory surplus from the reserve fund. The division is made every year, and entered in the books belonging to each of the members.

## THE LAFARGE FACTORY.

### LIME-KILNS.

#### *Viviers—Ardèche.*

*Dwellings.*—This establishment has built workmen's cities, the houses of which are much sought after, both on account of their cheapness and their comfortableness. They are therefore of necessity, only rented to fathers of families of three children, and even then there is a choice.

There is a circle, where a lecture room, and an exercise room, stand in the centre of the village. A tavern capable of holding 200 persons, is built by the factory for the benefit of the unmarried men; they are lodged and boarded for the sum of \$7.00 per month.

*Hospital.*—The Society has founded a hospital for its wounded and sick.

*Retiring.*—There is no retiring fund, but the Society gives a pension to old workmen. On the 1st of January, 1889, there were 19 persons receiving pension, the total sum of which was \$1,709 per year.

*Church.*—In the midst of its buildings, the firm has built a church, and maintains a clergyman for service in it.

*Schools.*—Two primary schools, one for girls and one for boys, are built and supported by the Society.

Every month the masters distribute prizes of small sums of money, which are entered in the Savings Bank of the prize-winning scholars.

When the young girls leave school, they are admitted to a workroom, where they are taught to do housework.

*Youths' Circle.*—The object of this institution is to procure for willing young people, not only amusement, but supplementary instruction, after leaving the primary schools, which prepares them for holding foremen's situations.

All these institutions are founded and maintained by the masters, by deducting, according to statute, the amount of \$0.01 per ton of manufactured material every year before the division of profits.

*Savings Bank.*—It receives savings from the workmen, for which it pays them  $4\frac{1}{2}$  per cent. interest per annum.

*Aid Fund.*—Is supplied, 1st, by  $1\frac{1}{2}$  per cent. retained on the wages; 2nd, by an amount equal to  $\frac{1}{5}$  the sums retained, paid by Messrs. de Lafarge. The Fund pays indemnities during times of enforced idleness; also aids in the same way as other institutions of the kind.

*Accidents.*—The workmen are insured against accidents by a collective premium, which is paid,  $\frac{1}{3}$  by the Aid Fund and  $\frac{2}{3}$  by the firm.

*Economies.*—The disposable funds of the Aid Fund have been used to establish a bakery and a grocery. The profits are divided as follows: 10 per cent. to the commissioners, 40 per cent. to the agents, 15 per cent. to the Aid Fund, 5 per cent. to the schools, 30 per cent. to a retiring fund now being formed.

## LES FILS DE PEUGEOT FRÈRES.

MANUFACTURERS OF IRON WORK AND VELOCIPEDES.

*Valentigney (Doubs).*

*Mutual Aid Society.*—Founded by the House, and supported by the following subscriptions:—

\$0.30 for men 20 years and over.

\$0.15 for women of all ages, and boys under 20.

And by a subsidy from the house equal to one-third of the subscription. The amount of daily indemnities in goods, are equal to the subscriptions, and are paid to the sick for the space of one year.

*Retiring.*—The firm has established, with its own money, a retiring fund which is supplied by an annual amount deducted from the profits. Any workman 50 years of age who has been 30 years in the firm's employment, is given a pension of \$72, half of it revertible to the widows and orphans.

*Accidents.*—All the staff of the firm is insured against accidents, *without any retention on their wages.*

*Workingmen's Houses.*—Cottages and blocks of houses are built by the firm to lodge their workmen. Every advantage has been offered the workmen to help them to buy those houses, but unavailingly; the workmen prefer to buy land and build houses according to their own taste.

In the latter case the firm advances the money necessary.

*Savings.*—The firm receives the savings of the workmen on current account, for which it pays interest at 4 per cent.

*Co-operative Societies for Provisions.*—Two co-operative societies have been established by the house; they sell both to the workmen of the factory and to the public; 75 per cent. of the profits are divided among the consumers; 15 per cent. to the reserve fund and the shareholders. To become a shareholder, it is necessary to be employed by Messrs. Peugeot. The capital is \$16,000; the shareholders, who numbered 75 in 1867, now number 250; the shares are \$10.

In 1888 the sales amounted to \$77,680; the general expenses to \$3,900, and the net profits to \$6,900. The reserve fund is \$8,600.

The Society is managed by its shareholders, that is to say, by the employees and workmen of the establishment.

The Society established a bakery. The bread is sold at 5 per cent. above cost price. In 1888 the price was \$2.84 $\frac{1}{2}$  per 100 lbs. of bread.

*Schools.*—The house has built, and supports at its cost, four schools and two asylums.

*Hospital.*—Founded by M. E. Peugeot.



## A. PIAT.

*Paris—Soissons.**Profit-sharing.*—(Page 72.)

*Society of Mutual Aid.*—Receipts: assessments on active members. The sums paid in by the employer, or the honorary members, go to the retiring fund.

*Provident Fund.*—Receipts: assessments of \$0.10 on each active member. This fund gives to the sick, a daily allowance, which, contrary to that of the aid fund, goes on increasing in proportion as this one decreases:—

	Mutual.	Provident.	Total.
1 May.....	\$0.40.	\$0.00.	\$0.40.
2 " .....	\$0.40.	\$0.06.	\$0.46.
3 " .....	\$0.40.	\$0.08.	\$0.48.
4 " .....	\$0.20.	\$0.10.	\$0.30.
5 " .....	\$0.20.	\$0.12.	\$0.32.
6 " .....	\$0.20.	\$0.14.	\$0.34.
7 " .....	\$0.10.	\$0.16.	\$0.26.
8 " .....	\$0.10.	\$0.18.	\$0.28.
9 " .....	\$0.10.	\$0.20.	\$0.30.

The Society may grant \$4 to \$5 help to the families of the sick. The doctor's care and the medicine are gratuitous.

It pays an annual pension of \$40 to members who have been 20 years in the Society, and who are 60 years of age.

Mons. Piat raises the pension to \$72.

*Assurance in case of Death.*—By a collective life insurance, paid yearly by the Society, the widow of each member can on death of the member, receive a sum of \$100.

The total amounts paid by each member is \$0.63 per month; \$0.40 for the mutual \$0.10 for the *Prévoyance*, and \$0.13 for life insurance.

*Accident Insurance.*—Wounded workmen are paid  $\frac{2}{3}$  of their usual wages during the whole time of their disablement. The insurance is paid by the firm.

*Schools for Apprentices.*—The apprentices, about 30 in number, have one-and-a-half hours schooling every night, taken from the time due in the workshop. Weekly and half-yearly rewards are given them.

*Library.*—Comprises 500 volumes.

*Harmony Band of the Piat Workshops*—80 musicians.

## F. PINET.

BOOT AND SHOE MANUFACTURER.

*Paris.*

*Retiring Pension.*—With a view to forming an annuity for the old age of his workmen and women, Monsieur Pinet pays every year to the Retiring Fund for old age, an amount equal to an increase of 5 per cent. of their wages, to the extent of \$20 per year.

These sums are paid as reserved capital. In order to have a right to subscribe, every workman and workwoman must belong to a mutual aid society, unless their age, their health, or some infirmity prevents their being admitted.

They must work exclusively for the Pinet House, and have belonged to it for three consecutive years. The right to subscribe is acquired after the third year, and

those workmen and workwomen alone have a right, who have produced for the House a minimum amount determined in the following manner :

The workman residing in Paris or within its jurisdiction, working for the house, should earn in the year, at least.....	\$240 00
The workman living in the Province working under the direction of a foreman or a contractor, should earn in the year, at least.....	180 00
Workmen living in Paris or the Province should earn in the year, at least.....	80 00

If the minimum cannot be attained on account of enforced idleness, resulting from sickness duly attested, the subscription is proportioned to the wages earned.

In case of voluntary departure, the workman loses his right to a subscription for that year. If he returns he has to go through the preliminary three years.

In case of enforced idleness, in consequence of business being dull, the payments are in proportion to the amounts earned during the year, and under the condition that if the workmen and workwomen work for other houses without being duly authorized, they lose their rights, and can only resume work for the house after eight days' notice.

Many workmen and workwomen, who, after 55 years of age, have lost a portion of their strength, if they wish it, may be paid the subscription in cash, and the minimum of wages to be earned during the year is lowered

For workmen in Paris to .....	\$180
do the provinces to.....	140
For workwomen in do .....	60

Special articles regulate the position of the different contractors.

The rules of the Pension Fund of the Pinet House conclude with the following article:—

“Wishing to give the older members of my staff, who have worked for me for at least seven consecutive years, a proof of my attachment, I will, in the month of August next, pay into the Retiring Fund for old age, to the account of each one who is 60 years old, a sum calculated at the rate of \$1 for men, and 60 cents for women, for each year's work they have done for my house.

## PLEYEL, WOLFF & CO.

PIANO MANUFACTURERS.

*Paris.*

*Workshop School.*—It is situated in the factory itself, and receives boys from 5 to 8 years of age, and little girls from 5 to 12 years of age. While the children work and play under the father's eye, the mother can attend to her daily duties. Boys about 8 years of age are old enough to attend the public schools.

*Savings.*—To encourage savings among the apprentices, the House places every year in the Saving's Bank, to each one's account, an amount equal to the sum he puts in himself.

The House receives the savings of its workmen, and pays them interest at 5 per cent., the maximum is fixed at \$400.

*Loan Aid.*—The House makes generous donations to the Mutual Aid Society of its workshops. It loans money to its workmen who are in straitened circumstances from causes over which they have no control, and the sums so lent, are payable by instalments of \$0.40 per week retained on their wages. During 20 years the losses on the loans have amounted only to \$1 36 per cent.

*Retiring Fund.*—The House grants, without any retention, a pension of \$73 per year to every workman who has worked for it for 30 years, and who is 60 years of age

*Library.*—300 volumes are at the disposal of the workmen.

Finally, the House bears the entire expense of a band, and a company of archers formed from its staff.

During a period of 20 years, the Pleyel House has expended a sum of \$146,000 for these institutions.

## SAINT-FRÈRES.

SPINNING AND WEAVING OF COTTON, FLAX, &C.

*Paris—Rouen.*

*Aid Fund, Accident Insurance, Retiring Fund for Old Age.*—These three funds are supplied by:—

1st. Subscriptions from employees and workwomen settled as follows:—

\$0.10 per fortnight for men, and young people, earning at least \$0.40 per day.  
\$0.07 per fortnight for women and children.

2nd. A sum paid by Messrs. Saint-Frères equal to one-third the said subscription.

3rd. Fines. 4th. Gifts. 5th. Interest at 4 per cent. by the House on the capital of each fund.

The total amount of subscriptions is divided as follows:—

70 per cent. to the Aid Fund.  
10 do Accident Fund.  
20 do Retiring Fund.

Medical care and medicine are given to the sick free of charge, and a daily pecuniary indemnity of \$0.20 is paid to members whose subscription is \$0.10, and an indemnity of \$0.10 for those paying \$0.07. The continuance of this indemnity varies from one to four months, according to the age of the member. After four months it is reduced one-half, and entirely suppressed after four months more.

The wounded are cared for in the same way as the sick.

In case of permanent infirmity they receive a sum varying from \$60 to \$180 according to the sericusness of the case. In case of death a sum of \$240.00 is paid to the heirs.

The retiring pension is granted to any workman over 65 years of age, who has worked 25 consecutive years for the House. It is as many times \$1.20 as he has worked consecutive years in the House.

“The fact of belonging to, or entering the service of, any one of the four establishments, argues complete submission to the regulations of the funds, as well as to the present general regulations; and a complete renunciation of all suits at law against Messrs. Saint-Frères for any cause against which the three funds are intended to secure them.”

*Dwellings.*—Messrs. Saint-Frères have built 453 cottages, costing \$222,000, which they rent to their workmen; the rent gives a revenue of scarcely 1½ per cent.

*Schools* are established in the different factories of the firm.

## SAUTTER, LEMONIER & CO.

PROFIT-SHARING (PAGE 165)—PARIS.

*Savings Group.*—The savings groups are two in number at the present time, and are formed and administered by the working staff by authorization of the House. They are formed on the type of those of the Society “la Fourmi.”

Their object is the constitution of a collective capital, intended to be divided among the members at the end of a few years. This capital is principally formed by obligations, drawn by lot and shares in the chances of increase afforded the drawing.

The House in no way interferes in the administration of these savings groups, neither in their constitution nor in any other manner.

It, however, lends them its assistance in the purchase, or sale of the values which it allows them to deposit in its bank free of charge.

The first group was formed in 1879. Its membership during the first few years, did not exceed 20; last year there were 38 members. Many of the first members have retired and have been replaced by others. The monthly subscription has varied noticeably; it has been reduced to \$0.60 and it has been as high as \$2.20 per month.

The capital constituted by this first group amounts to about \$4,200.

The second savings group was created in 1880. Its members numbered at first 18, and has since been slightly reduced. In 1885 the accumulated capital, \$1,240, was divided among the 9 members who still belonged to it.

The group was then reconstructed; at the present time, 1889, it now numbers 26 members with \$1,240 capital. The subscription has been raised from \$0.60 to \$1.60 per month.

The third group was formed in 1881, and at first numbered 22 members. This number was reduced to 11. It owned a capital of \$1,522.20. The monthly subscription varied from \$0.60 to \$1.00.

As we see from the preceding figures, the savings groups have so far been but a sort of Savings Bank, the small number of their members and the moderate amount of capital accumulated preventing them from yet calculating on the probability of drawing values by lot.

They have, however, had a very beneficial influence on the working staff, who have thus, little by little, contracted the useful habit of putting aside a part of their wages.

*Aid Fund.*—The aid fund in case of sickness and of enforced idleness, was formed in 1880, by the working staff, supported by the House. It is supplied by subscriptions paid every fortnight; the rate is proportioned to the needs.

The House every year contributes a variable amount.

The Fund is managed entirely by the working staff. Each member has a right to daily relief in case of sickness.

The subscription rate has varied from \$0.06 to \$0.10; the number of members has gradually risen to 220. The House, and honorary members contribute about 40 per cent. of the total receipts.

During the first years, the expenses equalled the receipts, and at the end of the year the funds in the bank were *nil*. Since then experience has taught the workmen, who at first were very averse to the idea, that it is necessary to have a certain capital in bank, and they have directed their efforts to this purpose.

## MESSRS. SCHNEIDER & COMPANY AT THE CREUSOT.

### RETIRING FUND.

Since 1877 Messrs. Schneider & Company have, every three months, and as a voluntary gift, paid to the National Retiring Fund, the sums necessary to assure to their staff in the future a retiring pension proportioned to the time they have worked for the firm, and to the sums they have earned.

Every employée and workman in the factories of the Creusot, and in their exterior dependencies, who are 25 years of age, and have been 3 years in the service, has a right to this favor.

The amounts to be paid are now, for the husband, 3 per cent. of the sum entered in the pay-book, and 2 per cent for the wife.\*

The payments are made with a view to constitute an annuity, with alienated capital; at the request of the interested party, however, the capital may be reserved.

A personal book has been established by the Retiring Fund. Any person leaving Messrs. Schneider & Co. takes his book with him, and the rights he has acquired remain to him.

These annuities are inalienable and unseizable.

\* The 2 per cent. paid for the workman's wife is intended to constitute a pension for her, outside that derived from her husband. In all, Messrs. Schneider & Co. pay to the Retiring Fund in the name of their workmen a sum equal to 5 per cent. of their wages.

*Schools and Asylums supported by the Establishment.*

	Boys.	Girls.	Asylums.
Number of classes.....	20	33	8
Number of professors.....	25	34	19
Number of pupils.....	967	1,781	1,858

*Wages.*—The average wages in 1889 are 78 per cent. higher than those paid in 1837.

They are, nevertheless, 4 per cent. lower than those of 1876.

*Workingmen's Houses.*

Sums advanced to the staff for the purchase of land, and materials for building houses:—

Number of sums advanced from 1837 to 1889.....	2,391
Total of such sums advanced.....	\$658,534
do do repaid.....	613,093
Remaining due on 1st January, 1889.....	45,441

*Stability of the Staff.*

The total number of workmen and employees is 12,338.

Of this number 1,491 have served from 30 to 69 years continuously in the house, and 10,487 have been from 1 to 30 years in its employ.

Among the latter, 380 have worked 5 years, 460 have worked 15 years, 275, 20 years, 259, 29 years, and 160, 30 years.

There are scarcely 2,400 workmen who have worked less than 5 years in the establishment.

*Savings.*

Amount of deposits in the fund belonging to the staff. Position of affairs on 1st January, 1889:—

Number of depositors.....	3,049
Amount of deposits.....	\$1,839,929

SEYDOUX, SEIBER & CO.

SPINNING AND WEAVING.

*Le Cateau.*

*Savings Bank.*—In 1866 Messrs. Seydoux, Seiber & Co. founded a Savings Bank for their workmen and employees. The rate of interest is settled at 5 per cent. for deposits of \$1,000 and less, and at 4 per cent. for deposits exceeding \$1,000.

*Retiring without any Amount being retained from the Wages.*—The establishment grants a retiring pension to its employees, workmen and workwomen when they are too old to work. The total amount paid for pensions in 1888 came to \$3,960.

*Aid Fund.*—This fund is supplied:—

1st. By fines imposed on workmen, about.....	\$560
By donations to the Society, as follows:—	
2nd. An amount equal to the amount of fines.....	560
3rd. By a subsidy.....	900

Total.....\$2,020

All the workmen, without exception, have a right to drugs, medicines, and funeral expenses gratuitously. Moreover, the sick and wounded are paid an indemnity in money.

Workwomen in child-bed are given a certain sum as aid, equal in amount to 10 days' work.

Special assistance is given to the widows, and the families of workmen, more particularly afflicted with reverses or sickness.

In 1888 this assistance amounted to \$4,600.

*Baths.*—There are six bathing halls for the use of the staff. A bath costs \$0.02. It is free when ordered by the physician of the establishment.

*Kitchens.*—The House maintains an economical kitchen for the small sum of \$0.06; the workman is provided with a piece of meat, some soup and some vegetables. The kitchen staff consists of a nun and two servants. The selling price leaves an annual deficit of \$500.

*Crèche.*—In 1870 the house build a crèche that cost \$7,600.

Children are received from fifteen days old to a year old. They are washed, dressed and fed for a sum of \$0.04 per day. The expense per day and per child is \$0.12 $\frac{1}{2}$ , leaving \$600 deficit every year paid by the House.

*Asylum Hall.*—At three years of age, that is, the age when they can no longer be received in the crèche, they are admitted to the asylum founded by the House in 1852. It receives 300 children, and costs the House \$1,000 per year.

*Primary Schools.*—From the asylum the children pass to the primary school. The House has founded two, one for boys and one for girls; the latter cost \$24,000. They are attended by 245 pupils from seven to fifteen years of age, all children of workmen. In 1888 the school cost the House \$2,340.

#### PARTICULAR INSTITUTIONS.

*Asylum for Old Men.*—Founded in 1854 by Mons. Charles Seydoux. Value, \$28,000.

*Hospital.*—Contains 33 beds. Founded and successively endowed by several members of the firm. Value, excluding endowments, \$30,000.

*Maternal Charity.*—This Society was founded by Madame Charles Seydoux. Relief is distributed to about 100 mothers of families every year (milk, meat, coal and baby-clothing), representing about \$7.20 for every person assisted.

*Annuities.*—In 1873 Mons. and Madame A. Seydoux established annuities of \$20 per year for the workmen, and \$16 per year for the workwomen who had been more than 40 years in the employ of the establishment. These are special pensions, independent of those paid by the establishment. In 1888, 33 persons were receiving these annuities.

*Retiring Fund.*—In 1878 Madame Veuve Seydoux made a donation of \$40,000 to the Retiring Fund of the firm of Seydoux, Sieber & Co., the income of which is to be regularly employed in increasing the number of pensions the house allows its old employees.

#### THE THAON CLEANING AND DYEING WORK—ANONYMOUS SOCIETY (VOSGES).

*Co-operative Society for Provisions.*—This Society was founded by the firm; it has now become a civil association. An amount taken from the profits is thus divided:—1st, 13 per cent. to the reserve fund; 2nd, 2 per cent. to the provident fund for the relief of members in want.

*Mutual Aid Society.*—The fund of this Society is supplied by a subscription of 1 per cent. on the wages, by subsidies granted by the management, by a special subscription of \$0.01 per fortnight for the retiring fund, by subscriptions from the members of the Family Fund and the interest of moneys invested.

The Family Fund is supplied by a subscription of \$0.08 per fortnight paid by the fathers of families and by widows whose children work in the factories. In return

for these subscriptions medical attendance and medicines are supplied to the families. There is nothing peculiar in the operation of this Society; we must, however, note:

Art. 3. In order to prevent the Aid Fund from being crushed by too heavy charges, the Management will, as far as possible, avoid hiring workmen of a weakly or diseased constitution. In the event of any admittance will be subject to the advice of the physician.

Finally the Mutual Aid Society will make use of its funds to build workmen's houses, lending money on first mortgages to such of its members as have bought land.

*Retiring Fund.*—Is supplied by the sum of \$0.01 per fortnight from each workman, and a subsidy from the house equal to 5 per cent per annum.

*Special Institutions.*—Hot baths free at the factory or at home. Drawing classes for the workmen, classes for manual work for the pupils of the primary schools. Library, gymnastic society, artillery, band.

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## ANONYMOUS SOCIETY OF THE WORKSHOPS OF NEUILLY.

### *Locksmiths.*

*Workshop Aid Fund.*—Is supplied by:—

1. By a subscription from the house equal to  $2\frac{1}{2}$  per cent. of the wages.
2. One per cent. on the wages charged to the workmen.
3. By voluntary gifts and by interest at 5 per cent. paid by the Society on the capital of the different funds.

A workman who leaves the factory for any cause whatever ceases to belong to the Society.

Any workman with leave of absence may continue to belong to the Society by continuing his payments, and has then, in case of illness, a right to only half the pecuniary indemnity; the time he is absent is counted as retiring, provided, however, he returns to the workshop when the House requires his services.

In case of sickness, the members have a right during two months to a pecuniary indemnity equal in amount to one-half their daily wages, including holidays, and an indemnity of \$0.10 per day for medical expenses.

In case of accident, the wounded person is allowed for three months a daily indemnity equal to his usual wages, but all expenses are to be paid by him.

In case of permanent disablement from all work, the member is allowed an annuity equal to one-third the whole amount of his usual wages for one year of 300 days' work.

In case of death an amount equal to two years' wages is paid the heirs.

Article 14. On payment of indemnities for accidents, a full and entire discharge is given to the Anonymous Society of the workshops of Neuilly by the member and his heirs, from all recourse or claims of any kind whatsoever in regard to the accident.

Any member 60 years of age who has worked 10 years for the house has a right to a retiring pension, the just amount to be determined according to the state of the fund, the amount, however, never to exceed one-third the sum earned by one year of 300 days' work.

If a retired member dies and leaves a widow and young children, a pension for the space of two years of half the amount paid the deceased husband or father.

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## FORGE AND STEEL WORKS SOCIETY OF THE NORTH AND EAST.

*Dwellings.*—The Company has built houses for its workmen. The houses are isolated, and contain four dwellings, composed of three rooms, a kitchen, garret and cellar; a garden  $\frac{3}{4}$  of an acre in extent belongs to each dwelling. The rent of these houses is \$2.50 each per month, and represents interest at 3 per cent. on the capital invested. Unmarried workmen are lodged at a hotel built by the Society.

*Schools.*—The Company has opened a school for the children of its workmen. Adult classes are taught by one of the Society's employees.

*Aid Fund.*—Is supplied by 2 per cent. retained in the wages. There is always a yearly deficit of \$2,200, which is made up by the Company.

The Company has established a special Aid Fund, to assist its workmen in particular circumstances. This fund is supplied by an assessment on the profits.

*Accidents.*—On account of the difficulties and delays usual in ordinary insurance companies, the Company has, at its own expense, established an insurance fund and insures its own workmen.

*Savings.*—The Company receives the savings of its workmen and pays depositors 5 per cent. interest per annum.

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#### ANONYMOUS SOCIETY OF THE COAL MINES OF MONTRAMBETT.

The pension, aid funds, &c., are similar to the aid fund and pensions granted by the Mining Company of La Roche-la-Molière and Firminy, excepting that the widow of a workman who dies from the results of an accident, receives only \$0.12 instead of \$0.15.

The Company has founded hospitals, baths, &c., at a cost of \$60,000.

*Asylums, Schools.*—The Company has founded several asylums and two schools. About 250 children are received in the asylums, and the girls' school is attended by 220. The Company pays a subsidy for the band "*L'Harmonie des Mineurs de La Ricamané*" and a Mutual Aid Society.

The Company's total expenses for its institutions amounted to \$41,620 in 1888, or about \$19 per workman employed.

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#### SOLVAY & CO.

SODA, CHEMICAL PRODUCTS.

*Varangeville-Dombasle (Meurthe et Moselle.)*

*Medical Services, and Medicines.*—Are gratuitously allowed the workmen and their families *without any deduction* from the wages.

The firm also grants a pecuniary indemnity for its sick workmen, which varies between one-fourth and the whole of his usual wages, according to the workman's position and the expense of his family. Workmen wounded at work are granted the whole of their usual wages.

*Baths.*—A bathing hall, containing two rooms and apparatus for douche baths, is at the free use of workmen and their families.

*Accidents.*—The Company insures its workmen against accidents, *without any deduction* from their wages.

*Relief granted to Workmen in Want.*—A relief fund to assist workmen who cannot meet the expenses of their families has been founded by the Company, and is supplied:—

1st. By fines imposed on the workmen.

2nd. *By a grant from the firm of Solvay & Co. equal to the amount produced by fines.*

3rd. By extra subsidies and personal gifts.

*Retiring Fund.*—All the workmen are obliged to subscribe  $1\frac{1}{2}$  per cent. of their wages to the National Retiring Fund for old age; the Company adds a sum equal to 3 per cent. of their wages. Moreover, it pays to the account of every workman who has been in its employ more than ten full years an annual amount equal to \$0.20 for every year so employed, or \$2.00 for ten years' service, \$2.20 after eleven, etc.

The regulation concerning the Retiring Fund was put in force on 1st May, 1889, and in order to encourage its older workmen, who were not obliged to consent to the



deduction, the Society paid a first subscription of \$2.40 to the account of the workmen who took a book in the Retiring Fund.

When a workman leaves the factory he is benefited by all the sums paid to his account, his book being his own personal property.

*Fund for Allocations and Retiring for Employees and Foreman.*—The object of this institution is to constitute resources for employees and foremen at the time when accident or their advanced age may render them unfit for work and make them wish for rest.

The fund is supplied exclusively by grants made by the Society, for that purpose.

When the managers have verified that the profits are sufficient to ensure capital interest at 10 per cent. they pay to the Allocation Fund a sum equal to 10 per cent. of the salaries of employees who have been at least six full years in their employ.

15 per cent. of salaries of employees who have served 6 to 10 years.

20 do do do 11 to 15 do

25 do do do 16 to 20 do

30 do do do 21 years and over.

The allocations are entered in the name of each employee in the account opened for this purpose.

The accounts are settled:—

1st. After the age of 55 years, having since their entrance been continuously in the employ of the firm, except when forced to leave by stress of circumstances.

2nd. After the age of 50 years, having served at least 20 years.

3rd. After 25 years' service, without regard to age.

4th. If the workman is dismissed without having given cause.

5th. If he becomes disabled in any way, judged by the physicians to be permanent, after sickness, wounds or infirmity.

In the event of death the funds entered in the deceased's name are paid to his heirs.

If the employee voluntarily leaves the firm's employment, or if he is dismissed or expelled, his money in the fund is at the disposal of the managers, who will decide whether his account is to be settled, or whether he will be re-admitted to the fund.

*Savings Fund.*—The Society receives on deposit the savings of such of its staff as earn at least \$600 per annum; it pays depositors interest at 5 per cent. on deposits not exceeding \$1,000, and 4 per cent. on sums above that amount.

*Dwellings.*—The Society has built 285 cottages, and lodges its employees and foremen rent free; it rents houses to its workmen at from \$2.00 to \$2.40 per month, which gives about  $1\frac{1}{2}$  per cent. on the capital invested.

For the purpose of assisting its workmen charged with the care of a family, who have been a certain length of time in the Society's service, it has been decided that from 1889, the following reductions will be made:—

80 p. c.	about \$20	per year	for workmen	who served	at least 20	years,	and have	6 children	to care for.
60 p. c.	15	do	do	20	do	4	do		
40 p. c.	10	do	do	20	do	2	do		
60 p. c.	15	do	do	15	do	6	do		
40 p. c.	10	do	do	15	do	4	do		
20 p. c.	5	do	do	15	do	2	do		
40 p. c.	10	do	do	10	do	6	do		
20 p. c.	5	do	do	10	do	4	do		
20 p. c.	5	do	do	5	do	5	do		

with the restriction that one child working reduces by two the number of those to be considered entirely at their parents' charge.

One-half of the amount thus remitted will be paid in cash to the workman at the end of the year. The second part will be entered in a special savings book, belonging to the Society, bearing 5 per cent. interest.

The amount thus kept on deposit is paid to the workman at the end of five years' consecutive service.

## WADDINGTON SONS CO.

COTTON SPINNERS AND WEAVERS.

*St. Remy-sur-Avre (Eure and Loire).*

Former spinning mills, 1792; l'Isle, 1824; Moudieu, 1834; LaPaqueterie, 1853.

<i>Staff:</i>	<i>Annual Wages:</i>
Employees..... 30	Employees..... \$ 14,384
Workmen { Men..... 586	Workmen { Men (from \$0.50 to \$1.25)..... } 190,391
{ Women..... 470	{ Women (from \$0.40 to \$0.75).. } 190,391
{ Children..... 148	{ Children (from \$0.25 to \$0.45) } 190,391
1,234	Total..... \$204,775

## INSTITUTIONS:

<i>Supported by the Firm.</i>	<i>Shared by the Staff.</i>
Crèche—Founded in 1872—	Mutual Aid Society—Founded in 1827.
Children inscribed in 1888..... 59	1888 { Subscription of the staff. \$3,273 } \$4,090
Days of attendance..... 6,024	re- { Fines, &c..... 457 } \$4,090
Annual expense..... \$859	ceipts. { Subscriptions by the firm. 360 } \$4,043
Maternal School—Founded in 1874—	Expenses..... \$4,043
Children inscribed in 1888..... 92	Library—Founded in 1885—
Days of attendance..... 17,775	Number of volumes..... 692
Annual expense..... \$875	Number of subscribers..... 227
Schools—Free and obligatory—Founded in 1879—Books, &c., provided gratuitously since the law of 1883. A book on the Savings Bank is given to the 1st pupil of the 10 commercial schools.	Number of volumes loaned..... 4,265
Reserves—Payment of wages during time of service.	Annual subsidy by the firm..... \$120
Retiring pension—Founded in 1878—	Workmen's Dwellings—
Number retired..... 74	Number of dwellings..... 193
Average pension..... \$45	164 having gardens.
Sums expended to the end of 1888.... \$22,910	Capital in real estate..... \$83,627
Accident insurance.	Annual rent from..... \$9 to \$19
	Provident Fund—
	Number of depositors..... 226
	Total of deposits..... \$74,863
	Rate of interest..... 5 p. c.

*Mutual Aid Society.*—All the workmen are obliged to belong to this Society.

The fund is supplied:—

1st. By a subscription of \$0.13 for men, and \$0.11 for women, and \$0.04 for children, payable fortnightly

2nd. By fines.

3rd. By an annual subsidy of \$360 by the house. The members have a right to medical aid and attendance. Indemnities in money for sickness are classed as follows:—

*Class A.*—Sickness by which the sufferer is confined to bed:

Men, \$0.30 per day, dating from the first day.

Women, \$0.25 do do do

Children, \$0.12 do do do

On suggestion of the physician, a nurse will be allowed; she will be paid \$0.25 per day by the Society.

*Class B.*—Sickness which does not confine the sufferer to bed:

Men, \$0.20 per day, dating from the fourth day.

Women, \$0.16 do do do

Children, \$0.08 do do do

*Class C.*—(Simple indisposition) is allowed no indemnity.

*Class D.*—(Drunkenness, secret sickness). Sickness of these kinds have not only no right to an indemnity, but in certain cases, if they are due to negligence or bad conduct, the member is bound to pay his own physician and medical charges.

*Class E.*—Chronic maladies, included in Class A. Sickness of this class gives no right to indemnity if the member has already received during three months \$0.30 per day, or for less than six months.

If in cases of sickness of classes A and B, the sick person is the support of the family, which is composed of aged and infirm parents, or of infant children, and if the total earnings of the family do not amount to \$0.15 per day and per member, a surplus aid amounting to \$0.05 will be allowed for each person unable to work. These indemnities must not, however, exceed the price of the sick member's ordinary daily wages.

Women in child-bed will be paid \$4.00 and two *bons* for 3 lbs. meat each, and \$2.40 for the midwife. In the event of the woman preferring a doctor, the sum of \$6.40 will be allowed her, and she will then have to pay the doctor herself.

If the results of the lying-in entail inability for work of more than 20 days duration, the sick woman will have a right to an indemnity in money beyond that time.

Women must not return to work until at least 20 days after their confinement. During the 10 days following the confinement they must remain constantly in bed, and during the next 10 days any fatiguing work likely to injure their health is strictly forbidden. In the event of death \$7 is allowed for an adult, \$5 for a child under 15. Aid ceases at the expiration of 3 months.

In case of accident the wounded person is granted an indemnity in cash equal to his salary, to continue during the whole time of his confinement.

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#### D. WALTER SEITZ.

COTTON SPINNING AND WEAVING.

(*Granger, Vosges.*)

*Maternal School.*—Established and maintained by the house. It receives gratuitously the children of workmen to the age of six years. Every year articles of clothing made in the workshops are given as a reward to the children. The materials are also given by the firm.

*Relief to the Sick.*—Mons. Walter Seitz assumes the whole expense resulting from sickness among his 500 workmen and their families.

*Accidents.*—All the workmen are insured against accident at the expense of the house.

*Dwellings.*—Isolated houses for the workmen were built by Mr. Walter Seitz; the rent is from \$16 to \$24 per year. The workmen's goods are insured against fire at the master's expense.

*Savings.*—The house receives the workmen's savings and allows them interest at 5 per cent. per annum.

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#### CASSELL & CO. [LONDON] (LIMITED.)

*Profit-Sharing.*—(Page 80).

*Provident Society.*—Is supplied by an annual assessment of 5 per cent. on the profits, deduction having been made for the reserve fund and of 5 per cent. for capital.

This amount of 5 per cent. comes to about \$4,500, of which about \$750 are used for charitable purposes. Of the balance, 10 per cent. is employed to succor unforeseen misfortune, and what remains of the \$3,375 is put to the reserve fund. Employees receiving a salary of over \$2,000 do not share in the Provident Fund, and those earning from \$1,500 to \$2,000 receive only half the benefits accruing from it.

The other employees are divided into 3 classes:—

1st. Superintendents and Directors, who are given three times the share granted to the 3rd class.

2nd. Clickers, 2nd foremen, share twice as much as the 3rd class.

Each class is sub-divided into 4 sections :

A	having served 5 years,	receives 1 share.
B	do 10 do	1½ do.
C	do 15 do	2 do.
D	do 20 do	2½ do.

According to the audit of the books in 1888, the profits granted to the different classes gave each of the sharing members a capital of:

Classes.	A.	B.	C.	D.
1.....	\$250	\$375	\$500	\$625
2.....	187	281	375	468
3.....	125	187	250	312

These sums are paid to the heirs of workmen who die while in the firm's employ, after 5, 10, 15 or 20 years' service or in the event of inability to work resulting from sickness. Any employee leaving the Company's service loses his rights.

An employee to share in this fund must have been five years in the Company's employ.

In the event of death, the fund pays the funeral expenses as follows :—

\$25 for employees less than five years in the service.

\$50 for those who have been more than five.

## ANONYMOUS SOCIETY OF MARCINELLE AND COUILLET.

BLAST FURNACES, METAL FLATTENING, COAL MINES.

[*Couillet, Belgium.*]

Number of workmen, 5,000 to 6,000.

*Tutelary Schools.*—Two of these schools are founded by the Company, where 353 children from 3 to 7 years old are received gratuitously; the Company also grants a subsidy to another establishment of the same kind.

*Schools.*—On leaving the tutelary schools the girls enter the factory primary schools, where they remain until they are twelve years of age. The boys attend the communal schools subsidized by the Company.

*Workingmen's Houses.*—(See page 342.)

*Aid and Retiring Fund.*—The Company has established an Aid and Retiring Fund for its employees and workmen (with the exception of miners).

This fund is supplied by :—

1st. A deduction of 3 per cent. on the workmen's wages, and a deduction of 2 per cent. on those of employees.

2nd. A subsidy by the Company equal to 1 per cent. of the wages of employees and workmen.

3rd. By fines, donations, and unclaimed wages.

Any workman or employee who proceeds against the Company before the civil courts for damages, interest, for any accident whatsoever, loses his right to the benefits of the fund, either for himself, his family, his heirs or representatives.

After the eighth day of sickness the workman receives an indemnity of 40 per cent. of the wages, with a maximum of \$0.25 per day, besides medical care and medicines; for wounded persons, the maximum indemnity is \$0.30 per day, payment to begin the day after the accident. Relief is granted only during six months of twelve consecutive months.

Pensions granted to aged and infirm workmen, to widows of workmen who have died while in the Company's employ, to their ascendants and the orphans of workmen who have died in the condition mentioned.

The pensions are based on the workman's wages and on the length of time he has worked.

Article 27 of the Fund's regulation's says :—

"Aid granted in accordance with the preceding articles may at any time be reduced according to the disposable moneys of the fund."

The Board of Management, in 1886, in virtue of this article, reduced the pensions in the following proportion :—

*Annuities for Old Age.*

		Reduction for	Men.	Women.
		per day.....	p. c.	p. c.
Aid from	\$0.30 and over	do	35	40
do	\$0.28 to \$0.30	do	34	39
do	\$0.26 to \$0.28	do	32	37
do	\$0.24 to \$0.26	do	30	35
do	\$0.22 to \$0.24	do	28	33
do	\$0.20 to \$0.22	do	26	31
do	\$0.18 to \$0.20	do	24	29
do	\$0.16 to \$0.18	do	22	27
do	\$0.14 to \$0.16	do	17	20
do	\$0.12 to \$0.14	do	14	17
do	\$0.10 to \$0.12	do	10	15
Under	\$0.10, per day	.....	8	13

The aid granted to wounded workmen, to the widows and orphans of workmen wounded or killed in the employ of the Company, has been reduced from 10 per cent. for all those receiving more than \$3.00 per month, and 5 per cent. for those receiving less than \$3.00 per month.

The fund is managed by a bureau named by the Society. Mining workmen are affiliated to the provident fund of Charleroi. The workmen are subject to no retention on this account, but the Society pays the fund 1½ per cent. of the wages paid.

COMPANY OF MINES AND ZINC FOUNDRIES OF LA VIEILLE-MONTAGNE.

(Angleur—Belgium.)

*Savings Fund.*—The Company has established savings funds, receiving deposits of \$0.20; they pay interest at 5 per cent. per annum; the maximum of deposits allowed is fixed at \$2,000.

*Workmen's Houses.*—In order to encourage the workmen in habits of thrift, and to become householders, the Company has :

1st. Bought lands, which it parcels out and sells to the workmen at reduced prices; it also loans money to the purchasers at long dates, to enable them to build houses.

2nd. To workmen who have chosen and bought their own land, it sells building material at cost price.

3rd. It builds houses and sells them at cost price to the workmen—one part being payable in cash at the time of sale and the balance in small yearly instalments.

By this means, of 6,500 workmen, 1,000 are *householders*.

This remarkable proportion still leaves 5,000 workmen tenants. To lodge them the Company has built regular colonies. In general, the houses are built in groups of three or four, holding each one family—rarely two. A family occupying a dwelling composed of four rooms, shed and garden or piece of ground, pays from \$16 to \$20 per year, less than one-tenth of the wages.

The leases are monthly, with a right to cancel the lease by giving one month's notice. The tenant cannot sell intoxicating liquor nor make his house an inn.

*Aid and Provident Fund.*

The Company has established two funds :—

1st. An *Aid Fund*, which insures the workman against loss of time from accident or sickness.

2nd. *A Provident Fund*, insuring the workman against the results of infirmities and old age.

*Aid Fund.*

The object of the Aid Fund is:—

1st. To procure gratuitously medical aid and attendance in case of sickness or wounds to the workman and his family.

2nd. To grant an indemnity for enforced idleness to workmen, sick or wounded, This indemnity varies from one-third to one-half of the wages.

3rd. To contribute a uniform sum to defray the expenses of the lying-in of workmen's wives.

4th. To contribute to the funeral expenses of workmen or members of their family.

5th. To grant temporary aid to widows, children, and the ascendants of deceased workmen.

This fund is supplied by an assessment on the wages, varying according to the special charges of each establishment from 1 per cent. to 5 per cent. of the wages.

*Provident Fund.*

Any workman having worked fifteen consecutive years, or who is acknowledged by the physician as being incapable of continuing his work, has a right to an annuity. These pensions are fixed at one-fifth the amount of the workman's highest salary, this fifth varying from \$0.10 to \$0.20 per day, plus  $\frac{1}{2}$  cent per day for each year of service after fifteen years. Workmen who have received serious injury in the Company's service have a right to a pension whatever the length of service may have been.

This fund is exclusively supplied by the Company's gifts.

The expenses of the two funds, from 1850 to 1888, inclusively, were together, \$2,051,000, or about 5 per cent of the wages. The expenses of the Provident Fund represent 1.06 per cent. of the wages.

*Life Insurance Fund.*

The Company wished to insure a certain security on their work, to its engineers, accountants and clerks, and give them the feeling of confidence that if they are struck by death unexpectedly, their widows and orphans will not be left destitute. The manner of proceeding was to constitute, by means of mutual association, a capital for each one, which thrift alone could not secure him.

The following is the general economy of this institution:—

Any commissioner employee pays an annual sum equal to 3 per cent. of his fixed salary, and the Company adds 1 per cent. of its own money.

The capital insured to each one is proportioned to a total payment of 4 per cent. on one part and on the other to the age of the associated member at the time of his insurance.

To determine the premium of the insured capital, the tariff of a large life insurance company has been adopted.

Every five years a balance sheet of the Fund's transactions is given, and if it shows a profit, 50 per cent. of the profits is divided among the members, in proportion to the amount of their policy, and 50 per cent retained for the Provident Fund.

A special clause of the Statutes, allows any employee on the retired list, to maintain his insurance by continuing his payments, or to cancel it. In the latter case his account is liquidated under much more favorable conditions than could be procured in any other company of life insurance, and the employee has, in the amount thus reimbursed by the fund, a supplement to the annuity granted by the Company.

*Amusements.*—The Company expends a sum of \$26,000 to maintain a band, an archery society, &c.

*Schools, Churches.*—The Company has devoted \$65,000 to establishing or subsidizing schools, and a sum of \$56,000 to building a church, and organizing Divine Service therein.

## NETHERLAND MANUFACTURE OF YEAST AND SPIRITS.

DELFT (HOLLAND).

*Profit-sharing.*—(See page 85.)

*Premiums.*—Premiums are granted to the staff; they are proportioned to the quantity and quality of products manufactured. From 1874 to 1888 these premiums have on an average exceeded the wages by 10 per cent. They are not paid in cash in full to the workmen; the part paid in money, is regulated by the articles of the Premium Savings' Fund.

*Schools, Classes.*—The House has founded :

An asylum for children from 2 to 6 years of age.

A school for manual work for the children of workmen.

Premiums of encouragement, for the children of its workmen attending the communal schools.

Classes of foreign languages for employees.

Sewing class for the daughters of its workmen.

A lecture room for lectures, games and conferences.

A library of 2,000 volumes for adults and children.

*Dwellings, Co-operative Society.*—The director of the factory, Mr. Wm. Marken, has founded, with the assistance of his staff, an anonymous society by shares called "Collective property"; the object of the Society is to procure good houses for the employees and workmen of the factory, and to establish to their benefit, co-operative stores, hotels for unmarried men, baths, lavatories, schools, circles of amusement, &c. The Society gives rather good results.

*Savings Banks.*—In many parts of the factory, boxes with closed and doubly-locked covers are nailed solidly to the wall. Numbered rows of openings in the covers correspond to tin cases underneath, forming so many numbered and separate money boxes. A number is allotted to each workman that requests it. One of the keys is in the keeping of the director, or of his representative, the other is in the care of a workman chosen by his comrades. These two persons open the boxes once a week. The amount found in each case, is entered on the Savings Bank book. The first deposits up to a certain amount are paid premiums at 5 per cent. Rate of interest 5 per cent. The advantages of the boxes with cases is that they prevent loss of time, and the formalities of enregistration. There are never any serious complaints.

*Obligatory Savings Fund Premiums.*—Wages premiums are paid entirely in money to married workmen having 4 children under 15 years of age. For other workmen the premium is paid as follows:—

90 per cent.	to married workmen	having 3 children	under 15 years old	
80	do	2	do	15 do
70	do	1	do	15 do
60	do	without children		
50	do	bachelors over 23 years old.		
25	do	do from 18 to 23 years.		
10	do	do under 18 years.		

The part not paid is entered in the name of the claimant in the savings premium book.

The capital is paid in full to the claimant:

1st. At 60 years of age; 2nd. When he is dismissed; 3rd. In case of death, to his heirs.

In the event of the claimant marrying, he receives 25 times the amount of his wages. In case of the lying-in of his wife, double his salary.

Rate of interest 4 per cent.

*Toilet and Bath Rooms.*—This building is intended for change of garment before and after work, and contains lavatories, hot and cold double baths. Each workman has a locked cupboard to contain his clothing, valuables, &c. The factory provides each workman 3 blouses and 3 pairs of linen trousers.

*Sickness.*—In cases of sickness, the factory pays, *without deduction of wages*, half the amount of the workman's wages during 12 weeks, and a quarter during six weeks more.

To employees and foremen, etc., the whole of the salary during six weeks, and a quarter during the other six weeks.

*Accidents.*—The workmen are insured against accident by the establishment; the premium is 6½ per thousand of the total amount of wages.

In the event of temporary disablement for work, the result of an accident during work, the house pays the entire salary.

*Retiring.*—To each member of the staff, at the end of each year, is granted for that year's work, a retiring pension, beginning the 1st of January of the year following that on which he will have attained his 60th year and over. The house assures this pension in consideration of a premium (to a life insurance company), so that when this sum shall have been paid yearly from the 21st to the 60th year the total amount for retiring resulting from these 40 annuities will be equal to the amount of fixed wages the recipient will have received during the last year.

He who leaves voluntarily, or is dismissed from the employ of the house, preserves the right already acquired to a life pension, except in cases of misconduct, dishonesty, injury done the establishment, etc., or the management reserves the right to cancel his right to a pension.

The insurance premiums paid for this kind of pensions, amount to 7 per cent. of the wages.

This institution was founded in 1880, in connection with the system of profit-sharing which had just been adopted by the shareholders at a time when business was at its brightest. Part of the profits allotted to the staff, was intended to ensure them a retiring fund. For the years from 1879 to 1881 a portion of the profits were sufficient to meet the expense of insurance on the basis adopted. From 1882 to 1884 the profits were not sufficient to cover the premiums; several employees and workmen were completing the premiums to their credit at the premium Savings Bank, whilst for the others the payments—and the pension insured—were reduced in proportion to the disposable funds. In 1885 and 1886 all profits failing, there was a complete stoppage to insurance. Then the management defended before the shareholders, the theory that the cost of insurance for old age should be considered as part of the expenses of labor, and be included in the general expenses, independently of profits; a theory which was unanimously adopted by the General Assembly of shareholders, still leaving untouched the system of profit-sharing. In accordance with this resolution, the general expenses in 1887 are charged with fl. 12,300, in 1888 fl. 13,500, for insurance for retiring pensions. On the 1st of January, 1889, thirteen workmen were given enjoyment of pensions, amounting in all to fl. 508. These pensions being insufficient to support them, they were provisionally permitted to remain in the Company's employ at light work. The age for retiring was then fixed for them at the age of 65.

*Mutual Aid Society in case of Death.*—The resources of the establishment do not alone suffice for the family, when the workman dies in the prime of life, after having been a few years in the Company's employ.

On the occasion of the sudden death of a workman, leaving a widow and several young children, the staff voted 146 against 24 for the foundation of this institution, with retroactive effect for the families of workmen previously deceased. The Mutual Aid is not insurance; it is benevolence, and, until decided otherwise, will assist widows to the extent of its power, and in proportion to her needs and her own resources. The Society is managed by an executive committee of three members, elected by the staff, under the presidency of the chief of the section of *Personal Interests*.

The maximum subsidy is fixed at 4 florins per week for the widow, and 1 florin for each child. Maximum for a family, 8 florins.

The expenses are met one-third by the House, two-thirds by an assessment *pro rata* the wages, proposed by the executive committee, and approved by the *Noyau*.



*Fire Insurance collective policy.*—The House contracts for a collective policy with a well-established insurance company. This Company refers to a certain register for the articles and amount insured, up to a certain maximum. In this register is entered each declaration, signed by the participant, and countersigned by the chief of the section, who, at the end of each term, sends the register to the Company to be ratified.

The premium for insurance is  $1\frac{1}{2}$  per thousand, and should be paid by the participant in four weekly terms.

*Council of Prud'hommes.*—The differences which may arise between one or more members of the staff, either during work or immediately before or after, are submitted to the decision of the *Council of Prud'hommes*. The council is composed of four arbitrators and as many supplementary men, half of the number named by the management, the other half elected by majority of votes of the staff. They must be twenty-four years of age, and have lived in the commune of Delft for at least three years. They choose their own president and vice-president, who must not be either master nor workman. In case of disagreements each party has a right to appeal to the Council. They speak to the president, who hears both sides, and tries to effect a friendly understanding. If he succeeds he draws a formal declaration in duplicate, which both parties sign, and a copy is given each. If it is impossible to settle the matter amicably, the matter is carried before the Council in full assembly, who, in public session, hears both parties and their witnesses. The Council then retires to deliberate, and decides by majority of votes. The judgment is of the nature and form of a judgment on disputes, but the Council has a right at the same time to give its advice on the manner in which the guilty party is morally bound to repair his fault.

Arbitration between masters and workmen not being recognized by the law of the Netherlands, the sentence of the *Council of Prud'hommes* can have no legal force; its execution is left to the feelings of equity of the parties.

The *procès-verbal* of the Council's decision, is published in the *Messager de la Fabrique*.

ALFRED DOLGE,

FELT MANUFACTURER, DCLGEVILLE, N. Y., U. S.

*The System of Distribution of Earnings at the Dolgeville Factories.\**

In a letter to the *Chicago Morning News*, published January 19, 1889, Mr. Dolge says:

“There is no doubt in my mind that manufacturers will eventually make all their employees partners in the business, so to say, as there is undoubtedly something wrong at present in the relation of capital to labor. In many instances capitalists enrich themselves immeasurably at the expense of labor. It would certainly be welcomed by the majority of the American people if a plan could be devised, just for both sides, whereby labor will get its rightful proportions of the earnings of a business.

“*My experiments are not a system of profit-sharing in the generally accepted meaning of the expression.* They are only a part of it, or rather a step toward it, originated by the conviction that the employee is entitled to something more than the wages proper out of the earnings of the establishment he works for. While I decidedly advocate a more just distribution of earnings, I have as yet not found a plan of so-called profit-sharing that I consider thoroughly practical; but I have no doubt that with the aid of such work as you have entered upon, satisfactory results will be achieved in the near future.

“What I have contributed toward education I consider also a part of the profit-sharing, as with intelligent, educated workmen only we will be able to make any headway in the practical solution of social problems. And I am of the opinion that

\* Extract from “*La juste répartition des gains*,” a work distributed by Mr. Dolge's representative to the members of the “*Congrès de la Participation aux bénéfices*.”

the national Government should take an active part in promoting education and enforce compulsory attendance of school, establish teachers' seminaries and pension teachers."

We see here that Mr. Dolge takes two positions very decidedly.

He objects to "profit-sharing," and he believes that one of the greatest factors in harmonizing labor and capital will be "the education of the workingman."

With Mr. Dolge there is no such thing as "profits." All gains are "earnings"—the earnings of labor or of capital, or of both together. The labor may be manual or intellectual, or both. The manual labor may be skilled or unskilled. The intellectual labor, that of the foreman, the superintendent, the general manager, the inventor, the salesman, the proprietor (who guides all and is responsible for all).

Mr. Dolge has, therefore, directed all his efforts towards securing "a just distribution of earnings." To do this he has necessarily had to determine what the exact earnings of each individual in his business were, irrespective of the question of salaries and wages. In this direction he has had some success by a most elaborate system of book-keeping. Still, he readily admits himself, that he is yet far from a satisfactory solution of the question, and that all his efforts hitherto have been entirely tentative.

Practically, what Mr. Dolge does is this :

He sets aside each year a calculated amount of profits of his business for the benefit of his men.

This sum, however, he does not give them in cash; but he invests it for their benefit in various benevolent schemes, of which the principal are a pension fund, a life insurance plan, a mutual aid society, a school society, a building fund for the erection of homes, a club house and a public park.

#### REMUNERATION.

The amount of the remuneration, has so far depended upon the arbitrary decision of the proprietor, with due consideration of the results achieved in the different departments. The introduction of a positive system based upon the experience of the past years, is now under consideration. It is the intention to perfect the same in such a way that a change of management or ownership of the business cannot affect it.

#### PENSION.

The pension plan grew out of the mutual aid society started among the employees a few years ago. January 1, 1882, he proposed to enlarge the benefits of the society by a plan devised, controlled and supported by himself.

During the seven years since the establishment of the pension law, only one case occurred under its provisions. Mr. Foster, employed in the lumbering department, was hurt while repairing the waterwheel, May, 1883. He was not totally disabled, but capable to earn some money besides his pension.

The following is a copy in full of the pension law :—

NEW YORK, January 1, 1882.

From a desire to improve the material condition and prospects of its employees, to establish them as a compact, contented and well regulated community, and to fasten the mutual ties of esteem as well as of interest, that holds us together, and without which no lasting success is possible, the firm of Alfred Dolge has this day made the following pension law :—

Every regular employee of the firm of ALFRED DOLGE shall, after a *continuous* service of *ten years*, be entitled to a pension under the following conditions :—

Pension will be due in case of partial or total inability to work, caused by accident, sickness or old age, as long as such inability may last, and it is to consist in the following quota of the wages earned during the last year, viz. :—

Fifty per cent. after ten years' service.

Sixty per cent. after thirteen years' service.

Seventy per cent. after sixteen years' service.

Eighty per cent. after nineteen years' service.

Ninety per cent. after twenty-two years' service.

One hundred per cent. after twenty-five years' service.

In case of accident while on duty, or of sickness contracted through the performance of duty, employees shall be entitled to a pension of fifty per cent. at any time previous to the completion of ten years' service.

As the pension is to be an equivalent for lost wages, the title to it is strictly personal and not transferable under any circumstances. In cases of partial loss of wages, where earnings are not cut off entirely, but only reduced, the pension is to be computed on the difference of wages only, representing the loss actually sustained.

The above regulations do not in any way affect the right of the firm to discharge employees, or any of the employees to leave. The firm reserves the right of amendments to the above law, and of final decision in case of doubt and in all pertinent questions not above provided for.

ALFRED DOLGE.

#### LIFE INSURANCE

January 2, 1887, Mr. Dolge laid his life insurance scheme before his employees in the following announcement:—

"After considering a variety of plans, I have finally come to the conclusion to set aside a certain portion of the business profit each and every year for the purpose of paying premiums on life insurance policies. The rule which I have established is simply this: That each employee, who has, for five consecutive years, been in the employ of the firm is entitled to a life insurance policy of \$1,000, and at the expiration of the tenth year of steady employment to another \$1,000 policy. Premiums and all expenses will be paid by the firm, as long as the insured is in the employ of the firm. For those who have been rejected an amount equal to the premiums will be regularly deposited in the German Savings Bank of New York."

August, 1888, Mr. M. Robinson, one of the employees insured under this law, died, and his widow received promptly the sum of \$1,000 from the Life Insurance Company.

At this time forty-seven employees are beneficiaries of the life insurance plan. They carry policies aggregating \$107,000. The premiums paid last year amounted to \$4,821.99. The total outlay in this department since it was established is \$10,331.71. Nine persons entitled to pensions under the rules, have been rejected by reason of their age or physical infirmities. For these Mr. Dolge has placed in the Savings Bank the sum of \$533.65, representing the premiums that he would have had to pay on policies if the candidates had been accepted. Mr. Dolge discriminates in favor of his high-priced help where he deems it just—as, for instance, the director of his felt factory—who carries \$10,000 in life insurance.

The apparently small number entitled to life insurance policies, is due to the fact that the factories were started by Mr. Dolge in 1875 with twenty-seven employees. Only seven of these remain with him. The business has made its greatest progress within the last six years. In 1878 only forty-two persons were employed, and thirty-eight remain in his employ. Of the 140 employed in 1883 but 112 were in Mr. Dolge's service January 1, 1888. The number eligible for insurance is increasing each year, however. It jumped from thirty-six, in 1887, to forty-seven last year, and will reach sixty this year. To be entitled to a place on the list of regular workmen the employee must have been at steady work one year.

#### OTHER PROVISIONS.

Remunerations, pensions, and the life insurance are considered an equalization between the wages of the workingmen and the increased profits resulting from their work.

Not belonging properly under the head of profit-sharing, but closely connected with the same as institutions for the benefit of the workingmen, are the Mutual Aid Association, the School Society, the Club House and the Public Parks.

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 THE MUTUAL AID ASSOCIATION.

Eight years ago Mr. Dolge started the Mutual Aid Society with a gift of \$400, to which he added other donations at several times. He sought to make his employees independent, and interest them in the management of an affair of their own. Each member of the Society earning \$6 a week, or more, pays 50 cents a month in dues; those earning less than \$6 a week pays 25 cents a month. In case of sickness the member of the first class receives \$5 a week from the relief fund, and of the second class, \$2.50. Sickness, the result of irregular habits or mode of living, secures no benefits; nor if the disease is simulated, or if it existed at the time the member was admitted to the Society. Members not entitled to relief regularly, but needy, because of old age or excusable sickness, may be given \$1 a week or more, if the committee appointed to investigate the case decides that the case is worthy, and the Society's finances will warrant the drain. If a member dies his heirs receive \$50.

The amount paid for relief from the founding of the Association to December 1, 1888, was \$4,708.52. The number of members is 155.

## THE SCHOOL SOCIETY.

A few years ago the employees organized a Turner's Society. Out of the evening school for physical exercise grew the School Society. The employees of the Dolge factories organized the Society for the purpose of giving their children increased advantages for obtaining an education. During 1886 and 1887 the members of the Society spent considerably more than the regular tax levy in the support of the public schools. The men paid ten cents each and upward and Mr. Dolge contributed \$300 a year. In 1886 Mr. Dolge donated \$7,000 for a new school house. The taxes for the same purpose amounted to \$6,000 and Mr. Dolge paid \$2,000 of this sum, making \$9,000 out of the \$17,000 which the new building cost, come out of his pockets. On November 26, 1888, the School Society decided to found the Dolgeville Academy. Mr. Dolge agreed to contribute \$4,000 yearly towards the work of the Society. Free evening schools, under its organization, have sessions five times a week. Mr. Dolge and his employees have merged their school with the public schools. They control the school system of the district; double the school taxes by their personal contributions; build school-houses and academies, and provide for a higher grade of instruction than the common school system includes.

For this academy Mr. Dolge is erecting a new building at his own expense.

Since 1883 Mr. Dolge paid teachers for an evening school, which was free to all.

## THE CLUB HOUSE AND THE PUBLIC PARKS.

Mr. Dolge built the large club-house, at the cost of \$10,000, containing gymnasium, bowling alley, library, billiard rooms, etc., for the purpose of giving his workmen a meeting place where they could meet socially. Beer only sold—no liquor—no gambling allowed.

The parks cover an area of about 140 acres, are well taken care of, provided with good paths, seats, benches and tables at convenient places, and the natural beauty of the parks, with their waterfalls, cascades, island, to which a suspension bridge leads, are much frequented by the workmen and their families.

## OTHER BENEVOLENCES.

Mr. Dolge also helps his men to buy their homes. He builds houses for his employees on plans prepared by them, and allows them to pay the cost in monthly instalments of \$10 each. The habit of saving inculcated by this plan is not its smallest benefit. Sixty of Mr. Dolge's employees own their own homes and ten others have bought lots to build on.

The village has no savings banks, and Mr. Dolge allows his workmen to leave their wages with him if they desire. He takes their wages as a sort of call loan, and pays 6 per cent. interest on them. Only such money as is earned as wages and is not drawn when due, comes under this arrangement. Mr. Dolge does not encourage

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this savings bank business, as he prefers that the men be independent in every respect. Neither does he advise his employees to purchase real estate in the village, because its prosperity depends on the success of his manufacturing enterprises, and such advice would run counter to his idea of the desirability of absolute independence of employees. Mr. Dolge puts the final touches on his manifold schemes with a reunion and banquet to his employees at the beginning of each year.

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H. O. HOUGHTON & CO.

RIVERSIDE PRESS.

*Cambridge, Mass.*

In 1872 this firm established a savings bank for its employees, who now number 533. It is open to all as long as they belong to the house, and deposits can be made at any time up to \$1,000. Interest at 6 per cent. per annum. Whenever, on the 1st of January, the deposits amount to \$100, and that this amount remains on deposit during the following year, the proprietors of the Riverside Press bind themselves to pay the depositor a share in the annual profits of the house, the amount never to exceed 4 per cent. (besides interest). The interest not withdrawn is added to the deposit. During the last seventeen years the 8 per cent. additional has been paid fourteen times; one year there was no division, another the division was 3 per cent., and finally one division amounted to only 2.88 per cent. The total amount of deposits has constantly increased, and there are now 168 depositors.



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SECTION XVI.

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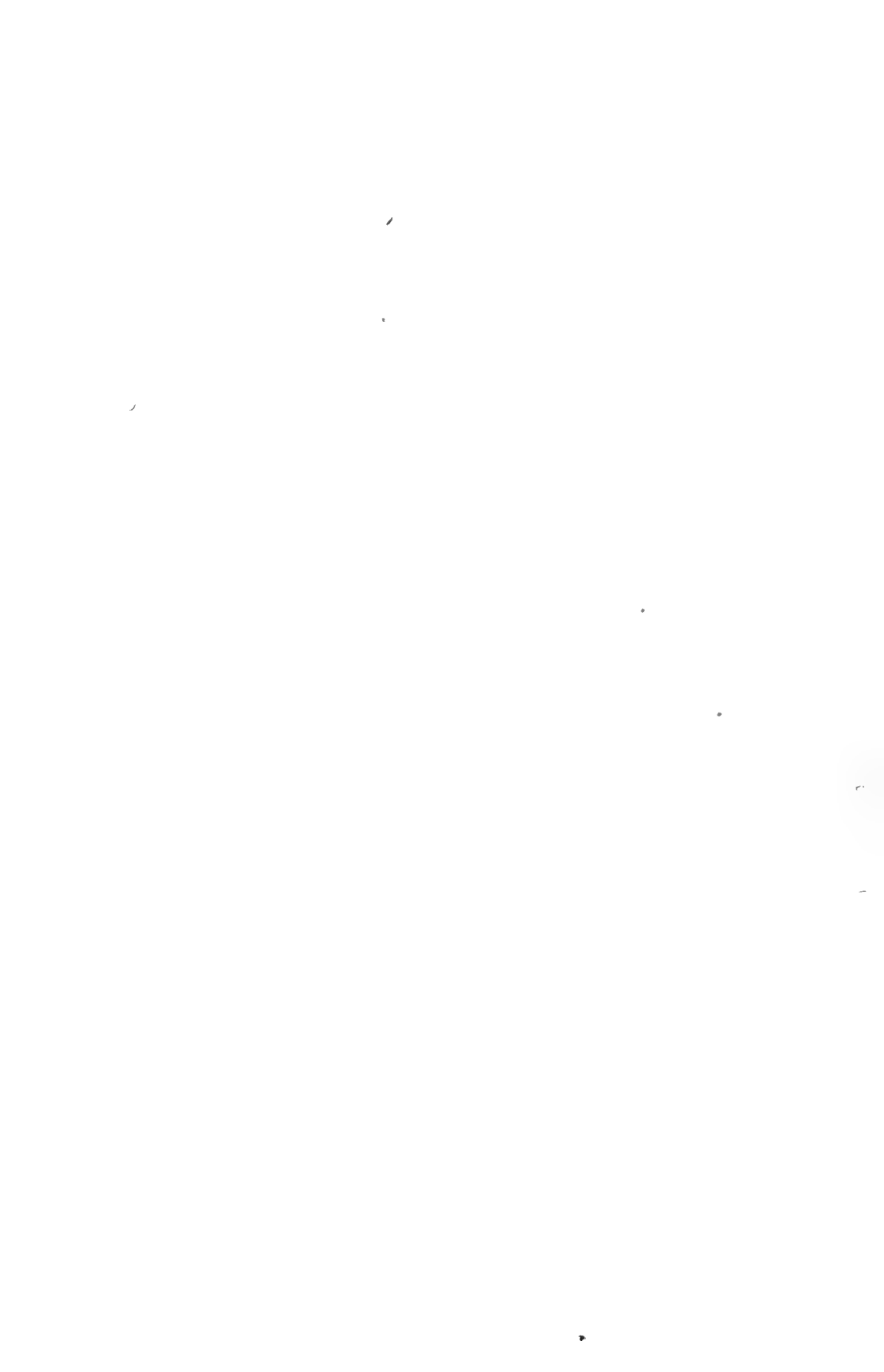
INTERVENTION OF PUBLIC AUTHORITIES IN MATTERS OF ECONOMY

IN THE

UNITED KINGDOM.

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INTERVENTION  
OF  
PUBLIC AUTHORITIES IN MATTERS OF ECONOMY  
IN THE  
UNITED KINGDOM.\*

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The divisions of the subject-matter according to the enumeration of the objects as given in the official circular, are, it will be readily observed, not mutually exclusive. Many of the examples might fall equally well under more than one of the classifications; *e. g.*, *hygiène publique officielle* appears to be only a branch of *œuvres, institutions et établissements d'État ayant pour objet l'amélioration physique des individus*. Under these circumstances it is scarcely possible for a writer to preserve a scientific arrangement in his materials and it has been difficult to avoid repetition in all cases. Nor is the list exhaustive. No doubt further researches might bring to light many other instances similar to those which will be named. The difficulty of generalization is another difficulty. Public authorities have ceased to act where once they acted, as in the case of the Contagious Diseases Acts, and act where once they did not, as in the case of improved dwellings for the poor. Many cases of intervention and non-intervention depend less on consistent principle than on the sentiment of Parliament, or the expression of popular feeling at a particular time. Some of the Acts of Parliament mentioned in the following pages extend to the whole kingdom, others only to England, but very often Scotland and Ireland are governed by similar provisions. Much of the legislation affords instances of that *politique expérimentale* so ably treated by M. Léon Donnat in his recent contribution to *La Bibliothèque des Sciences contemporaines*. (Reinwald, éditeur.)

*Physical Improvement of Persons*.—In addition to the Public Health Act (which will be dealt with below) may be mentioned the following instances of intervention: Adulteration of bread, seeds, food, drugs, coffee, tea, tobacco, hops, and other commodities is made an offence by several Acts of Parliament, the principal being 38 and 39 Vict., c. 63 (1875). For the due carrying out of the Public Health Act and of these Acts, public analysts are appointed by the local health authorities of counties and towns. It is part of their duty to test specimens of any material which is suspected of being adulterated. The sale of certain poisons is prohibited unless under certain restrictions,—arsenic by 14 and 15 Vict., c. 13 (1851), other poisons by 31 and 32 Vict., c. 121 (1868).

Under the Factory and Alkali Acts a system of government inspection has been established, the object being to insure that certain trades are exercised with a due regard to the physical safety of those engaged in them. As early as 42 Geo. III, c. 73 (1802), an Act was passed "for the preservation of the health and morals of apprentices and others employed in cotton and other mills." In 1878 the provisions of all the Acts dealing with factories and workshops were consolidated in the Factory and Workshop Act, 1878. Among other restrictions it is provided by the Act that no young person is to be employed in the manufacture of white lead, that no girl under sixteen is to be employed in brick and tile or salt works, that machinery is to be fenced, and that workshops are not to be over-crowded and are to be properly ventilated and washed.

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\* Report of Mr. James Williams, Barrister-at-Law in London, in answer to questions prepared by the Committee of Section XVI.

By the Merchant Shipping Act, 1854, and succeeding Shipping Acts (of which a large number has been passed by Parliament in the last thirty years), provision is made for the carrying on board merchant ships, of medicines, lemon and lime juice, etc., and for every foreign-going ship having 100 persons or upwards on board, carrying a qualified medical man. A certain minimum of sleeping accommodation must be provided for every sailor. Every vessel must carry a sufficiency of boats, life-buoys, and other life-saving appliances. The Passengers Act, 1855 (18 and 19 Vict., c. 119), enforces a due regard to the safety and health of passengers by numerous provisions as to the supply of food and water, sanitary accommodation, separation of the sexes, light, ventilation, etc.

In order to protect the public from the danger resulting from the practice by unqualified persons of certain professions and trades affecting the physical condition of the public, it has been enacted that those who practise them must be duly qualified and registered. This was enacted as to apothecaries in 1815, chemists and druggists in 1852, medical men in 1858, dentists in 1878. By the Contagious Diseases (Animals) Act, 1878, the Privy Council was empowered to make general orders for the registration by local authorities of all persons carrying on the trades of cow-keepers, dairymen and purveyors of milk. This power was transferred to the Local Government Board in 1886. The health of soldiers and sailors in garrison towns was the object of the Contagious Diseases Acts, 1866 to 1869, under which a system of inspection of *femmes publiques* was established. A strong and excited agitation was conducted against the Acts, an agitation which finally resulted in the repeal of the Acts in 1886. The medical opinion of the country has been almost uniformly condemnatory of the repeal of the Acts, but in the present state of public feeling it appears improbable that they will be re-enacted. The Contagious Diseases (Animals) Acts, one of the provisions of which has just been mentioned, are intended to secure as far as possible the safety of the public from the flesh and milk of cattle, sheep, and swine from disease.

As to recreation, 22 Vict., c. 27 (1859), facilitates the grant of lands belonging to municipal corporations, parishes, and private owners for the purpose of recreation grounds. The Commons Act, 1878, enacts that enclosure commissioners in ordering inclosure of common lands are to reserve a privilege of playing games or other species of recreation at suitable times and in suitable places. By the Baths and Wash-houses Act, 1878, a public bath, when not in use as a bath, may be used as a gymnasium or for any other healthful recreation.

*Intellectual Improvement of Persons.*—Tentative advances towards a national system of education were made both by Parliament and by voluntary associations at an early date in the present century. The national society was founded about eighty years ago, and is still in existence. It provided for the establishment of schools by voluntary gifts of money for the education of children in the principles of the Church of England. A select Committee of the House of Commons, appointed in 1816 on the motion of Mr. Brougham, reported in favor of a national system of primary education. But no general system was in fact established, until after the passing of the Elementary Education Act, 1870, for the framing of which the principle credit is due to the late Mr. W. E. Forster. The main effect of this Act (as amended by subsequent Acts, especially that of 1876), has been to secure the education of every child in schools provided either by the local authority in the form of a school board or in schools provided by voluntary effort, in the case of elementary schools, chiefly those provided by different religious denominations. All are alike subject to inspection by the State through Her Majesty's inspectors of schools. In addition to these Acts, other Acts provide for the extension and regulation of the powers of the universities and of schools of a higher grade by the Grammar Schools Act, 1840, the Public Schools Act, 1866, the Endowed Schools Act, 1869, the Universities of Oxford and Cambridge Act, 1869, and Acts dealing with the Scotch and Irish Universities. Schools of a higher grade than elementary schools are not as yet subject to Government inspection, but strong efforts are being made to subject such schools to the control of the Government to that extent, as also to introduce a system of registration of the teachers engaged in the higher education. Technical, art, industrial, and reforma-

tory schools are regulated by numerous Acts. Instruction in art is now provided by the Science and Art Department of the Committee of Council of Education (a committee of the Privy Council), as well as by the Royal Academy and other bodies not under the control of the Government. To the higher grade colleges in Wales, a grant is made annually by the Government, and Bills have been introduced into the House of Commons (hitherto without success), for the support by the Government of schools for intermediate education in Wales.

By several Acts of Parliament (the first of which dates from 1854), the majority of ratepayers of a town have the power of imposing a rate not exceeding one penny in the pound for the support of free libraries. The gift of land by will for charitable purposes, is subject to very strict regulations by the Mortmain Acts, which practically make invalid death-bed gifts for such purposes. The policy of the Acts dates from the thirteenth century, and was intended to prohibit the acquisition of land by monastic corporations by means of priests and friars working upon the consciences of dying landowners. The policy is still continued, but an exception is made in favor of gifts of land to a limited amount for public parks, schools and museums, and for educational, literary and scientific purposes. Such institutions may also obtain the certificate of a proper authority, and so be enabled to claim exemption from the payment of poor rate and other kinds of local and Imperial taxation.

*Moral Improvement of Persons.*—There is little to be said under this head. The suppression of any public exhibition of an immoral tendency, or of immoral conduct of any person in public, falls within the ordinary powers of the police. Into private morality not affecting the public, law does not as a rule inquire. Two cases of special interest demand a short notice. By an Act passed in 1879 (42 and 43 Vict., c. 19), local authorities are empowered to grant licenses for retreats for habitual drunkards and such persons may, at their own request, made before justices of the peace in open court, enter such retreats for a term not exceeding a year. The licensing of stage plays by the Lord Chamberlain is one of the last relics existing in the United Kingdom of the censorship of the press. The Lord Chamberlain or his deputy reads every new play before its appearance, and forbids it to appear if it contains anything contrary to morality. He may also suppress a play in course of being acted for the same reason. (See *Encyclopædia Britannica*: Press Laws, Theatre.)

*Intervention of Public Authority in Exchange Contract.*—The principal instances of this are the Acts making it necessary for certain contracts to be in writing. Of these Acts the Statute of Frauds passed in 1677 (29 Car. II, c. 3), is the most important. Other Acts require that certain contracts, *e. g.*, bills of exchange, bills of sale and contracts under the Public Health Act, 1875, should be in a particular form. The State also enforces its rights over contract by the stamp laws and the Weights and Measures Act, 1878. The principal Stamp Act is that of 1870, under which certain contracts are bound to bear a proper stamp, in some cases embossed, in others adhesive, denoting that the sum declared by the stamp has been paid as a tax to the State. The Weights and Measures Act forbids the sale or contracts for the sale of commodities, except in accordance with the Imperial standards of weights and measures. The Act has practically destroyed various old customary modes of contract and sale according to local custom.

The State does not as a rule deal with the legal capacity of contracting parties. They may, with few exceptions, enter into any contract at their pleasure, and it will be enforced by the courts if it do not contravene the ordinary principles relating to the validity of contracts, even if contrary to the policy of an Act of Parliament, unless the Act specially avoid contracts made for the purpose of excluding its provisions. Nor does Parliament usually interfere to alter relations already established by contract. Among the few exceptions, most of which relate to land, are the following. The Land Law (Ireland) Acts of 1870 and 1881 practically substituted for the existing contract between landlord and tenant in Ireland a parliamentary contract by which the tenant obtained a more extensive right than that given by the original contract, *i. e.*, the right to sell his tenancy. The Act of 1881 also forbade certain tenants to contract themselves out of the Act. Very similar provisions are contained in the Crofters' Holdings (Scotland) Act, 1886. A crofter (*i. e.*, a small

tenant from year to year at a rent of less than £30 in certain parts of Scotland), cannot since the Act be removed from his holding, except for the breach of certain conditions imposed by statute. In this case the crofter obtains a security of tenure which was not in the contemplation of landlord or tenant at the time of making the contract. The Hares and Rabbits Act, 1880, forbids the landlord and tenant to contract themselves out of the Act, under which the tenant is entitled under certain restrictions to destroy hares and rabbits on his farm. By the Agricultural Holdings (England) Act, 1883, any agreement whereby the tenant foregoes his right to compensation for improvements made by him is void. The Copyhold Acts allow compulsory enfranchisement (*i.e.*, reduction into freeholds) of copyholds either by the lord of the manor or the tenant, whatever the original contract may have been. One of the few instances of legislative interference with contract other than agricultural contract, is a remarkable section in the Copyright Act of 1842 (5 and 6 Vic., c. 45), enacting that the Judicial Committee of the Privy Council may, on complaint that the proprietor of the copyright in any book has refused to republish the same after the author's death, license the complainant to publish it. This right has, it is believed, never been exercised. A still more remarkable provision had been contained in the previous Copyright Act of Queen Anne (8 Anne, c. 19), under which the Archbishop of Canterbury and others were empowered to lower the price of a book in case they thought it too high. The restriction imposed by Parliament on the dividends of gas companies (which will be mentioned later) is another example of interference with the profits of contract.

*Intervention of Public Authority in Labor Contracts.*—At an early period the State in England, as in most other countries, assumed to regulate the contract of labor. The earliest Act of importance which did so was the celebrated Statute of Labourers (23 Edw. III, c. 1), passed in 1319, and not finally repealed until 1863. It enacted that every person under the age of sixty, not engaged in certain excepted pursuits, might be compelled to enter into service at customary wages. By 5 Eliz., c. 4 (1563), wages were to be annually assessed by the sheriff and justice of the peace in a county, and by the mayor and corporation in a town. The principle of interference with labor was still further carried out by the Poor Law of Elizabeth (43 Eliz., c. 2, 1601), and by numerous Vagrant Acts. One of these, passed in 1547, went so far as to adjudge all idle vagabonds into slavery. The severe penalties against idleness and vagrancy still existing are the natural consequences of the poor law system under which every person has a right to be relieved or to have work found for him. At one time the law also interfered to a very considerable extent with apprentices, and no one could exercise a trade unless he had been bound apprentice for seven years. From 1363 to 1563 a mechanic could work only at one trade.

The tendency of the law is now, as might be expected, to leave the parties to a contract of labor entirely unfettered. There are, however, certain cases in which the State for purposes of public policy still asserts its rights over the contracting parties. The main examples of such interference with the natural course of trade occur in cases where there is an inequality of strength in the contracting parties. For instance, what are called "parliamentary fares" must by Act of Parliament be charged by railway companies to passengers by particular trains, and must not exceed one penny per mile. Again, by the Railway and Canal Traffic Act, 1888, the Railway and Canal Commission has authority to order a railway or canal company to provide traffic facilities and to revise tolls and charges, notwithstanding agreements. Tolls and fares are fixed by local authorities under the powers of the Markets Clauses Act, 1847, the Tramways Act, 1870, and other public Acts, as well as by numerous private Acts. In all these cases the danger of a partial monopoly is avoided by the fixing of a maximum charge. What is called "undue preference" is also provided against by the Railway Clauses Act, 1845, and other Acts, the effect of which is to insure that carriers shall give no undue preference in charges to one trader over another, but that all customers of the carrier are to be treated equally.

Women, children, sailors, and others are specially protected from entering into incautious agreements or from undertaking work of a kind which would be physi-

cally or morally dangerous. The employment of women and children, is subject to the regulations imposed by the Mines and Factories Acts, under which the hours of labor are limited in most cases to twelve hours a day, inclusive of meal-times, and under no circumstances may a woman, or child under twelve, work under ground. Children under sixteen are not allowed to be employed as chimney-sweepers. Agreements for service made with sailors must by the Merchants Shipping Acts contain certain particulars. Sailors cannot under any circumstances agree to give up their claim to salvage earned. Workmen by the Truck Acts, 1831 and 1887, may not be paid their wages except in money, and the payment must not be made in public-houses. Due provision must by other Acts be made for the proper lodging of fruit and vegetable pickers as a part of the employer's agreement with them. By the Shop Hours Regulation Act, 1886 (a temporary Act, continued for a year by the Expiring Laws Continuance Act, 1888), no one under the age of eighteen may be employed in a shop for more than seventy-four hours in a week.

The State also interferes with certain trades by enforcing the licensing of those who conduct them and in other ways. Among common trades which are usually licensed by local authorities under powers given by Parliament, are those of publicans, pedlars, hawkers, boatmen, cab-drivers, porters, milk dealers, and keepers of common lodging houses. Other trades are subject to special and more direct legislation, *e. g.*, manufacturers of gold and silver lace, thread, or fringe are restricted in the use of materials and the purity of the metal used, goldsmiths must not alter plate once stamped or sell watch-cases without a license, fishermen may not catch certain fish, such as salmon, trout, crabs, lobsters and oysters, during the close season. Authors are deprived of the full profits of their work by the legal necessity of presenting copies of their books to the British Museum and other public libraries. Printers are liable to some restrictions. The printer of a newspaper, book, or election notice must put his name and address thereon. The name and address of the manager of a theatre must be printed on every play-bill issued in the theatre. (For further information, see *Encyclopædia Britannica*: Press Law.) The cultivation of crops of certain kinds, such as hemp and tobacco, is either altogether forbidden or very much restricted. The importation of explosives, of foreign cattle, and of some other matters, is forbidden by law.

*Regulation by the State or the Municipalities and the Duration and Mode of Work.*—Enough has been said as to this in what has just preceded.

*Regulation of the Minimum Wages of Workmen.*—This is of rare occurrence, and perhaps only in a few occupations which immediately affect the convenience of the public. Thus, by the Metropolitan Hackney Carriage Acts no cab fare in London is to be less than one shilling.

*Tariff of Rates for certain Goods, Bread Tax, Meat Tax.*—Fixing of the price of commodities was very common under old sumptuary laws, by means of the assise of bread and beer, especially. An Act passed in 1266 (and not repealed until 1758) introduced the assise of bread, beer and ale, under which the Corporations of London and other important towns were empowered to fix the price of such articles. The reign of Edward III was prolific in statutes passed with a similar object. By one of the provisions of the Statute of Laborers already mentioned victuals were to be sold at reasonable prices, so that the vendors might have moderate and not excessive gains. Mayors and bailiffs of towns were to have authority to enquire into the reasonableness of the charges. Other Acts dealt with the price of herrings (1357) and of fowls and geese (1363). This policy, though now quite obsolete, existed down to a comparatively recent period. For instance, by 2 and 3 Edw. VI, c. 15 (1548), it was made a criminal offence for victuallers to conspire to sell victuals at unreasonable prices. This Act was revived for a time in 1670, and was not finally repealed till 1825.

*Grist Mills, Bakeries, Butcher Shops, Dairies, Restaurants, Druggists, Municipal Bazars.*—Such institutions, except as private speculations, are unknown.

*Public Baths.*—Public baths and washhouses are provided by local authorities in accordance with several Acts of Parliament, the earliest being 9 and 10 Vict., c. 74 (1846). Local authorities are not bound to adopt the acts, it is at their option to

do so. When built, the baths are subject to certain regulations, *e. g.*, that there shall be a covered swimming bath, a wash-house, and a drying-place, and that three classes of baths shall be provided, the maximum charge for the lowest class being one penny for a cold, and two pence for a hot, bath. Several other Acts provide for the establishment of public open air bathing places, and for the use of a bath, when closed for bathing, as a gymnasium.

*Municipal Stores for Workmen.*—These are unknown.

*Public Works considered in connection with Public Assistance.*—Such works have been undertaken at certain periods of exceptional distress among the poor. Thus 9 and 10 Vict., c. 107 (1846), authorized the construction of public works (chiefly roads in Ireland) as a mean of alleviating the distress caused by the Irish famine in 1846. In more recent years municipal corporations have frequently made use of unemployed laborers during the winter months in road and other work, the general rate of payment for unskilled labor being four pence an hour.

*Municipal Undertakings for the Conveyance of Passengers, for Lighting Cities by Gas and Electricity.*—Where a municipal corporation intends to obtain powers from Parliament to construct or oppose the construction by others of any public work on which the funds of the town are to be spent, it must first, under the Municipal Corporations Borough Funds Act, 1872, obtain the assent of a majority of the citizens. This is one of the instances, like the Free Libraries Act, in which a majority may enforce its views against the minority. With railways municipal corporations cannot, as a rule, deal. But they have power to allow the laying of tramways under the Tramways Act, 1870, and to fix fares and make by-laws subject to the approval of the Board of Trade. In one case recently a local authority at Liverpool (the Mersey Docks and Harbor Board) obtained powers from Parliament to lay an overhead railway like that at New York, but it has not yet been carried into execution. The Gas Works Clauses Act, 1847, and the Electric Lighting Acts of 1882 and 1888 have given to municipal corporations large powers of contracting with private companies for the supply of gas and electric light (with a power of purchase if they think fit), the latter only after license from the Board of Trade. A gas company may not pay its shareholders more than 10 per cent. dividend per annum. Any further profit must go towards the reduction of the price of gas.

*The Construction and Working of Railways and Canals by the State.*—In the United Kingdom railways and canals, are the property of private companies, and none is worked directly by the State, except a short canal on the south coast called Military Canal. The construction of railways and canals, must, however, be sanctioned by the State. The mode of giving the sanction is by passing a private Act of Parliament after a judicial hearing of the promoters and opposers of the scheme before select committees of the House of Lords and Commons. Canal Acts are now not of frequent occurrence, the most important in recent years is that authorizing the construction of a ship canal to Manchester, on which many thousand laborers are now at work. By 34 and 35 Vict., c. 86 (1871), the Government may take possession of any railway in case of an emergency, such as invasion by an enemy. By the Military Tramways Act, 1887, a Secretary of State is empowered to obtain from the Board of Trade provisional orders for the making of tramways for military purposes.

*Intelligence Officers, Labor Exchanges.*—There is no general system of such offices, but in some cases municipal corporations and other local authorities have established registers of unemployed laborers and bureaux of labor. The nearest approach to any recognition by the State of such a system is the establishment under the Merchant Shipping Acts of mercantile marine offices for the purpose of superintending contracts made between masters of vessels and the seamen hired by them.

*National and Municipal Credit Banks for Workingmen.*—The banks established by the State are savings banks under the control of the post office. There are also savings banks established by private persons, generally under management of trustees. Trustee savings banks are regulated by Acts passed in 1863 and 1887. Such banks

must be duly certified, and returns of deposits must be made weekly to the National Debt Commissioners. Upwards of £40,000,000 a year is to be returned. The post office savings banks are regulated by numerous Acts, beginning with one of 1822. Recently facilities have been given for the investment of small sums by the post office in Government annuities and in consols. There appears to be no banks under the control of municipal authorities. Banking may be carried on by industrial societies, subject to certain limitations.

*Advances or Subsidies to Co-operative Societies or to Corporations for Production.*—Friendly, industrial and provident societies, though under supervisions of the officers of the State, receive no subvention either from the State or the municipalities, except the indirect advantage that they are relieved from payment of income tax.

*Responsibility of Masters in case of Accidents.*—At common law a master is not liable for injuries resulting to a servant in his employment from the negligence of a fellow-servant, or by reason of the employment being a dangerous one, unless the danger was a hidden and secret one, or arose from the use by the master of dangerous instruments, such as insecure scaffolding in a building or defective ropes in a mine. The Employers Liability Act, 1880, made a change in the law by making the master liable when the injury was caused by the negligence of a fellow-servant placed in a position of authority. It also enabled the injured servant to sue in the county court, thereby relieving him from the more expensive and dilatory procedure of the High Court of Justice. Many of the great railway companies have systems of insurance under which compensation is given to a servant injured by the negligence of a fellow-servant. In some cases this insurance is compulsory; it is a part of the contract of hiring that the servant shall pay a weekly sum as premium. There is a large number of accident insurance companies in the United Kingdom, but the only recognition by the State of such insurance is that in some cases such companies are established by charter from the Crown. The existing poor law takes the place of insurance among the poor, for a poor man disabled by accident can always claim provision from the poor-rate.

*Building of Workingmen's Houses.*—In recent years there has been much legislation for the purpose of giving local authorities power to improve the dwellings of the poor. The late Earl of Shaftesbury, in 1851, and Viscount Cross, when Secretary of State for the Home Department from 1874 to 1880, were honorably distinguished by their exertions to this end. The same policy has been followed later, and the result of all has been a series of Acts, called the Laboring Classes Lodging Houses Acts, 1851 to 1885, the Artisans and Laborers' Dwellings Acts, 1868 to 1882, and the Artisans and Laborers' Dwellings Improvement Acts, 1875 to 1882. The Acts are facultative, not compulsory, but where adopted by a local authority, they give that authority power of compulsory purchase of insanitary premises and of charging the rates in certain classes with the expenses of substituting improved dwellings. Under the Acts a large number of new buildings has been constructed in some of the great towns, notably London and Birmingham. In some cases the working of the Acts appears not to have been entirely beneficial, the accommodation given by the new buildings not being equal to that of the premises destroyed, so that many of the poor have been driven to already overcrowded districts.

*The Homestead Law.*—There is no "homestead" law in England, but a Bill containing provisions similar to those in the United States was once unsuccessfully introduced into the House of Commons by Mr. E. Robertson, M.P. for Dundee. Something similar to the homestead law, but giving less extensive rights, is the exception under certain Acts of Parliament of the necessities of life from execution, distress, or bankruptcy. The earliest example of this *beneficium competentiae* (to use the language of Roman law), occurs as early as Magna Charta (1216), where it was enacted that the tenant should only be distrained for the services due to his lord *salvo contenmento suo*, i.e., that he should not be deprived of his whole means of livelihood. The same principle occurs in more modern Acts, by which the wearing apparel, bedding and tools and implements of trade of a debtor, up to the value of \$25, are protected from distress by the landlord, or by order of a court of summary juris-



dition, and from execution issued by the High Court or an inferior court. In bankruptcy the limit of exception is fixed at \$100.

*Public Health Regulations.*—The question of public health (called also "State Medicine," occupied the attention of the Legislature at a very early period. At common law any nuisance causing danger to health could be dealt with only by an action or indictment for nuisance at common law. The disadvantages of this procedure were twofold; on the one hand, the courts had no preventive jurisdiction (unless to a very limited extent by injunction in chancery), and could only act where the danger had already arisen; on the other hand, the procedure was expensive and dilatory. The procedure by action, indictment or injunction is still open to any one injured, but large preventive and summary powers have at various times been given by Act of Parliament. The earliest Act dealing with the matter appears to be the Statute of the City of London (13 Edw. I, st. 5), passed in 1285. The earliest general Act as to offensive deposits in rivers was 12 Rich. II, cap. 13 (1388). In addition to these were numerous Acts creating and defining the jurisdiction of commissioners of sewers, the earliest passed in 1427. There were also numerous local Acts dealing with particular districts. The first general Act was the Public Health Act, 1848. In 1875 the existing law was finally digested (subject to a few later amendments), in the Public Health Act of that year, 38 and 39 Vic., cap. 55. The general tendency of legislation has been to place local sanitary regulations in the hands of local authorities, subject to a general superintendence by a department of the central Government, up to 1871 the Privy Council, since that date the Local Government Board. The whole country is under the jurisdiction of urban and rural sanitary authorities, the former being municipalities or local boards of health, the latter boards of guardians of the poor. Sanitary authorities appoint a medical officer of health and an inspector of nuisances. The Public Health Act contains a long list of nuisances which may be abated by summary proceedings by the sanitary authority. The list includes most of those injurious to health, such as unsound meat, offensive trades, infectious diseases, smoky chimneys, etc. A sanitary authority has also power to provide hospitals, mortuaries, and cemeteries. In addition to the Public Health Act, many other Acts (some of which have been already mentioned under the head of *amélioration physique*), deal with analogous matters, among others the Police Acts, the Towns Clauses Act, 1847, and Acts affecting vaccination, the removal of nuisances, the regulation of bakehouses and slaughterhouses, the ventilation of mines, and the non-pollution of rivers. The sanitary government of London is regulated by special Acts, such as the Metropolitan Building Acts. The parochial vestries are generally the sanitary authorities in the metropolis, except in the city of London, where the old Commissioners of Sewers still have jurisdiction. In many of the large ports there is a special authority, called the port sanitary authority, which regulates matters peculiarly affecting vessels using the port, such as quarantine. The Scotch Public Health Act dates from 1867, the Irish from 1878. In Scotland there is no distinction of urban and rural sanitary authorities. (For further information, see *Encyclopædia Britannica*: Public Health.)

*Municipal Laboratories.*—These are unknown in the United Kingdom.

*Liquor Laws.*—A strong distinction is drawn between intoxicating and non-intoxicating liquors. Vendors of non-intoxicating liquors are in general free to sell when and where they please, the main exception being that a vendor of such liquors who wishes to open his shop for sale before a certain hour in the morning must have an excise refreshment-house license. Vendors of intoxicating liquors, being regarded as a privileged class, are subject to a double jurisdiction, fiscal and legal. They must pay to the excise a certain sum, varying with the value of the premises occupied, and they must in most cases be licensed by justices of the peace. The sale of intoxicating liquors not to be consumed on the premises, chiefly by grocers, is not subject to the justice's license; but the license is granted simply by the excise authorities, the commissioners of Inland Revenue, as is also the license for the refreshment room of a theatre, when once the theatre has been duly licensed by the justices. Within narrow limits the justices have power to determine the hours of closing in the evening. On Sunday licensed premises in England are open only



for two hours at mid-day, and may not open in the evening before six o'clock. In Scotland and Wales they are wholly closed on Sunday. In Ireland they are closed, except in the towns of Dublin, Cork, Limerick, Waterford and Belfast. An exception in all these cases is made in favor of the sale of liquor at railway refreshment rooms, and in the Scotch and Irish Acts of its sale on board steamers and to *bona fide* travellers and persons staying in the house. Sunday closing was first established in Scotland in 1853 by the Forbes Mackenzie Act, in Ireland in 1878, in Wales in 1880. Many attempts have been made to introduce the principle wholly or partially into England, and Bills have been proposed in Parliament for its experimental adoption in the country as a whole and in particular counties, such as York, Durham and Cornwall. The only instances of Sunday closing in England are those where publicans take out what is called a "six day license," under which they pay a smaller sum to the excise than for a full license, and may not open their premises on Sunday. The question of "local option" has occupied the attention of Parliament for many years, and at the close of 1888 a resolution was passed by the House of Commons in favor of such a system. Its main feature is the placing in the hands of the ratepayers of a particular district the decision of the question whether or not they will allow any, and if so, how many licensed premises in the district. (For further information, see M. Léon Donnat's *Politique expérimentale*, p. 117.)

*Conflicts between Masters and Workmen.*—Intervention by the state takes place as a rule only when the acts of the employers or employed render them liable to punishment for crime. Apart from such cases, the State seldom interferes in modern times, and permits the disputes to be carried to their economic conclusion. The policy of the older law was different. It was an offence at common law for a workman to combine with others for the purpose of raising wages, the law considering such a combination to be a conspiracy in restraint of trade. This policy was adopted and extended by Parliament in several old statutes, chiefly of the Tudor period, notably 2 and 3 Edw. VI, c. 15 (1549). Wages of artificers, except those of clothiers, which depended on statute, and of laborers included in the statute of laborers, were usually fixed by the trade guilds in the towns. Meetings of artisan were often forbidden by Parliament, as "general chapters" of masons by an Act of 1465. The Conspiracy and Protection of Property Act, 1875 (38 and 39 Vic., c. 86) makes it an offence under the Act to do certain acts which are of usual occurrence during strikes by workmen, such as intimidation of those who refuse to join the strike, or "picketing," which means following the obnoxious person about, hiding his clothes or tools, or watching or besetting his house. The Employers and Workmen Act of the same year gives justices a summary power of deciding disputes between employers and employed. Trade unions, or combinations of workmen for the purpose of keeping up wages to an artificial standard fixed by the trade, are not now illegal, provided that they conform to the Trade Union Acts of 1871 and 1876, which deal chiefly with due registration and absence of illegality in the rules of the union.

*City Subsidies for Strikers.*—Any such subvention, even if it did not render those voting in its favor liable to criminal prosecution, would at least not be enforceable in a court of justice, and any sum voted for such a purpose would undoubtedly be disallowed by the Government auditor of accounts.

*Intervention of Public Authority to encourage or restrict Emigration or Immigration.*—There is no restraint on immigration, as there is in the United States, a condition of the law which in the opinion of many economical authorities has led to much of the distress among the poor of London. This is a result of the low wages at which the pauperised immigrants from foreign countries, especially Polish Jews, are willing to work. Nor is there any restraint on emigration—in fact, emigration has been encouraged by Parliament ever since 1834. By the Poor Law Act passed in that year (4 and 5 Will. IV, c. 76), the guardians of the poor in any poor law union may borrow money from the public works commissioners on the security of the poor-rate in order to assist emigration of the poor. The provision for the safety of emigrants on the voyage is part of the duty of the Board of Trade (which has succeeded to the powers of the Emigration Commissioners originally appointed for the purpose), in accordance with the Passengers Acts and the Merchant Shipping Act, 1872. In Scotland

advances are made by the inclosure commissioners to landowners in the Highlands and islands, repayable by rent charges. Quite recently a Royal commission was issued enabling the commissioners to carry out a scheme for colonising a part of the Dominion of Canada by crofters and cottars from the highlands and islands. The expenses are to be repayable by mortgages on the lands of the immigrants in Canada. The Irish Acts go further than the English and Scotch in providing for emigration from one part of Ireland to another, and in enabling the land commission to agree with a State, colony, or company for advances for assisting emigration, the advances to be repaid by the commission out of the money in their hands. The number of emigrants from Ireland in 1887 was no less than 82,923.

*Tax on Foreign Workmen.*—There is no tax on foreign workmen, though it has been sometimes proposed to establish one.

*Naturalization.*—At common law the rights of aliens were very limited. If an alien purchased land the Crown was entitled to it. Under some old Acts alien artisans might not work in England. All leases of houses and shops to aliens were void. On many occasions, notably in 1792 and 1793, owing to the influx of French refugees in those years, Alien Acts were passed, enabling the Crown to remove aliens from the realm at its discretion. The position of aliens was gradually ameliorated, partly by the passing of general Acts, partly by private Acts naturalizing individuals as citizens, and sometimes giving them political rights, partly by Royal letters of denization (from *donatio regis*), under which the alien obtained no political rights, and was something in the position of the *μέτοικος* at Athens or the *Latinus* at Rome. Full naturalization could, before 1870, only be granted by Act of Parliament. The present Naturalization Act dates from 1870. Its principal provisions are these: Real and personal property of every description may be held and disposed of by an alien to the same extent as by a natural-born British subject. Naturalization is obtained by certificate of a Secretary of State after five years' residence of the alien in the United Kingdom. Under this certificate the alien obtains full political rights, such as those of voting in elections and of sitting in Parliament. Nothing in the Act is to qualify an alien to be the owner of a British ship. Colonies may legislate with respect to naturalization.

*Peddlers and Costermongers competing with Stationary Dealers.*—There is no limit to the number of costermongers, but they are subject to the authority of the police in regard to the place they occupy in the public streets. In certain parts of London they have obtained a kind of prescriptive right to occupy certain parts of the streets on certain days, and are not interfered with as long as their conduct is satisfactory. But in parts where no such right has been established they are not allowed to do more than drive or walk from door to door, selling their food. The police would order them to move on if they assumed to occupy for any length of time a part of the street with a booth or a cart. In some cases the costermonger must have a hawkers' license. But from this certain itinerant vendors are exempt—for instance, vendors of fish, fruit or vegetables, tinkers and others carrying material for mending household goods, retailers of coals, and others. A hawkers' license, where necessary, costs two pounds (\$10) a year, and is part of the revenue from the excise. For every horse he must pay the large sum of four pounds (\$100).

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**INTERNATIONAL CONGRESSES.**

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# INTERNATIONAL CONGRESS OF CHEAP DWELLING-HOUSES,

HELD AT PARIS FROM THE 26<sup>TH</sup> TO THE 28<sup>TH</sup> JUNE, 1889.

Four questions were discussed at this Congress, viz. :—

1. *Cheap dwellings from an economical and financial point of view.* Reporter: Mons. A. RAFFALOUICH.
2. *Cheap dwellings from a legislative point of view.* Reporter: Mons. ANTHONY ROUILLET.
3. *Cheap dwellings, as regards construction and sanitation.* Reporters: Messrs. EMILE MULLER and Doctor DU MESNIL.
4. *Cheap dwellings, from a moral point of view.* Reporter: Mons. GEORGES PICOT, member of the Institute.

The Congress, having discussed these questions, adopted the following resolutions :—

## RESOLUTIONS.

I.—1. The problem of cheap houses in a good sanitary condition is one that, on account of many causes, admits of no final and universal answer.

2. The solution proper to each particular case is to be found in individual or associated private enterprise alone. The direct intervention of the State or of local authority on the market, either to compete with private enterprise or to tariff rents, should be avoided. It can only be admitted when there is a question of means of communication, sanitation and of settling of taxes.

3. The extension of the enterprise of building cheap houses in the suburbs and districts surrounding cities is intimately connected with frequent and inexpensive means of transport, reduced tariffs on railway trains, workingmen's trains, lines through the city, tramways, steamboats, &c.

4. Among the resources to which they may have recourse, we must note the reserves of savings banks. The introduction of savings banks in the building of cheap dwelling houses is legitimate and useful as long as it is circumspect. It can assume several forms; legislators should encourage it, either by acknowledging its right to make use of its reserves, or by reduction of fiscal charges on sales, or by hypothecary loans in specie.

5. The Congress expresses the desire that savings banks be authorized, by means of guarantees, to be determined in the future, to employ part of their fund as a loan to contractors building workingmen's houses, with the object of utilizing for the benefit of those who amassed them the small savings deposited.

6. In order to assist the purchaser in paying off the engagements he has contracted in the purchase of a house, and to alleviate, in the event of death, the obligations falling to the heirs, many combinations may be profitably considered (conditions of cancelling the contract by means of yearly instalments, life insurance and hypothecary loans).

II.—1. Legislators should declare certain special rules for the erection of workingmen's houses.

2. Cheap houses should be allowed, either permanently, or for some period following their construction; special exemption from fiscal charges on the property (adopted by 20 against 18).

3. The bad state of sanitation of one, or a group of houses may give cause for its expropriation for public utility.

4. Local authority may intervene in the examination as to the sanitation of the house.

5. In large towns, as a sanitary measure, pure water should be put in all houses.

6. The principle of exoneration from law costs, costs of stamps, and in registration may be inscribed in the law to the benefit of cheap houses, when the family house constitutes the only real estate left by deceased.

7. Modifications to be introduced in the ejection of tenants, should be considered as regards costs.

III.—Plans for building workingmen's houses should, before execution, be submitted to the approval of public authority as regards their healthfulness. Local regulations should be made to prevent the erection of unhealthy houses, account being taken of the local resources in building materials, and the needs of the inhabitants. The Congress recommends the desiderata formulated by Messrs. Muller and Du Mesnil in their report for hygiene, healthfulness and the good consideration of cheap dwelling houses.

IV.—1. Wherever the economic conditions will allow, separate houses with small gardens should be preferred in the interest of the workingman and his family.

2. If from the cost of the ground, or any other cause, it is necessary in large cities, to build houses to contain many families under the one roof, they should be carefully arranged, so that they may be quite independent of each other, allowing the least possible contact.

3. The plans must be made with intention of avoiding all possible contact to between the tenants. The stairways and landing-places should be in full light and considered as a prolongation of the public road. Corridors and back passages of any kind must be strictly proscribed. Each dwelling should contain, inside, a water-closet provided with water, and having a ventilator opening outside.

4. For families of more than three persons, three rooms are indispensable in order to allow of the separation of the sexes.

5. Any massing together or attempt to deprive the tenant and his family of entire independence of their neighbors should be strictly prohibited.

### CHEAP WORKINGMEN'S HOUSES.

FROM AN ECONOMICAL AND FINANCIAL POINT OF VIEW.

*Extract from Mr. A. Raffalovich's Report.*

A primary importance is, with reason, attached to the possibility of transforming the workman or lesser employee into a landed proprietor. It is the best means of awakening in him a love of order and economy, to inculcate in him the desirable feeling of responsibility. Considerations of this kind do not come within the range of our duty; they will appear in their proper order in Mr. Picot's report.

Among enterprises whose object is the building of cheap houses, we distinguish several classes:

1st. Those that build small houses, with a right on the tenant's part to become the proprietor by means of yearly payments. The building may be built either by a company of workmen and small capitalists, or by anonymous societies, or by individual capitalists.

2nd. Those that erect large buildings for a number of tenants.

3rd. Those that improve old houses.

I. *Building Societies.*—Those persons who attach much importance to personal effort, to self-help, and to the co-operation of several individual efforts, will understand why we place building societies in the first rank. (1)

(1) According to the definition of the law of 1874, building societies are established to unite stock or funds, in order to advance money to their members, by mortgage or landed property. Some also advance money on the shares of their members, but these are exceptions.

The name of building society marks the original form of these associations, but does not apply to their present manner of working. They no longer build (at the most, they complete houses left unfinished by borrowers). They are essentially loan societies, formed by assessments, nearly always monthly, but the sums they advance are always on immovable property, land or houses. The peculiar property of these advances is that both capital and interest are payable by monthly instalments.

The consequence is that, being immediately reimbursed in a portion of their money, the societies find it to their advantage to lend amounts much larger, in proportion to the real value of the hypothecated property, than an ordinary lender. This manner of procuring advances is very advantageous to persons of small means. In this way the workman who earns good wages, the clerk, the small shopkeeper, so long as they have a small capital in hand, are enabled to purchase a house, and, at the expiration of twelve or fourteen years, often become proprietors for a small total which does not much exceed the amount they would have had to pay in rent.

On the 31st of December, 1886, there existed, in the United Kingdom, 2,079 societies, 1,992 of which were in England, 46 in Scotland and 41 in Ireland. Their assets amounted to \$265,505,000; they owed their shareholders \$176,600,000 and \$79,185,000 to other depositors. (1)

Building societies are often connected with a land society, which buys vast tracts of land, and sells them again in lots at the increased value consequent on the erection of a city.

English co-operative societies have organized building departments or they are affiliated to building societies. (2)

We may state the number of co-operative building and loan associations that are spread throughout the great American Republic to be between 3,000 and 3,500. The savings accumulated during the past forty years, in the form of houses and lands, and paid by the occupants or their families, must certainly exceed \$500,000,000, and may even be as high as \$800,000,000. Twelve years ago this accumulation of capital was valued at 500,000,000 francs (\$100,000,000) for Philadelphia alone, and the annual payments at more than \$5,500,000. At the present time the savings invested amount to \$180,000,000 for that city alone. In the whole country there are more than six times as many building societies. In Philadelphia, of a population of 900,000 souls, 185,000 were workingmen, and of that number 40,000 or 50,000 owned their dwellings. It is true that the site on which Philadelphia stands admits of the city being indefinitely extended, and year after year the city is being surrounded by pretty little red brick houses, which are the dwellings of single families. The public health is better in Philadelphia than in New York; as regards municipal taxation, the comparison is equally favorable, since with its 900,000 inhabitants Philadelphia expends very little more than Boston with 360,000. Workmen are not afraid to make their homes in the suburbs, and to take an hour or three-quarters of an hour's trip twice a day by railway. The street railway system is nowhere more developed than in Philadelphia.

Building societies have made a great and sudden progress in New York (3). In 1888, from January to September, more than 15,000 persons joined them. They are to be congratulated on this sudden development; it proves that with proper institutions persons earning 2 francs (\$0.50) per day may gather together a small capital and can lend it to others; but we must not overlook the danger that may result from ignorance of the elementary rules of finance and book-keeping, or the tendency to speculation in the managers or members of these societies.

Building societies are certainly one of the best imaginable systems for awakening a love of economy in persons possessed of a very small income. It has great attractions for those who pay rent or board, and who wish to escape from the one or the

(1) In Leeds, a city of 320,000 inhabitants, there are two societies of 11,000 members between them. During the last twenty years, more than 18,000 houses have passed through the hands of the Leeds permanent building society. The average value of a house is \$830. In 1866, 9,400 houses were hypothecated, of which 3,000 belonged to workingmen. It is much the same with Newcastle, Birmingham and Bristol.

(2) Sixty societies have expended over \$2,500,000 in building cottages.

(3) For particulars see l'Economiste Français of 16th February.

other. Borrowing, which is generally so demoralizing to a workman, in this instance becomes a stimulus to saving and careful house-keeping.

Besides those in Anglo-Saxon countries, we find building societies in Denmark. In Copenhagen the workmen employed by the firm of Burmeister & Wain founded a society in 1865; in 1884 it consisted of 13,500 members. It has helped to build 562 houses, worth \$1,100,000, and inhabited by 4,381 persons; the fourth part of the amount advanced has been redeemed, and 200 new houses have been built. Similar societies exist in several other Danish towns; and in Switzerland, notably at Basle. In Germany, influenced by Schulze Delitzsch, great importance has always been attached to the management of small capitals in view of a common work such as the building and purchase of houses, but it does not appear that the movement, which has produced such wonderful effects in England and the United States has been as fruitful the other side of the Rhine. There are building societies in Instertburg, Halle, Flensburg, and one was established in Berlin in 1886 (*Berliner Baugenossenschaft*). The system adopted is one of weekly payments, giving right to a 250 franc (\$50) share. Any one who has been a member for six months, and owns at least one share, may expect a house when one has been finished. If there are more candidates than one they draw lots for it. Later on we will speak of the Real Estate Society of Orleans. At Rheims, in 1870, a land society was founded by the employees and workingmen of the city. It began operations in 1873 as a coöperative society for building workmen's houses. In order to become a member of the society an entrance fee, which is not to be repaid, is exacted, together with a yearly tax of \$5 at least, bearing 5 per cent. interest. A few years ago the society owned 48 houses, each having cost from \$900 to \$1,200. The yearly sum to be paid in order to become a proprietor in twenty years' time varies between 350 and 450 francs (\$70 and \$90).

At the risk of appearing to be wanting in method, we must here be allowed to make an observation in regard to savings banks in which the poorer class deposit their savings. In Italy, and in the United States, a part of their funds is invested in loans on mortgage to aid in building cheap houses. Public-spirited men claim the same right for the savings banks in France. Thanks to Mons. Aynard, of Lyons, and to Mons. Rostand, of Marseilles (1), one first step has been made in this direction.

II.—We now come to anonymous societies for building cheap houses to be sold to workmen on yearly payments. The list is, we are happy to say, a long one, but it is not our intention to give it in full.

As ranking first on the continent, we must cite the society of the working cities of Mulhouse. With a business capital of some hundred thousand francs, to which were added the loans guaranteed by the Company, they built 1,200 workmen's houses within a period of thirty years. A thousand of these houses are now paid by the purchasers, by means of an amount detained on their wages, which amount does not much exceed the ordinary rate of house rent outside the city. In Paris there is the Anonymous Society for workmen's houses of Passey-Auteuil, with a capital of \$40,000. This Society has limited the maximum rate of interest on its capital at 4 per cent. per annum. It has therefore been able to fix the rental of its houses at between 438 to 480 francs (\$87.60 to \$96), sinking fund included, besides a sum of 500 to 1,000 francs (\$100 to \$500), to be paid on entering the Society.

At Lille, the Real Estate Company of Lille, founded in 1867, with 100,000 francs (\$20,000) capital, increased by a subsidy granted as a free gift by Napoleon III, has built 301 houses, 201 of which are sold to their occupants. Their price is 3,000 francs (\$600); one-tenth part is payable in advance, with cost of enregistrement, and the balance by monthly or fortnightly instalments, during a period of fifteen years at the longest, with a right to anticipate payments. Since the foundation of the Company the yearly interest of 5 per cent. has been regularly paid to the shareholders.

At Saint-Quentin, the Anonymous Society of Saint-Quentin, price of house 2,500 francs (\$500); at Amiens, the Anonymous Society for workmen's houses,

(1) See *Les Questions d'Économie Sociale dans une grande ville populaire*, by Eugène Rostand.



with a capital of 300,000 francs (\$60,000), has built up a new ward; it has put up 85 houses, sold at a price much below the usual price for such houses (price of houses, 3,523 and 2,762 francs, payable by monthly instalments of 20 francs (\$4), in fifteen years. Nine-tenths of the capital are now paid up; it has always paid its shareholders 5 per cent., and it has on hand 170,000 francs (\$34,000) profits, which are to be devoted to establishing a school for housekeeping and apprenticeship (1). We have already spoken of the Land Union of Rheims. At Nancy (2), the Real Estate Society, with a capital of 300,000 francs (\$40,000), has built 57 houses, costing 4,500 to 7,000 francs (\$900 to \$1,400), all sold to workmen. Up to 1884 it had always given its shareholders 5 per cent. interest; since then 2½ per cent., and it is now in liquidation. At Havre an anonymous society, the Havre Society for workingmen's houses, was founded in 1871, with a capital of 200,000 francs, by the direct influence of Mulhouse. It has built 117 houses, representing more than 500,000 francs (\$100,000). It had, in 1884, sold 56 houses, 38 of which were entirely paid for. The conditions of the sale were: a first payment of 300 francs (\$60), redemption in fifteen years by monthly instalments of 24 francs (\$4.80), or in twenty years by monthly payments of 20 francs. The interest is limited to 5 per cent. At Bolbec there is a society for workingmen's houses, with a capital of 100,000 francs.

At Orleans, in 1879, two workmen decided to found a real estate society, whose object was to encourage a spirit of economy by facilitating the acquisition of property. In 1887, it built 220 houses, all sold, to be paid in full in twenty-five years.

In Belgium, we may mention the Vervietoise Society, for building workingmen's houses, and the Liégeoise Society for workingmen's houses (425 houses, of which 237 are sold).

In England we know of the Artizan's, Labourer's and General Dwellings Company, whose object is to give each family a low-priced home. It is intended to react against the system of barracks.

Being unable to build in London itself, large territories were bought in the country parts. Up to 1881 every effort was made to induce workingmen to become property owners. But at the present time the company is buying back the houses. It built small towns of 6,000 houses. Its capital is 31,250,000 francs (\$6,250,000); the dividend is 5 per cent.

III.—We now come to the third class, to enterprises for building large tenement houses, with superior advantages as regards sanitation and comfort. We must here classify the different foundations and societies of London, which have expended 92,500,000 francs, and lodge 70,000 persons. We will only mention the Metropolitan Association, the Peabody Donation, the Improved Lodgings Company, the Society for Improving the Condition of the Labouring Classes. (3)

Capital is paid from 3 per cent. to 5 per cent. interest. In the Peabody Legacy there are no shareholders, and the revenues are altogether used to extend the work. An interesting enterprise, and one less known, is the Surrey Lodge Estate, founded under the auspices of Mr. Cons, Alderman of the London Council, who lives among his tenants, and pays 4 per cent. to the shareholders.

In Paris, thanks to the generosity of the Messrs. Heine, the Philanthropic Society built a first group (4) in Jeanne d'Arc street, in the midst of the XIII. district (arrondissement). The property consists of 77 apartments, divided into 35 dwellings. Two other groups have successfully been built in different parts of Paris, in quarters where healthy dwellings are extremely rare.

A block of 45 houses has been begun in the boulevard of Grenelle.

(1) See Workingmen's houses at Amiens, by Élie Fleury.

(2) See "La Reforme Sociale," March 16th, April 1st, April 16th.

(3) According to statistics for 40 years, up to 1886, furnished by Mr. Gatliff, 29,643 families, or 146,809 persons, have been benefited by the improved London houses.

(4) Mons. Picot, in 1888, delivered a most eloquent address at the inauguration: "It is a social work, and proves to the irresolute the possibility of action. When the Philanthropic Society draws 4 per cent. interest on its capital, it refutes the chimerical reasoning of socialists, who expect the State to do everything, and wish the Commons, with its municipal rates, the Government with the budget of France, should build houses for the *proletaires*."

In Rouen (December, 1885), \$100,000 were collected, and six distinct buildings erected, containing 95 dwellings.

At Lyons, in June, 1887, the tenants of the first group of houses built by Messrs. Aynard, Mangini and Gillet, entered into occupation of them. Messrs. Aynard, Mangini and Gillet expended \$410,000 of their own money, besides a loan of \$30,000 from the Savings Bank, taken from its reserve fund. Capital is assured 4 per cent. The promoters of the Lyonnese work having obtained a solid basis for operations, and positive results, founded an Anonymous Society, with a capital of \$200,000; \$40,000 were advanced by themselves; \$60,000 required from the subscribers; \$100,000 loaned by the savings bank from its reserve; 82,500 of land were bought, on which to build 20 houses. In Marseilles, thanks to Mons. Rostand's efforts, the Savings Bank of that city was authorized to enter into a similar enterprise.

It is simply an act of justice to let the savings of the poorer class react in this way:

The Strasbourg Savings Bank in 1882, took the initiative by devoting \$78,400 of its reserve fund to building workingmen's houses. In Italy the savings bank's funds, and those of the Mutual Aid Society, are employed to build small dwellings.

In Brooklyn there is the Improved Dwelling Association founded by Mr. White, which pays 6 per cent. dividend.

In New York the Improved Dwelling Association divides 6 per cent., and a later enterprise: Tenement House Building Company, which pays only 4 per cent.

IV.—Miss Octavia Hill has the merit of having inaugurated a peculiar system of which we cannot speak with too much respect. It is to improved dwellings. Houses in a bad state of sanitation are bought and put into good order, which is done carefully and economically so as to give capital a reasonable interest (no charity, no socialism). Instead of being given as a charity, they are paid for by work; it is the direct influence of contact between tenants and proprietors or agents, animated by a serious spirit of philanthropy. In 1885 Miss Octavia Hill and her followers owned 57 properties, valued at \$1,558,835 and lodging 11,582 persons.

Miss Octavia Hill set the example not only in London, but also in the United States, notably in New York and Boston, in Germany at Darmstadt and at Leipzig. At Berlin an anonymous society was established, including Mr. Gneist among the members of its council, to purchase houses, to repair and let or sell them, in order to encourage orderly habits. The capital is \$247,000, of which \$86,000 are invested.

We may be allowed to quote the local saving explained by Mons. Coste in his excellent work: *Les questions sociales contemporaines*, 1886 (page 430). It relates to the progressive acquisition of hypothecary obligations conferring a right to a lease and promise of sale of the property occupied by the tenant, with a progressive reduction of the rental.

Would it not be possible for insurance companies to advance money to workmen to enable them to become proprietors? Workmen who wish to, become the owners of their own homes might easily take out a life insurance policy sufficiently large to allow a reasonable margin for an advance: there can be no surer investment than to lend them money and take a mortgage on the property they occupy. This is how it could be managed: the workman should save and deposit in a savings bank the sums saved until they reach a sum sufficient to guarantee the loan he intends to effect. He then withdraws his money from the bank, and at the same time he takes out a life insurance policy for which he pays, and effects a loan from the same company. By this means, if he died the next day, his indebtedness would be cancelled by means of his policy. (1) This short review justifies our premises.

(1) I am enabled to give the following note by favor of Mons. Cheysson:

Let us take for example, the head of a family, aged 35 years, and a small house, costing 6,000 francs (\$1,200). The Society rents it, with a promise of sale, to be redeemed in 20 years at 4 per cent. interest.

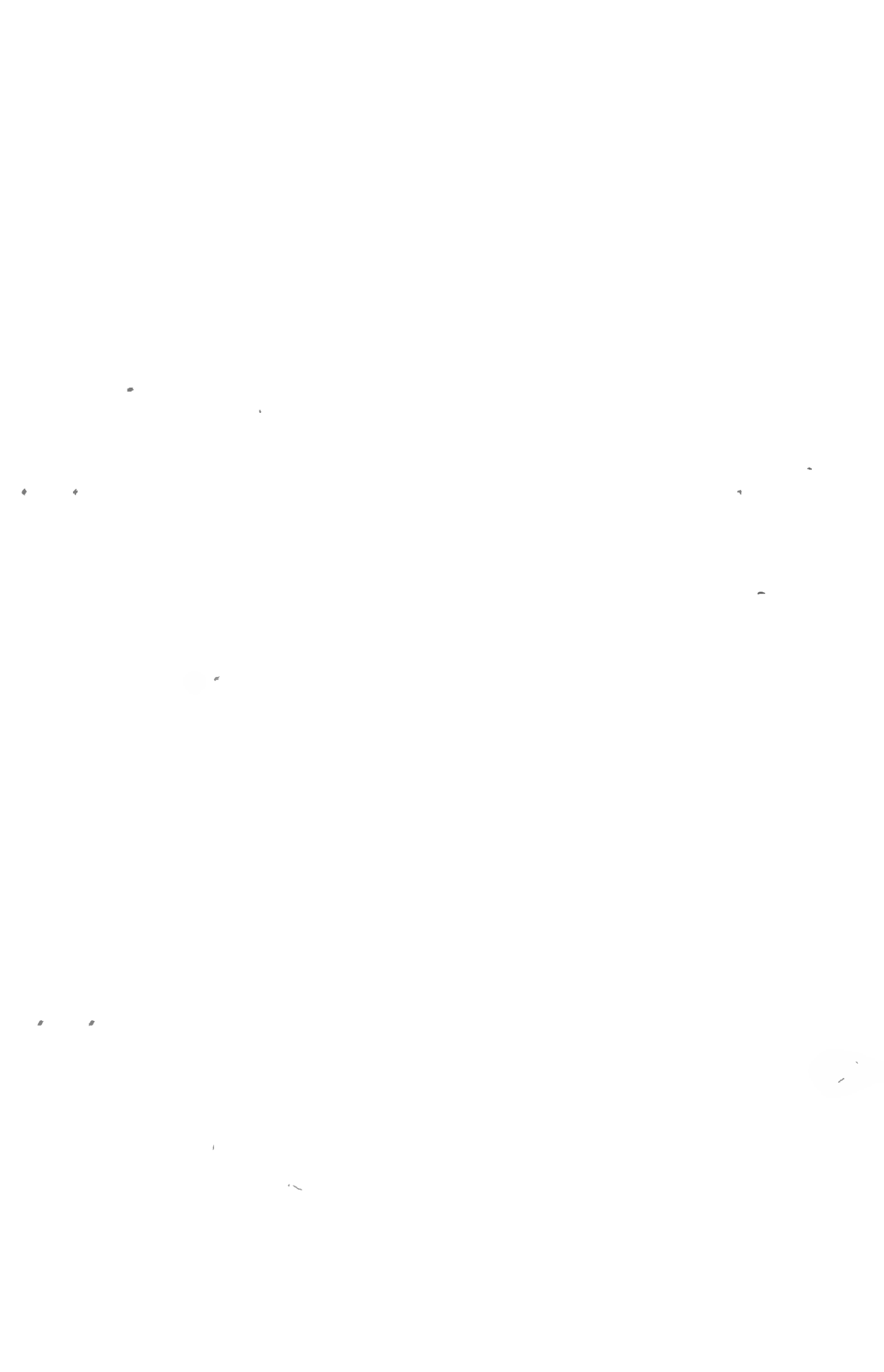
Simple rental.....	240 francs.
Redeeming of rent.....	201 “
Annual payments.....	441 “

The Society enters into an agreement with an Assurance Company for a policy by which, if the workman dies, within the 20 years, the Insurance Company, instead of the heirs, pays the balance remaining due.

The annual insurance premium for such policy is . . . . .	88	francs	20	centimes.
Past rent . . . . .	441	"		
<b>Total</b> . . . . .	<u>529</u>	"	<u>20</u>	"

By this means, if the head of the family chance to die, he leaves no embarrassments behind him; the house is made over, freed of all indebtedness, to his heirs on the day of his death. The premium is equal to 1.5 per cent. of the price of the house. If, instead of devoting the amount to secure his purchase, the head of the family had used it to pay his indebtedness, he might have been free in 15 years instead of 20.

Is it better for him, if he lives, to be free in 15, instead of 20 years; or is it better for him to have no dread of seeing death interfere with the freeing of his property?



# INTERNATIONAL CONGRESS

ON

# PROFIT SHARING,

HELD AT PARIS FROM THE 16<sup>TH</sup> TO THE 19<sup>TH</sup> OF JULY, 1889.

Fifteen questions were submitted for discussion at this Congress. Each of these questions has been the subject of a report; from the importance of the subject we have thought proper to reproduce these reports in full.

After four days' deliberation, the Congress voted the following resolutions, which differ very slightly from the suggested resolutions presented by the reporters.

## RESOLUTIONS.

The International Congress is of opinion:

I.—That an agreement freely agreed to, by the workman, or employee, and by which he is entitled to a share in the profits, is in accordance with equity, and with the essential principles of common law.

II.—That in establishing profit-sharing, it is essential that by some means, if necessary from the general expenses, an appropriation should be made to supply subsidies for cases of sickness or accident.

III.—That in an establishment employing a large number of workmen, and in which different articles are manufactured which might be considered as forming distinct and separate enterprises, it may be an advantage to interest the workman not only in the general profits, but in the profits of the branch of work he is engaged in.

IV.—That, as a general rule, profit-sharing is a means of remuneration much to be preferred to any other system of supplementary payment; but that if the system of premiums or overwages has not, as regards capital and labor, the moral influence of profit-sharing, it may become a first step towards that system.

V.—That the control of accounts by an expert accountant, named every year by the general assembly of participants for the following year, gives equal security to the sharers as to the head of the establishment.

VI.—That profit-sharing can be adopted only when a complete system of accounts has been regularly kept.

VII.—That the organization of labor with profit-sharing should constitute an element of professional and economic education for the entire staff, who, by this means, will be prepared to succeed the master either in the form of a simple limited partnership, or as a coöperative productive association.

VIII.—That if the participant be admitted to share in the capital, he thereby becomes a real partner, sharing in the losses as well as in the profits, which is still better adapted to prepare him for that real coöperation in which all shareholders are workmen and employees as well.

IX.—That, when practicable, and as far as possible, in order to strengthen the guarantees offered to participants in stipulated profit-sharing, certain rules in regard to inventories should be introduced.

X.—That it may be useful and just that, in the division of profits, categories should be established in accordance, either with the position held by the principal employees, heads of the business departments and foremen, or with length of service.

XI.—That all systems of profit-sharing, either in cash or otherwise, are legitimate, as resulting from a free agreement; but that it would be wise, especially in the

beginning, that as large a part as possible of the surplus remuneration allotted to the staff as their share of the profits, should be devoted to a savings fund.

XII.—That capitalization on individual books, forming an inheritance transmissible to the family, is preferable to an annuity.

XIII.—That forfeiture be no longer entered in agreements relating to profit-sharing. The Congress, however, acknowledges that in regard to a provident or retiring fund, forfeiture may, in the staff's own interest, be applied, on condition that the amount remain in the general fund, and that, in order to prevent any need of arbitration, rules as regards forfeiture be entered in the agreement.

XIV.—That the establishment of a public bank of deposit for collective savings would be calculated to inspire confidence, and a feeling of security to interested parties, and is desirable as regards both master and workmen.

XV.—In establishments where the division of profits would realize but a small sum for each workman, and when the staff is stable, collective profit-sharing possessing the advantage of mutual services, aid and instruction, or for sums advanced to help to secure houses for the workmen, is, in principle, preferable to individual profits.

XVI.—That without absolutely advising that preference be given to investments in a sleeping partnership in the industry or commercial business in which the workmen are engaged; the latter is the best and most practicable means of realizing in the same way as did Leclair and Godin, future co-operative associations of production.

XVII.—That if the amount of profit-sharing is to be devoted to life insurance, mixed insurance is to be preferred to any other.

XVIII.—That all established retiring and life pensions should be in accordance with rates founded on tables of death rates.

XIX.—That the amount allotted for profit-sharing may be usefully employed as a stimulus to individual thrift, or to make advances to workmen to help in the purchase of a house by means of annual payments.

XX.—That profit-sharing by increasing the stability of workmen, fathers of families, facilitates apprenticeship and a proper renewal of the staff.

XXI.—That, in principle, there is no obstacle to profit-sharing being introduced into agricultural work, where a sufficient number of paid workmen are employed, and where a good system of accounts is kept.

XXII.—That, as regards sea-fishery, it is advisable to retain the system of sharing the catch, which maintains a moral and professional level in fishermen's families; that, moreover, that wherever monthly payment of voyages has been established it would be advisable to combine with the fixed wages a share in the catch.

XXIII.—That profit-sharing cannot be imposed by the State; that it must be the result, according to the circumstances, of the master's own free will, or of his free acceptance of a suggestion from the workmen, and should be governed by the same obligations as govern any other agreement.

## REPORTS.

### FIRST QUESTION.

*Is the free agreement expressed or understood, by which the workman or employee receives above his usual salary or ordinary wages, a share in the profits, without participating in the losses, whether individually, in money or otherwise, jointly and collectively, under the form of accessory advantages, or in other ways, conformable to natural law and to equity?*

REPORTER: MONS. GONSE.

(Councillor in the Court of Appeals.)

Why should such an agreement not be in accordance with equity? Is it not just that the workman, whose zeal and assiduity, whose labor and carefulness has

procured the profits, should share in them? Apart from moneyed capital, is there not a living capital, and is it not as valuable as the other? Does it not take a direct part in the production? The assistance given by the workman is free; the more active is his share in the work, and the more intelligent, the greater are the profits of the concern, and the greater the gain for capital. Why, then, in the name of all that is equitable, should the workman be refused a proportionate share in the profits? Does he run no risk? The accidents he risks, the dangers that threaten him, those are the risks the workman runs, and they are not less serious than those encountered by the capitalist.

These views may be called utopian; and doubtless a division of the profits of any certain kind of work, among the workmen whose whole labor has contributed to it, would satisfy the demands of equity; but matters must be viewed under a less ideal aspect, and the relations essential to the economy of life, must be taken into account. The workman binds himself to supply his labor for a certain wage, in order to assure himself the necessaries of life; by so doing he alienates in advance his share in the profits, and so to say insures himself against the risks he dares not meet. This special kind of contract, from a legal point of view, is wholly incompatible with any idea of partnership.

Without examining into the question whether hire is an essential element of the larger industries, we can at once assert that it cannot, at the present time, be dispensed with. The severity of this condition may, however, be ameliorated by the kindness and benevolence of the capitalist, and all that has been done in that way is worthy of every encouragement. But there must be no mistake, nor must we be led away by delusions.

The distribution of a share in the profits, voluntarily made by a master among his workmen, is another matter; it is a sort of gratuity, frequently a most considerate act, but it would be altogether different were the share in the profits made obligatory by natural contract possessing legal effect. Such a course would be a misconception of the essential principles of all legislation, and for two reasons:—

1st. Because any share in the profits pre-supposes a partnership, and there can be no partnership without a share in the losses as well.

2nd. An acknowledged right to a share in the profits, entails as a necessity, the right to control the affairs from which the share proceeds. Such a condition of things would render the direction of a commercial or industrial enterprise impossible.

Such is the objection to this state of affairs, and to us its force does not seem weakened by condensation.

Is the division of profits a society in which the strongest members get the lion's share? Let us be understood at once: the workman, in certain cases, is considered as having a share in the property, and is therefore a real partner, sharing also in the losses, whether the losses be deducted from the reserve fund or not, does not signify; the value of the share in the property is reduced and may become nothing. This participation in the profits is therefore in no wise different from an ordinary partnership; nor is it to an agreement of this kind we take exception to that is not the question, it is expedient to study.

Any other participation is simply a share in the profits, and presupposes no partnership, no ownership; it is merely a manner of remuneration.

It is often said that Capital, Enterprise and Labor co-operate in production; that to the first belongs interest, to the second profit, and to the third wages. It must not however be supposed that the rules regulating these three elements of production are inflexible; actual practice has frequently a way of deranging somewhat the abstract propositions of social economy. Capital often orders affairs, and is not content with interest alone; it exacts a share of the profits as a compensation for the risks it incurs, a share which is frequently the largest. The director of the enterprise neither assumes all the risks nor receives all the profit. Capital may even assume the responsibilities of the direction, in consideration of a certain amount in profits. In that case the director is remunerated by a certain share in the profits, and Capital assumes the position and risks of a director. It is not surprising then, that the manager of a factory is paid by a proportion of the profits and not a fixed salary. It is

clearly an incentive to succeed. If capital assumed the responsibility of the enterprise it would still have to forego one portion of the profits in order to secure the other part. Legislation has foreseen and sanctioned agreements of this kind—limited liability companies, joint stock companies. There is in them a partnership of capital and labor which admits of remuneration, the latter by a share in the profits, and which can entail no loss for capital, since it has assumed no responsibility.

Why should a different argument be used when the matter refers to workmen. He provides capital also; his time, his strength, his experience and his intelligence are his capital. May it not be possible to stimulate his assiduity and his ardor by a variable amount of remuneration? One portion of his earnings should be unalterable, representing his time and his ordinary labor, the material, so to speak; those are his wages which provide for his daily needs. But it can readily be understood that if the workman is more assiduous, if his work is more carefully done, if he is more attentive and particular, the amount and value of the production is sensibly increased. How can such an increase be secured if it be not made to the workman's interest to procure it. Then if he be the cause of an increase in the returns, he is entitled to a further remuneration, which should be in proportion to the increase in the profits. This extra remuneration may be either devoted to different funds, or it may be all or part given in cash to the workman. In either case its nature is the same.

As regards the share the workman takes in production, his situation is essentially the same as that of the manager or director of the factory; for whilst the manager directs and apportions the work to the different bands of workmen, the co-operation of each workman engaged on the work, is equally necessary, his individual efforts are as essential as those of the director who unites these efforts to a common end. For what lawful cause should the promise of a proportioned share be less valid and obligatory in one case than in the other? There is certainly no partnership in such an agreement, which is merely an agreed form of remuneration. It may be agreed that a work shall be paid for, according to its selling value or the value of the production—that is work by the piece; or by the amount of profit it will bring—that is participation. These agreements are essentially the same, and we readily concede that neither the participating workman nor the manager who is paid by a share in the profits, are in any legal sense partners in the concern. But the agreement which assures them their rights is none the less regular and in accordance with the law. But it may be objected, what is the value of an unratified contract. The capitalists, the manufacturer who agrees to divide a part of the profits, is not really bound if the apportionment of the share depends upon himself alone; such an agreement is subject to potestative conditions which deprive it of all legal value. Is that correct? It must first be observed that in certain enterprises the rate is fixed by the partners; in others the participants are given the right to verify the division. But let us grant that to prevent possible interference the master, by the agreement, refuses all right to management, the validity of the contract is still the same. Bad faith in the matter is not to be supposed possible. Will anyone dare to assert that the workman who accepts the annual amount given him, who believes in the honesty and sincerity of his master, must of necessity be deceived by him? Assuredly not. The limits of this report do not allow us to refer to authenticated facts produced at the enquiry, but they would testify that, on the contrary, the agreement has always been legally carried out. The manufacturer who, in order to secure on easy terms devoted assistants, would resort to participation as a method of doing so, could not fail to fall a victim to his own duplicity. Let us go still further. Is it a fact that the promise of a share in the profits is nothing more than an obligation subject to a potestative condition? Not at all. By a potestative condition it is supposed that one of the contracting parties is at liberty to release himself from the obligation. This is not the case when participation is promised; a master cannot refuse a share in the profits when due, without denying the existence of such profits, a course which, instead of being a release from an obligation, is merely a fraudulent way of escaping it.

But, it may be answered, that does not matter as the result is the same. Not if the validity of the contract is to be considered, which is precisely the point under examination. What we have to consider is how the proof is to be given. Usually



a creditor has some document in which his rights are stated, and by which he can verify whether they have been respected. A workman, however, has no such safeguard, no source of verification, but has to rely entirely on the debtor's promise. Does it never occur that a debtor's word is taken as proof, and rules this sort of contract? Verbal contracts are of frequent occurrence, and are not the least important kind. The value of commercial and financial obligations, founded only on the word and good faith of the parties has never been doubted. The law has provided that for the carrying out as well as for the passing of such a contract the affirmation before a court of justice, of one of the contracting parties, must be accepted by the other contracting party.

The obligation still exists, even when the proof of the execution of the agreement is somewhat restricted. Moreover, we must add, that despite the clause that debar the participants from proof by the books, an inventory after death, a producing of the books before a court of justice, or any course of that nature will suffice to reveal the extent of profit of which the master may have deprived the sharer, who has a legal right to resort to such means to ensure his due. Therefore, it must be recognized that difficulty of proof cannot invalidate the obligation itself.

It can, at most, be asserted that as concerns the working of profit-sharing there must be mutual trust between the parties; otherwise such contracts could not exist. At the same time, although the agreement itself is obligatory, profit-sharing can be nothing more than a benevolent measure. It may be because profit-sharing is such a recent measure, but to our knowledge there has been no legislation on this matter, although a project concerning it, is just now, before the French Chamber. Such a measure may seem to settle any uncertainty, but the principle will remain the same. The law of obligations, so well founded by the Romans, still rules, and almost without change in the judicial world. It recognizes the right to enter into such agreements, and, as a consequence, the bonds that unite the master and the workman in profit-sharing; it confirms the master's obligation and gives the workman the legal right to demand the execution of the agreement as in any other contract. Such is the theory. But you are assembled here to study facts, and facts are what will reveal the practical results to be expected from profit-sharing. Confronted by wonders which we extol, let us still be allowed to express the hope that profit-sharing, while it draws master and man together, creates a community of interest, and establishes a mutual confidence, may promote a common interest in the productive forces and contribute to the well-being and peace of all those who labor for the continued improvement of our industries. This is progress; it is guaranteed to us by the past and we look forward to it with confidence.

#### SUGGESTED RESOLUTION.

The International Congress is of opinion that an agreement, freely signed by the workmen, and by which he is entitled to a share of the profits, is in accordance with equity and with the essential principles of actual law.

#### SECOND QUESTION.

*Where it is the desire of the master of an industry, to secure to workmen in addition to their wages, advantages intended to increase their wellbeing in the present and to give them a security for the future, without, however, charging the price due them, by adopting the system recommended by Mr. Eugel Dollfus, of subtracting an annual amount from the general costs. Is it not possible for him to make use of the principle of profit-sharing among the workmen?*

*Should participation, regulated according to a determined quantity, be calculated from the total amount of commercial and industrial profits of the concern? Should it not, on the contrary, be regulated in an establishment, by means of a series of distinctive inventories, by special kinds of work, by groups or bands of workmen.*

MR. FRÉDÉRIC DUBOIS, REPORTER.

(Doctor of Laws and Sub-manager of the Chaix Printing Office.)

If it be the desire of the head of any industrial enterprise to promote the well-being of his staff, he should above all, it would seem, seek to assure him the necessities of life, health, education and the present security of his family, by adopting what may be styled conservatory measures, such as aid societies for times of sickness, assurances in case of accidents and death, technical schools, crèches etc., etc. The benevolent institutions, which are founded by the chief of the establishment for the benefit of his workmen, according to Franklin's maxim "*Take care of your health, it is your best tool,*" are of constant and immediate necessity; they will admit neither of postponement nor uncertainty, and cannot be subject to the eventual profits of the concern; and we therefore believe that the amount needed for the working of these institutions should be taken from the general sharing in the profits with its many different possibilities, will complete the work by instituting a patient economy or saving which will make the future secure.

II.—By the institution of profit-sharing, a double result should be sought for, according to our opinion: 1st. an increase of the workman's remuneration, in proportion to the increased development of the business; next, the staff's increased interest in the work—in other words, a stimulation of the ardor of the workman by which the zeal and care of which he is capable will be brought to bear on his work. Now, it is indisputable that the workman will the better answer to this stimulus the more he is made to understand what is the end in view, and the more he realizes how it is to be attained. Such ends should not be too extended, for experience has shown that the moral influence of participation is in inverse *ratio* to the number of workmen. And, therefore, in a large factory, where many workmen are employed, it would be better to interest the workman in the amount of profits to be procured by the work in his particular shop, rather than the profits derived from the whole concern. If a small band of workmen are employed in one shop, and all engaged on one special branch of work, each has a knowledge of the direct influence of his own individual efforts, his assiduity, his zeal, the care to be taken to prevent loss of time, waste of raw materials and leakage. Thus there grows up among them not alone a useful competition but a sort of mutual watchfulness and overseeing, which is exempt from all humiliating influence, by reason of the sense of being bound together by a unity of interests.

The question of classifying participation according to shops is one that ought to interest all large establishments, where the workman, so to speak, is lost among a numerous staff, and has but an imperfect idea of the direct bearing of his personal efforts. Yet, in spite of the advantages offered by this system of limiting participation by shops, it has heretofore been but rarely put in use. Dr. Böhmert's enquiry presents but three instances, that of Messrs. Baur and Nabholz, building contractors at Seefeld, near Zurich, that of Mr. Demmler, Court Architect at Schwerin and the Co-operative Paper Factory of Angoulême, under the direction of Mr. Edgard Laroche-Joubert, deputy for Charente, and it is in this last named establishment only, that we find the system in its entirety.

The factory at Angoulême is divided into several branches, each of which shares separately in the annual profits produced by each branch. Each branch is debited with its rent, taxes, assurance and the wages of all the staff employed—in a word, with all the expenses to which the house is put for it. In the shop where paper is manufactured the shares are 25 per cent. on the profits; the fine departments for glazing envelopes, for cardboard, for registration and the Paris warehouse, each receive 50 per cent., the packing department 60 per cent. The division is made on a scale in which not only is the rate of wages, but the worth, and length of service, is taken into account according to rules regulated by these books. The system of book-keeping seems to be quite simple, for Mons. Laroche-Joubert, on his deposition before the Extra-Parliamentary Commission on Labor Societies (26th May, 1883) states that only a single book-keeper is required to keep the books of his factory. Mons.

Laroche-Joubert, having given his system many years trial, sees every reason to congratulate himself on its adoption. These are the only instances we can refer to in which participation is divided according to workshops. Why is not the system more generally adopted? We believe the reason to be the difficulty experienced in organizing a scheme of book-keeping in accordance with the system. Let us see whether the difficulty be not more in appearance than in reality. Let us take, as an instance, an establishment employing a large number of workmen, as the question does not apply to a shop where the staff is small and a sense of solidarity is more likely to exist.

The capital is three million of francs.

The number of workmen to become sharers in the profits is 238, of which 26 are employees and 216 workmen, divided among six shops. The average of the annual salaries on which the participation is to be based is 2,200 francs.

In establishing participation the master has calculated that he can assess 1.5 per cent. on his profits, which will permit him to distribute among the sharers, in ordinary years, about 10 per cent. on their wages.

The manner of writing out the division of this amount would not appear to be complicated, but all that would be required would be to devote, on the books for general working, a particular column to each shop.

On the debit side will be entered the workman's pay, the raw material and all other expenses to be specified.

The credit side will comprise the proceeds of the business, that is to say, the amount charged to the customers, also reduced to fractions corresponding to the amount of the workshops that have contributed to the work done. The order book and the sales book will be divided in the same way, noting the same details, and at the end of the month the accountant will transfer them in the same way to the general account book.

The difference between the debit and credit of each shop constitutes the rough profit, from which will be deducted the amount for general expenses, which, we will suppose to be, 10 per cent. of the amount of proceeds and the interest of the capital at 5 per cent., or a total of 15 per cent., of which each branch will bear a part in proportion to the proceeds of the shop. It is on a net profit thus obtained that the master will assess the share of 15 per cent. to be divided among the staff.

From a feeling of justice, it is intended that the result of this profit-sharing for the past year, at all events, shall be to give each participant, no matter to which branch of the factory he may belong, an amount equal and proportioned to his salary. Thus the results are very different in the different bands of participants. Thus workshop A, in which are 82 workmen, has produced a net profit of 60,000 francs, whilst workshop B, with 55 workmen, has given 187,500 francs. In order to balance the shares the master must therefore find a different basis of division for each shop. The calculation may be made as follows:—

The 15 per cent. the master has decided to deduct from his profits to be divided among those interested we will call *general amount of assessment*, and special amounts of *workshop assessment*, the amount to be deducted from the net profits of each branch, give the participants an equal share in the 10 per cent. of the wages. This amount, which at the beginning is determined once for all, and after the first inventory is considered as normal, will remain the same for all succeeding years. Thus, for the workman in workshop A, the amount to be divided will be 30 per cent. of the profits to be realized in that shop; for workshop B, it will be 6.45 per cent., and so on, each shop getting an amount to be divided in accordance with the profits to be realized and the number of men in the shop. As regards the employees who are engaged in no particular branch of work, but who assist in the general business of the establishment, their amount of profits would be calculated on the sum total of net profits. The amounts to be shared among all the different bands of workmen will be the 15 per cent. the master decided to divide.

## Specimen of division of profits and profit-sharing by workshops :—

WORKSHOPS.	Division of capital by workshops.	Business fund.	Rough profits.	General expenses 10 p. c. of the business fund interest at 5 p. c. on capital.	Net profits.	Number of shares.	Salary to amount of \$440 to each sharer.	Profit-sharing to the amount of 10 p. c. of the salaries.	Amount to be divided of the net profits (6th column).	
1	2	3	4	5	6	7	8	9	10	
	\$	\$	\$	\$	\$	5	\$	5		
Workshop A..	160,000	160,000	36,000	24,000	12,000	82	36,080	3,608	30	p. c. on \$12,000
— B..	150,000	150,000	60,000	22,500	37,500	55	24,200	2,420	6,45	37,500
— C..	30,000	30,000	8,000	4,500	3,500	18	7,900	792	22,68	3,500
— D..	60,000	60,000	14,000	9,000	5,000	35	15,400	1,540	30,80	5,000
— E..	16,000	16,000	6,000	2,400	3,600	20	8,300	880	24,45	3,600
— F..	180,000	180,000	36,000	27,600	8,400	6	2,640	264	3,14	8,400
Offices.....						22	9,680	968	1,38	70,000
Average totals....	600,000	600,000	160,000	90,000	70,000	238	104,720	10,472	15	p. c. on \$70,000

These results, which were equal for all in the beginning, will be modified as years go by; they will be higher for some and lower for others, according to the state of business, and the zeal and assiduity of the participants. The important point is that we all start alike from the beginning and from an equal footing, and it depends on themselves to thereafter gain higher ground, or, at least, maintain their rank.

The system of profit-sharing by workshops, offers a wide field for discussion between the partisans of participation and those who uphold bonuses and gratuities.

The admittance of the workmen to share in the profits, creates a unity of interests between intelligence, capital and labor; the bonus system is, on the contrary, a system of individualism, which isolates those three elements, one from the other. But participation including so large a number of persons, may, in certain cases, be open to the objection of not really stimulating the ardor of the workmen. Allotting by workshops answers to these objections. It offers the advantages of a mixed system, free both from egotism and illusion.

## SUGGESTED RESOLUTION.

The International Congress is of opinion :

1st. That in establishing profit-sharing, it is essential that by some means, if necessary from the general expenses, an appropriation should be made to supply subsidies for cases of sickness or accident.

2nd. That in establishments employing a larger number of workmen, and in which different articles are manufactured, which might be considered as forming distinct and separate enterprises, it may be an advantage to interest the workman, not only in the general profits, but in the profits of the branch of work he is engaged in.

### THIRD QUESTION.

*May not participation too narrowly restricted to the supplementary profit, which in each workshop may result in exceptional economies of time, material or fire, be apt to become confounded with bonuses, and over-salaries paid from the general expenses? Has not this latter system the disadvantage in certain cases of leading to the over-driving of the workman?*

REPORTER: MONS. ABEL DAVAUD.

(Member of the Syndicate of Accountants and of the Committees of admission to the Exhibition of Social Economy).

We can scarcely understand the possibility of participation by workshops in large establishments with their risks and industrial requirements. Our opinion in principle, and under reserve, as to the examination of the resolution proposed by the reporter of the second question, is that the profits restricted to those produced by the workshops, office or other branch are contingent in their nature, profitable or not, according to the participant's occupation, according as he is occupied at a work which is productive or otherwise, and above all, if the work is paid for from the amount of general expenses, which is always averse to disbursement.

How can accountants, walking clerks, have a part in the participation, they who are not producers of goods to be sold at a profit? Thus understood, workmen working by the piece can alone be the real participants.

Participation must therefore not be inaugurated by means of any system which shall tend to encourage individual interests instead of that larger union of men and things which is the very essence of participation. In a general way, every system of industry of our day requires two principal and essential agencies, without which no production is possible—that is to say, Capital and Labor; and the same in the division of profits, satisfaction must be given these two indispensable factors.

1st. Labor produces, represented by the wages received, which are equivalent to a capital invested in the enterprise, and in that right receives a dividend in proportion to its importance.

2nd. Capital for what it is, receiving its share for the support it affords labor becomes by right first sharer. We now pass to the second part of our particular programme, regretting that the limits allowed us in discussing this question prevent us from developing our scheme for a practical system of participation.

In the convention of the learned societies which took place a few years ago, the subject of participation came under discussion and met with opposition under the pretext that associating workmen in the master's profits led to the interference of the workmen in the business of the establishment, to avoid which a manner of working was proposed, and much lauded, which was to give profit to both parties whilst avoiding any imprudent compromise.

The means proposed was *Labor premiums and extra Salaries*.

This is what this system of work, which is offered as an effective means of participation, leaving all free, consists in: A master has a large order to fill for a certain date and offers exceptional conditions to his workmen, saying: "I pay you 10 francs the piece; I will give you 12 francs for the same quantity, on condition that you do 150 pieces in the time you generally take to do 100."

The proposal is a tempting one to energetic men earning small wages. They set to work. Some few among them succeed in accomplishing the task, but it is well it does not last long. The strain comes, the strongest alone resist it, and even there it is thanks to the stimulant procured at the wine-sellers; the others, the weaker ones, are soon foundered, and the druggist receives the surplus of the wages earned in the struggle to accomplish a work beyond their physical strength.

It is another matter when the extra salary is given, not for overwork, but as an encouragement to save the raw material, fire and use of tools, it is in this sense it becomes a real benefit to both workmen and master. Railway mechanics and engineers in factories are generally given an interest in saving grease and firewood.

But how can this system of work be called participation *par excellence*? What solidarity is there in this mode? In what manner are the men and their master associates? Moreover, this custom of paying extra wages for extra work, which was cited at the convention of the learned societies as being in general usage in another country, is really only in use in a certain number of forges and manufactories. Nevertheless, in Paris, as elsewhere, the system of extra wages is applied in an accidental way. Night work, overtime given when the inventory is taken, or work done at irregular times, has been customary, and always will be done; but it has never occurred to either workmen or masters to call the over-wages thus earned, participation in the profits.

#### SUGGESTED RESOLUTIONS.

The International Congress is of opinion :

That in a general way profit-sharing is a means of remuneration much to be preferred to any other system of awarding supplementary earnings.

That the system of bonuses, except for workshops, where they are given for saving in raw material or fire, may lead to the over-driving of the workman, and that, in any case, considered in its relation to Capital and Labor, it can never possess the moral influence of participation.

#### FOURTH QUESTION.

*When stipulated participation, whether united or not to the business profits proper, leads to the fixing of a determined amount, does it not even, when the master's authority is beyond dispute, offer the workman the guarantee of a controlling influence on the accounts by means of an expert accountant.*

*Thus organized, does not stipulated participation offer the advantage of obliging the business-man himself to keep a regular system of accounts?*

*Is it not adapted to facilitate the transferrance of the establishment into the hands of the staff, by preparing it for transformation into a co-operative association of production?*

*Is not this transformation still better prepared for when the workman, having become shareholders, share in the losses, if there be any, as well as in the profits.*

REPORTER : MONS. GOFFINON (ED.).

(Former Contractor for Public Works, one of the founders, and Vice-President of the Society for Profit-sharing, Member of the Committees for admission of the group of social Economy).

GENTLEMEN,—This is one of the most important questions before the Congress; the restricted limits of this report would be altogether insufficient were the subject to be treated with the breadth it requires.

During the extra parliamentary enquiry into labor societies of 1883, by the Minister of the Interior, a great number of witnesses were heard, a number of whom criticised the system of participation. Among other observations of a like nature was one relating to the exclusive right reserved to themselves by the heads of a house, whether industrial or commercial, or by the director of an establishment, to take stock whenever they see fit, without allowing the participants or the working partners in coöperative establishments to intervene in a matter so important as regards the shares to be divided.

All these depositions taken at that enquiry are consigned to the first and second volume which deserves to be consulted. The last sitting of the first session of the Commission of Enquiry took place on June 16th, 1883, and it was only on January 16th, 1885, that it met again to complete its labors.

In his speech on January 19th, 1885, Mons. Waldeck-Rousseau, Minister of the Interior, drew special attention to the results, as shown by the enquiry, of participa-

tion in the profits by a large number of establishments of various industries, in particular, in the house of Leclair, where this system was first practically established and where it has been persevered in.

The supplementary report of the enquiry, forms a third volume, printed by the firm of Chaix & Co., and is to be found in their library, 20 Bergère street. Any one desiring to become acquainted with the subject should read this volume.

Mons. Charles Robert, at the session on the 21st January, treated exhaustively the subject of stipulated participation from a legal point of view. His deposition contains no less than 32 pages, large in-folio, giving in conclusion a proposition in law, which must do away with any doubt on the subject of participation and co-operative associations for production as regards interference or control over the accounts.

From this deposition, were taken all the appraisements produced at the enquiry, and in certain different publications, and according to which participation would be a simple act of generosity, and not a contract curtailing rights and obligations.

It refers to legal judgments, in which the matter has been differently interpreted, and declares that if the master of an establishment was, in the first instance, moved by sentiment of generosity in forming the contract, the contract none the less creates positive rights for the participants who, not being responsible for losses, cannot be compared to shareholders in an anonymous or in a limited partnership.

And the witness concludes with these words to the Commission of Enquiry:

"I believe, gentlemen, that I may, without exaggeration, assert that on the solution of this question, depends wholly the future participation in profits of workmen and employees. In order that participation may be established and spread, it is a necessity that the master of an establishment, or the director of a company, be not exposed, as a consequence of the participation granted by him, to the possibility of a demand from the employees or workmen to interfere in the accounts.

The right to examine the accounts by an expert-accountant, as is done in the establishment of Fox, Head & Co., at Middlesborough (England), and by Messrs. Barbas, Tassart & Balas, contractors for Public Works at Paris, and by the firm of Thuillier Bros., appears to give unlimited satisfaction to the participants or co-operatives, and also a sense of security to the proprietor or director of an establishment as regards a possible demand for interference, and as a consequence an attack on the master's authority. Is not this control of accounts to be preferred to the chance of other troubles, of the dangers we have noted?"

In answer to this first question of the programme, let us say at once that any industry, large or small, in which is not kept a regular system of accounts, greatly lessens its chances of success, book-keeping being the fundamental basis on which all turns. None of the financial part of any business, the general expense, the amount of returns, its stock-taking at the end of the commercial term, can be kept going regularly without a good system of accounts. Without such a system the business is given over to chance, to the unforeseen. It is a ship on a long voyage without a compass.

In a system of well-kept books general expenses are charged only as a remnant of the accounts. The first allows the chief to understand his situation from day to day; the second gives only an approximate idea, which is always deceptive.

Any firm intending to establish participation among its staff must, first begin by organizing a complete and regular system of accounts, if it has not one already; otherwise, participation must not be thought of—it is impracticable.

It has been shown by the firm of Barbas, Tassart & Balas, whose accounts have been inspected by an expert-accountant since 1884—about five inventories—that this inspection offers no inconveniences, and, moreover, was not asked for by the staff; on the contrary, when first proposed to the staff it was refused, they declaring that their confidence in their master was in no wise diminished. It was found necessary, in order to make them accept the innovation, to prove to them that the safety of the establishment required it, which was true.

There is, therefore, safety only in a regular system of accounts, and in having it controlled by an expert-accountant.

The answer to the second question is very simple: "Thus organized, does not stipulated participation afford the advantage of obliging the business man himself to keep a regular system of accounts? Is it not adapted to facilitate the transference of the establishment into the hands of the staff, by preparing it for transformation into a co-operative association of production?"

We have already said that participation should not be thought of, and still less co-operation, unless a regular system of accounts be kept.

Had the regular organization of work no other merit than this it would still have done good service to our industries.

As regards the passing of a business into the hands of another, the difficulties are already too well known to our heads of industries, and these difficulties continue, and will still continue to increase.

Facility of transport, and of means of communication, has greatly increased competition in our industries, a competition that is both national and international, and that shows no signs of abating, but rather the contrary.

Capitalists are not scarce in France, but our manufacturers, to whom credit is more or less a matter of necessity, experience at the outset, some difficulty in finding lenders. Then, if the desired loan is effected, and the borrowers chance to have no particular security to offer, their account for general expenses is largely increased by reason of the amount of interest they are obliged to pay. This entails a proportionate rise in the price of the goods they have to offer for sale, and gives them but a poor chance of success in their struggle with competition. But this is not the greatest difficulty they have to contend with; that lies in the impossibility of securing permanent intellectual and manual help at regular normal wages, such as would enable the establishment to maintain a regular rate of production, and realizing more or less profit. This is the problem to be solved, one which most intimidates the sons of manufacturers destined to succeed in their father's business, and they naturally prefer any other career than that indicated to them. And so we see fewer and fewer cases of sons succeeding their fathers, the more especially if the latter have acquired wealth.

Where, outside the staff employed in his house, can a manufacturer who is of an age to retire from business seek a successor? Profit-sharing affords stability, and having once conferred this great benefaction on his workmen, a careful master should see that they are taught their business technically, and above all given an opportunity to acquire that knowledge of management so requisite in a large business.

His life will thus be passed amid capable fellow-laborers, whom he is preparing to succeed him, and one of the greatest sources of enjoyment to an elderly person is to witness the prosperity of the business he has founded, and to have secured the happiness of those who have worked there. The Messrs. Leclair are notable examples of this kind of success in their undertakings. Messrs. Laroche-Joubert and Godin in their manufactories, and Mr. Boucicault in commerce, when he organized profit-sharing in the Bon Marché.

These three examples are a sufficient answer to the second question.

The third question is put in this way:

"Is not this transformation still better prepared for when the workmen, having become shareholders, share in the losses, if there be any, as well as in the profits?"

In the four establishments above mentioned, the participants are perforce proprietors of part of the capital. They thus share proportionately in the losses, which is always the best way to arouse their interest in the work.

In our answers to the Commission of Enquiry we have already stated that we consider profit-sharing as a necessary practical education in business economy, paving the way to co-operative production with every chance of success. The four firms above mentioned are cases in point, particularly the Maison Leclair. In concluding, we regret to have not one single example to offer of the transference of an agricultural business by means of profit-sharing, as we have been enabled to do in enterprise, manufacture and commerce.

In the profit-sharing pavillion on the Esplanade des Invalides (Exhibition of Social Economy) contains but one agricultural establishment, that of Mr. Bigon, at



Theneuille, in the Allier, remarkable alike for its organization and its continued success. We may therefore hope that his example will serve as a model, a study, for other agriculturists, and that at the next exhibition this industry, the mother of all others, will also have advanced with the march of progress.

Whence arises such poverty of organization of labor and profit-sharing in agriculture? One of the committee of the society of profit-sharing, Mr. Cazeneuve, an agricultural proprietor, reporter on the question, has every means of answering. A pamphlet can be procured from the guardian of the pavillion of the Society which treats of profit-sharing in farming. One of its leading articles relates to the subject of this report. The reason is, that few agriculturists have any system of accounts, and those that have, have a very incomplete and defective one. We can only repeat that under these circumstances profit-sharing is utterly impossible. Agricultural bookkeeping should therefore form one subject of our deliberations. An appeal has been made to noted men, and a number of models of a system of agricultural bookkeeping have been sent to the pavillion of profit-sharing. The system of Mons. Vieville is in particular worthy of the attention of all agriculturists.

#### SUGGESTED RESOLUTION.

The International Congress is of opinion that :

1st. That the control of accounts by an expert accountant named by the participants every year in General Assembly for the ensuing year gives the participants a sense of security equal to that of the head of the establishment.

2nd. That profit-sharing can be adopted only when a complete system of accounts is regularly kept.

3rd. That the organization of labor with profit-sharing should constitute an element of professional and economic education for the entire staff, who, by this means, will be prepared to succeed the master, either under the form of a simple limited partnership, or as a co-operative productive association.

4. That if the participant be admitted to share in the capital he becomes thereby a real partner, sharing in the losses as well as in the profits, which is still better adapted to prepare him for that real co-operation in which all shareholders are workmen and employees as well.

#### FIFTH QUESTION.

*In order to strengthen the guarantees offered the sharers in stipulated profit-sharing, would it be advisable to establish certain rules for the inventory, particularly as regards the wear and tear of goods, and the deduction made by the chief, previous to any division of amounts for reserve and management?*

REPORTER: MR. PAUL MOUTIER.

(Contractor of Public Works, member of the committees of admission to the Group of Social Economy.)

The principal of profit-sharing by the staff, engaged in a certain business being adopted, it becomes a matter of necessity for its management to be perfectly honest; it is the sole and only means of obtaining those beneficial results which are to be expected from the union of productive forces.

As regards a system of accounts, it is useless to conceal the fact that the most delicate points to be calculated, are those concerning the chief's own emoluments, the wear of material and the redeeming of capital; whence it becomes advisable to discover some basis on which this calculation may be grounded.

Stipulated and statutory profit-sharing exist only where the amount to be divided among the sharers is definite. Other points likely to effect the annual results should also be previously settled, so that all charges on the business being known, no mistrust is likely to be felt by those interested and having perfect confidence in each other, they can make common cause in pushing the work forward to the extent of its capacity.

In large industries participants can have no cause for apprehension; these industries are regularly constituted and their rules stipulate the amount of salary to be paid managers, directors and engineers, as also the yearly amount of sinking fund. The advantages granted the participating staff are also specified in certain articles, and the conditions clearly given. The regular system of book-keeping is also warranty for the fulfilment of the contract, which cannot be infringed without entailing serious responsibilities.

In a private enterprise, where the chief himself assumes all management, the matter bears a different aspect. In fact, if the chief wish to make a truly equitable division he is forced to proceed as though there existed a deed of agreement between himself and his workmen. He is obliged to consider his own emoluments, the stock, material, cash and capital. This capital would give interest at a rate calculated at from 5 to 6 per cent. No serious difficulty would be experienced in settling the *amortissement*, which will vary between 5 and 10 per cent., according to the importance of the business. Then comes the amount to be assessed before any division is made for expenses of management. How are these expenses to be calculated?

That the chief's emoluments are to be affected by the fluctuations of good and bad years is not to be thought of for a moment; it therefore becomes necessary to seek some invariable basis on which to found them. The share to be given the owner of the capital seems to be clearly indicated; it is generally based on the importance of the business done; on account of business risks, we have already calculated his interest at a fairly remunerative rate, and therefore it seems but just that the chief should receive as salary a sum of only 3 to 5 per cent. on the capital he has invested, which amount, being about what he would require for his daily needs, may be compared to the workmen's wages.

Add to which, that a master willing to reduce his monthly assessments finds in the increased amount of profits to be divided at the end of the year, a full remuneration for his services as director.

It may be objected that as certain industries require but a small amount of capital, the results of the proposed system would be that the chief's remuneration would no longer be proportionate to the services rendered by his administrative mind and his experience. Therefore in the scheme of profit-sharing which I myself have chosen, I have not omitted to calculate in the owner's share the valuation of the capital, which I have found to be a simple means of calculating the intellectual value of him whose personal influence is a direct factor in the success of the enterprise.

It has often been stated that profit-sharing is a necessary and preliminary stage to productive co-operation, and the correctness of the assertion is proved when a system of accounts is being prepared in an establishment by which to introduce profit-sharing; the scheme of book-keeping is necessarily that employed in a real association.

Finally, it is essential that from the very starting of a business each factor should be recognised and particularized, for is not the most perfect contract that in which all difficulties have been foreseen, and nothing remains but to overcome them without discussion. We are led by these considerations to the following conclusions:

#### SUGGESTED RESOLUTION.

That the International Congress is of opinion that, when practicable, and as far as possible, in order to strengthen the guarantees offered to participants in stipulated profit-sharing, certain rules in regard to inventions should be introduced.

#### SIXTH QUESTION.

*Should the division of profits be made at so much in the franc, of amount of salary or wages without distinction? Or, on the contrary, should the division be made in accordance with the position held or with length of service?*

## REPORTER : MR. TULEU.

(Former Pupil of the Polytechnic School, Type Founder and Member of the Committees of Admission to the Group of Social Economy.)

The members of a co-operative association may be divided into two classes:

The first includes employees and workmen whose duties and work are always the same, and are paid for by allowances or wages so invariable as to be called fixed.

The other is composed of the foremen or chiefs of the service, whose responsibility is of more or less importance.

It may be said that in both classes the services are gauged by the amount received as salary or allowance, and in that case it appears just and right that the division should be made at so much in the franc of the wages and allowances, without distinction.

And this division would be equitable were it not that besides the services remunerated by regular wages or allowances, there are others of a different character.

Let us examine the first class, and see what is the influence of good workmen and employees on the general profits, apart from any idea of participation. It is an indisputable fact that a good workman or employee who wastes no time at his work reduces to a certain extent the general expenses and increases the amount of profits. Consequently, a workman assiduous at his work, by that mere fact increases the profits of the business. It seems just, therefore, that a certain amount of the profits should be awarded to diligence backed by length of service.

Diligent workmen co-operating together in a common effort to facilitate the division of labor among the men in the workshop, and work is thus accomplished without over-haste or loss of time. This guarantees superior workmanship, from which follow higher prices and a consequent increase of profits, part of which will be awarded the diligence of the workman.

Finally, a diligent workman becomes a co-laborer attached to the firm by which he is employed, his devotedness increases with years, and is apparent when times are hard and difficulties occur. The co-operation is so real that masters make use of every means to secure the stability of their staff.

One of the best means of attaining this end is to devote a part of the profits to be divided according to length or seniority of service.

But as to the amount of profits to be so divided, no rule can be established. The master is the best judge. In some establishments the amount of profits to be shared is divided, half to wages and half to the number of home work.

Passing thence to the heads of departments, we see that their influence on the production of profits is more direct and important. An establishment in which the staff is all that could be desired, but which is imperfectly governed, would experience great difficulties. But on the other side, establishments are often seen to prosper with a mediocre staff, thanks to its superior management. It is, therefore, directly to the master's interest to give the heads of departments, his nearest co-laborers, a larger share, in that this share should be proportionate, not so much to the amount of their pay as to their personal endeavors and their influence on the general economy of the business. This influence is apparent in the good management of the commercial or manufacturing part of the business. The number of hours work has nothing to do with it. It would indeed be a difficult matter to calculate, as the intellectual or brain work of the heads of a business is often continued during his leisure hours, and thus beyond the time he spends in the place of business.

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 SUGGESTED RESOLUTIONS.

The International Congress believes that it may be right and useful in the division of profits to classify the shares either in accordance with their rank in the establishment, such as the principal employees, heads of departments and foremen, or according to length or seniority of service.

## SEVENTH QUESTION.

*Is it to be preferred that the amount of profits to be divided, either whole or in part, should, by some means, be created a saving for the future benefit of the participants, the payment being made in specie?*

II. *If the answer be in the affirmative, must life rents be abolished in order to arrange for the creation of a patrimony for the participant's family, as has been done by M. DeCourcy, by means of capitalization at compound interest of the individual books, or by means of insurance?*

III. *Is there sufficient cause to demand of the Legislature the establishment of a public bank in which may be placed the collective savings arising from participation, coöperation, subsidies from masters, and syndical taxes and other sources?*

REPORTER: MR. ALBERT TROMBERT.

(Sub-chief of the publishing office of the Chaix Printing Establishment,  
Secretary of the Society for the Study of Profit-sharing.)

## I.

The first argument to be brought forward in favor of a scheme of saving, destined to assure the workmen's future, is the need there is to lessen the workman's anxiety for that future. As profit-sharing is not supplementary salary, it would seem wise to devote the surplus amount thus given to providing for the future. We readily admit that the shares of divided profits paid in cash are, in general, usefully employed in providing real, and sometimes urgent, requirements; but, are not these needs likely to be still more urgent when the day comes that the workman's strength will leave him and he is unable to earn wages? It has been answered in objection that the workman must be left to provide for his own future; that having once awakened his zeal and diligence by the promise of a share in the profits, he must receive that share in cash, and not be made to wait a more or less extended length of time; that any other proceeding subjects him to a sort of guardianship derogatory to his dignity. This objection appears to us to be purely theoretic when a man has but restricted means—very frequently scarcely sufficient for the daily necessaries of life. A vast amount of moral courage is required to devote to the Savings Bank that money on which there are so many pressing and instant demands. In such circumstances one has to raise one's mind above such secondary considerations, and see but the end to be attained—security for the old age of the workman or employee worn out by labor. Let the owner of a book in the General Insurance Company, or a pensioner in the DeBerny foundry be asked whether his pride is at all wounded when in his old age he enters into the possession of that provident fund that saves, or helps to save him from want.

Therefore, when a workman's share of the profits is paid him in cash, an opportunity is lost—by means of a remuneration which does not affect his wages—of providing by a saving fund for the future. On the other hand, an element is introduced into his present budget, variable in its nature, and of which he will keenly feel the privation when a bad year occurs, and there are no profits to be divided. As profits are subject to the fluctuations of business, the results of profit-sharing cannot be foreseen with any certainty, nor are they without danger noted beforehand for necessary requirements. An accumulation of them, on the contrary, ensures that sacred provision for old age which is the dream of every good workman, and to attain which, it will readily be understood, he is willing to deny himself some present enjoyment. We must also take into account the influence cash payments, if extensively practised, would have on the rate of wages.

In reference to this, Mr. de Courcy says:

“If possession of a share in the profits were given immediately and continued from year to year, profit-sharing would become a mere supplementary salary, and as a consequence would re-act on the rate of wages with a tendency to lower them.

Capital being spurred on by trade competition would be led to diminish the fixed remuneration of handiwork. Were it to resist the influence labor itself, attracted by profit-sharing, would offer for itself for rebatement (1)." Mr. de Courcy's far-reaching consideration has a very serious bearing, for profit-sharing would lose all value were it to cause a reduction in wages.

From whatever point of view we look at the subject, the most profitable proceeding for the workman seems to be to devote his profits to a provident reserve fund. On the other hand, the master finds in this system a warrant for the stability of his staff, and a provision for his workmen worn out in his employment or by old age.

## II.

In our opinion, the formation of a patrimony is much to be preferred to a life-rent; it is of a higher rank of usefulness and of morality. In fact, how many workmen and employees are afflicted with infirmities incapacitating them from work, and how many die before they have reached the age to retire. And how few are they who, having attained the enjoyment of a pension, have the possession of it for any time worth mentioning! A pension or a right to a pension ends with life; the interest borne by the patrimony is never ending. If the person entitled to it becomes prematurely unfit for work, he has the immediate enjoyment of his share in the provident fund; suppose he dies before old age comes on, he has the comfort of leaving some help from his savings to those he leaves behind him. When profit-sharing was first started in the General Insurance Company the employees were left their choice of shares for capital or a life rent; and more than five-sixths of the number choose the capital. Mr. de Courcy says: "We see all employees who are heads of families chose the capital in preference to the life-rent." And the workmen are as ready as the employees to make this choice. Mr. Piat affirms it in regard to his foundry, Mr. Chaix in regard to his printers, and Mr. Goffinon in regard to his roofers.

Mr. de Courcy says again: "Promise a young man that by remaining twenty-five or thirty years in the service of the same company he will in his old age be granted a retiring pension, and he will feel very little gratitude for such a distantly prospective good, which will rather discourage him. Show him his book, in which is entered his first savings, which it depends entirely on himself to discontinue or to increase, and you arouse in him the feelings of a capitalist and of a conservative. The attachment of a small employee for his bank book may in a way be compared to the peasant's love for the few feet of ground he claims as his own" (2).

The prospect of leaving a legacy to his family may have a most beneficial influence on the workman. It is calculated to silence the promptings of envy, to put him on his guard against specious theories, and to bind his wishes to things that are serious and stable. But besides these moral considerations there is an argument in favor of patrimony that interests the master himself; it is the danger that may arise from an opposite system. And indeed any promise for retiring pre-supposes a warranty, which may be mathematically figured out into considerable figures and lay heavy charges on the future. Individual accounts have the advantage, on the contrary, of giving an exact account of the real amount of the provident fund belonging to the staff.

The establishments which have in a greater or lesser degree disposed of the profits to be shared in the manner approved of by Mr. de Courcy, may be divided into three classes. In the first, the share of the profits is capitalized on individual books, to be eventually paid the workman either at the end of the stipulated period, or age, or at the end of a certain definite length of service. Others keep possession in the fund of the amount, and pay the owner the interest alone, the capital being paid his family only at his death. Finally, there are firms who have adopted a combination of different systems, and believe themselves justified in giving the workman a cash payment of a fraction of the profits allotted him. Their motives for this

1. Institution of a Provident Fund for Employees and Workmen, p. 239.

2. The Institution of Provident Funds for Salaried Men, Employees and Workmen, p. 243

course of action have been defined in a report presented in 1884 by Mr. Chaix to Congress of the French Association for the Advancement of Science.

"If the master," said Mr. Chaix, "had only to deal with employees, who understand more clearly the advantages of accumulated savings, and who are naturally more stable, he might retain the entire amount to be divided; but workmen who do not, in general, take thought to the future, would not believe in the profit-sharing if they did not every year touch at least a portion of the profits. They would feel persuaded that in keeping their share under the pretence of saving it for them, they were being bound to the establishment; and instead of appreciating the benefits of profit-sharing they would be filled with distrust of it. It is therefore my belief that we must make up our minds ourselves to giving them a certain amount in cash, advising them at the same time to put it by, and affording them the means, as is done in our establishment, of investing it."

We do not think it will be going beyond the bounds of this question, to give the sum to which in some houses only the Provident Fund arising from capitalized profit-sharing amounts. On the 31st December, 1888, the amount of division was \$1,806,222 to the General Insurance Company; \$28,000 among the staff in the calico factory of Mons. Besselièvre of Maromme; \$319,101 among the staff of the Bon Marché; of \$487,790 in the Union Assurance Company; of \$350,000 in Messrs. Schaeffer & Co.'s establishment at Pfaltz; of \$180,699 in the Chaix printing establishment; of \$22,100 among the staff of Mr. Gounouilhou, Printer, in Bordeaux; of \$10,197 among the staff of Lefranc & Co.'s ink factory at Paris; of \$49,904 in the Pernod Distillery at Pontarlier, etc. It may be easily imagined the benefits these large allocations have spread among the staff, to what affection and fidelity they have given birth, and to how many families they have given comfort.

### III.

On December 16th, 1884, Mr. de Courcey and the Board of Management of the Society for the Study of Profit-sharing made a demand for the establishing of a public bank for deposits. In a letter then addressed to the Minister of the Interior they gave in full, the arguments in favor of such an institution. (1.) They would have the profits distinct from the business assets of the establishments to protect them from the risks attendant on every industry. The idea has been taken up; the extra parliamentary Commission of Labor Associations has examined and taken it into consideration, whilst at the present time a law is before the Parliament for the establishment of a "General Industrial Agricultural and Commercial Provident Fund." (2.) Private provident funds would still exist and manage their own business; but they would be secure against all risks. The State alone, from this point of view, seems to offer the required warranty, especially in regard to the large sums now formed by the accumulated savings. The Deposit Fund would give workmen a feeling of security and reliance in provident institutions, and masters themselves welcome it as a relief from an irksome responsibility.

#### SUGGESTED RESOLUTION.

The International Congress is of opinion that:

1st. It is advisable to devote as large a portion as possible of the profits awarded the staff.

2nd. That capitalization on individual books, forming an inheritance transmissible to the family, is preferable to an annuity.

3rd. That the establishment of a public bank of deposit for collective savings would be calculated to inspire confidence and a feeling of security to interested parties, and is desirable as regards both master and workmen.

#### EIGHTH QUESTION.

*Is not collective profit-sharing, which is intended, by means of a common undivided fund, to provide an aid in the general interest, preferable in certain industrial centres to any gift made separately to the individual?*

(1.) See Bulletin of profit-sharing Vol. VI, p. 256.

(2.) See Volume III of the Extra Parliamentary enquiry into Labor Associations.

## REPORTER: MR. STEINHEIL.

(Former Member of the National Assembly, Manufacturer at Rothan, Alsace.)

Before entering into the question, I would first ask this: It being admitted that the amount of profits allotted workmen is not sufficiently large to form both a fund for the general interest and to give each workman his share in the profits, must collective profit-sharing be adopted, or must it be done away with, or individual profit-sharing be adopted?

To anyone objecting that the workman's share must be raised to meet both cases, I would bring to mind that profits of such importance are hard to secure and still more difficult to realize.

They are difficult to secure, for though I have been so fortunate as to meet with hearty coöperation among some of our associates, I have likewise met with many very ill-disposed to share with others, profits which commercial law gives unreservedly to themselves.

I may add, that in most cases, profits to the workmen in any very considerable proportion are not possible to realize.

This is specially the case when capital plays a predominate part, and the workman a minor one, above all, when profit and loss depend upon the fluctuations of the market, which are often excessive. Moreover, it is evident that the manufacturer who alone has to bear the loss has a right to, by far, a larger share in the profits than the workman who only shares in the profits. We may also add that the manufacturer in giving his workmen a very large share in the profits would experience great difficulty in competing with other manufacturers, who, by keeping all their profits to themselves, increase both their capital and their business importance.

But in the many cases in which the workman's profits are necessarily small, speaking from my long personal experience, I maintain that collective sharing is to be given the preference. It admits of establishing, maintaining and improving the admirable work of mutual aid, to the direction of which masters and workmen giving the light of their individual experience, procure medical attendance and medicine in case of sickness, and also money to partially supply the loss of their wages. It is an organization of the utmost value to the invalids of labor, procuring them a retiring pension, which places them beyond the reach of penury, and insures them the respect due the head of the family. And when the same organization of mutual aid includes widows, and when it procures for the member the capital required to purchase or build himself a house, and to advance his intellectual and moral progress by means of conferences and a popular library, I maintain that this manner of utilizing the common undivided fund of collective profits possesses superior advantages to individual profit-sharing.

The latter offers difficulties of organization which the larger number of manufacturers dare not attack, whilst collective profit-sharing is easily organized, and calculated to become better known and more widely extended. I admire the splendid results realized by the Leclairs, Godins and Boucicauts—but these are exceptions. I would be overjoyed if the humble evidence of a manufacturer, who, for forty-four years, has practised collective profit-sharing, should encourage some few of my *confrères* to follow in the same way.

## SUGGESTED RESOLUTION.

The International Congress is of opinion that:

In establishments where the division of profits would realize but a small share for each workman, and where the staff is stable, collective profit-sharing possessing the advantage of mutual services, aid and instruction, or for sums advanced to help to secure houses for the workmen, is, in principle, preferable to individual profits.

## NINTH QUESTION.

*In order that profit-sharing, instituted by a master, should in certain cases prepare the way to an Association of Productive Co-operation, should choice be made—in preference*

*to investments retained in their entirety as a provident fund—of an obligatory or free disposition of the profits in shares or interest bearing portions, destined later to transform the workmen into co-proprietors, or, it may be, into sole proprietors of the factory?*

REPORTER: MONS. VEYSSIER.

(Manager of the *Monitor of Labor Syndicates—Moniteur des Syndicats Ouvriers*)  
Member of the Committees of Admission to the Group of Social Economy.

The reign of strikes is over; it has been condemned by experience. Those even who most eagerly urged them on, and who are sincere, are now unanimous in admitting that the advantages gained by their means have not in any way been adequate to the cost of obtaining them. In point of fact, in nine cases out of ten the workmen having inconsiderately declared war, without any prepared plan of campaign, without arms and without ammunition, have been utterly routed, but not without giving some hard blows to their adversaries, so that both conquerors and conquered have come out of the struggle badly wounded and weakened. And while masters and workmen were at blows, while labor was suspended, orders for work were given to foreigners and, as a consequence, the public wealth was assailed.

Confronted by such fatal results, hostilities were for a time suspended; but peace was far from being signed; the least incentive would have sufficed to set fire to their passion, and the struggle become more fierce, more bitter and more murderous than ever. To prevent such a catastrophe some neutral ground had to be discovered whereupon to come to an understanding. Now, to please both master and workman on matters relating to labor is not easy of accomplishment.

Masters spurred on by competition will always have an inclination to secure at as low prices as possible the services for which workmen will always strive to get the highest price. The solution of the difficulty must therefore be sought on a line with the question of daily wages.

A certain number of workmen have tried to solve the problem by joining their means and their efforts, becoming their own masters and undertaking work on their own account. That, in my opinion, is the correct way to solve the difficulty; but unfortunately its application is not easy.

Not only do workmen lack money—that is the sinews of business, and procure it with difficulty, but they experience still more difficulty in securing a good able manager, capable of directing their enterprise. To be able to direct affairs one must have a knowledge of them, and to have a knowledge of them one must have studied them practically. But to become an able director of any business it does not suffice to be an able workman. A knowledge of the trade is no drawback, it is true, but other knowledge which is not to be acquired by practice, is also necessary. Besides which, a strict discipline, not always maintained, is an indispensable adjunct to associated workmen.

The want of recognition of this truth is the rock on which so many labor co-operations have foundered. For the workmen, then, the looked-for solution, with a few rare exceptions, remains a mere theory.

A number of masters have also tried to solve this problem in economy and establish good feeling between themselves and their workmen, and for this purpose they have given their workmen an interest in the profits. Labor is thus given an increased remuneration, without putting the enterprise itself to any risk, and their attempts have been crowned with success. The workmen see the improvement in their affairs, and the masters' sacrifice is repaid by an increase of devotedness and activity on the part of their staff. The bonds between master and men are thus drawn closer, and a current of sympathy established which gives a more regular movement to what has become a common enterprise.

From that time the workmen's attention was aroused; for the first time, perhaps, it has occurred to them that business has not always prospered, that where profits were hoped for, losses sometimes result, and that their share will be more or less great according to results. Then began their industrial education from a commercial



point of view. The master was no longer an enemy, but the one who assumes all the difficulties of the enterprise.

Such appreciation of the master's position would be more complete if, instead of simply sharing in the profits, the workman became a real partner. Profit-sharing would have been for him a primary preparation for productive co-operation, having initiated him into all the difficulties and contingencies attendant in any enterprise; fitting him for that future co-operation which must be the inevitable result of the extensive proportions industrial establishments now assume, and for which, when the proprietor has made his fortune, and wishes to retire, there are so few offers of purchase.

It may be objected that the profits to be divided run some risk when invested in the business from which they proceed. This is true, just as it is true that they run risks in any other investment, even in those reputed to be beyond all question, which yet swallow daily, the savings of the public. But the remedy is ready at hand, inasmuch that the workman is, in a way, forced to watch over the safety of the concern, and that his individual efforts will in nine times out of ten ensure its success.

I therefore come to the conclusion that the shares should by preference be invested in a sleeping partnership, in the industry or commercial business on which the workman's action is direct, rather than in institutions or values beyond the workman's range of sight.

#### SUGGESTED RESOLUTION.

The International Congress, without absolutely advising that preference be given to investments in the liabilities of business in which the workman is engaged, rather than to invest, a sleeping partnership, is of opinion that the former course, in spite of its risks, is a powerful means to prepare the staff, as was done by Leclair & Godin, for future productive co-operative association, in which may be founded later provident labor institutions.

#### TENTH QUESTION.

*If the profits are to be devoted to life insurance, should not the preference be given to mixed insurances?*

*— If the profits are intended to constitute a special retiring fund belonging to the establishment, and connected with a mutual aid society, or founded by one or more syndicates, in order to organize the fund, should not tariffs or taxation and rates of pensions be adopted, in conformity with tables of death rates and mathematical rules often overlooked or unknown?*

REPORTER : MONS. GUIEYSSE.

(Teacher in the Polytechnic School, Actuary in the Union Life Insurance Company, Général Councillor for Morbihan.)

The necessity of saving, which has been so generally acknowledged by the masses in this last half of the century, has led to the adoption of the most varied investments for such funds. The most simple form of investment and the one most readily adopted is the life-rent, as analogous to the retiring fund for Government employees and those of other large administrations, and what more naturally likely to encourage workers than the prospect of a provision for their old age. This is what gave rise to the National Retiring Fund for old age, established by the State, and to the simultaneous institution of mutual aid societies, a large number of which are not content merely to assist their numbers when ill or in want, but assure them besides retiring pensions at a certain age.

Is a life-rent the best investment for a workman or employee's savings? Is it not readily seen that the premature decease of the pensioner deprives his family of an income frequently of the utmost importance to them? At the utmost a reversion of a portion of the life-rent to the widow is but an insufficient mitigation of her misery; and if there be no widow, are there not frequently children or parents, or

other dependents on the pensioner? And what is a life-rent in reality, when it is made up of yearly payments, the proceeds of a voluntary economy or of amounts retained from the salary or allowances? It is instituting a capital employed entirely for annuities, if the capital be alienated, or it is utilized for its revenue alone, if the capital is reserved. This latter is the use to which it is put in retiring funds for old age, and it is a partial safe-guard of the families' interests. But when a life-rent represents a real capital, why is not the owner left the free use of it? Is he not the best judge of how to employ it when the time comes for him to enter into the employment of the fruits of his own economy?

There are two good reasons why the State may not, at the present time, adopt this method: First, the State has made, and still makes, an enormous sacrifice in granting life-rents, which are out of proportion to the amounts retained on the salaries, and it must be assumed that the material prosperity of its old employees, is guaranteed against any ill-use being made of the capital. Then, again, as the State has not preserved the amounts retained in any special fund, it lacks the means necessary to pay capital sums instead of rents. But what cannot be done by the State, or for similar reasons, by mutual aid societies, may be easily accomplished by private firms, or anonymous societies that practice profit-sharing.

And, in fact, the profits to be divided, looked at in any way we please, are the result of individual work, are personal property. And, except in rare cases, where the amount is employed exclusively to establish a retiring fund, the share to be divided is paid directly to the staff in variable proportions, or given them entire in cash, or capitalized on individual books; the amount entered in the book is not generally paid to the owners before the age for retiring, or it is paid to the family in case of decease, and sometimes with certain restrictions as to the use to be made of it. But the result of any of these ways of disposing of the amount is the formation of a disposable capital in lieu of a life-rent; it is liberty given the workman to use the fruits of his life's labor to what he believes to be the best advantage. It is, from a social point of view, creating a capital, a power, in opposition to a precarious income contingent on other sources—a weakness. Is this asserting that life-rents should be completely abolished? Not at all; there should be a just balance between the minimum rent needed to provide the necessities of life and a patrimony for the family (1); and individuals and mutual aid societies may easily make use of interest pertaining to the capital reserved for a retiring fund for old age.

Houses in which profit-sharing is practised, have, by creating a capital, raised the question to a higher level. It no longer relates merely to the more or less judicious use the interested party may make of his accumulated savings for the good of his family, but the family must be guaranteed against loss occasioned by the death of its head, material loss, which is much more deplorable when death strikes him in the full activity of his life than when it comes at the end of his career. Mr. Charles Robert has clearly shown that the real life of a man represents an actual capital, as was established by ancient barbaric codes. (2) In former times the price of blood was valued at variable rates, now it is the wrong done the family.

The only remedy is life insurance, for the repayment of capital by means of life-rents with reserved capital no more than pays back a sacrifice made, without in any way compensating for loss by death; but the development of this idea among workmen and its being understood by them has always met with great difficulty.

In 1866 Messrs Dollfus-Mieg & Co, to encourage their workmen, took out life insurance policies to the amount of \$200 francs each, payable at death, for thirty of their men, themselves assuming the payment of half the premium. Twelve years later not one new policy had been signed (3).

Since 1868 the State has established at very low rates, a life insurance fund; the maximum insurance was \$600. Medical examination was not exacted, but but the amount of insurance was not payable unless the policy had lasted two years.

(1) See *La Rente viagère et la patrimoine*, by Prosper de Lafitte. Review of Provident Institutions (March, 1889.)

(2) Conference of the Protestant Labor Society (18th January, 1880.)

(3) Decennial enquiry on the private Initiative Institutions of Alsace.

In spite of such exceptional advantages, in 1887 only 1,391 policies had been taken out, to the amount of \$541,335. There is another class of insurance belonging to this fund ; it is in favor of mutual aid societies, which can insure all their members for \$200 each without regard to age or health, by a collective policy renewable yearly. At the end of 1886, 79 members only on a total of over 6,000 then belonging to such societies, had taken advantage of the inducements offered, which was extremely fortunate for the State which experienced great losses through these insurances.

In England, which is *par excellence* the country of insurances, the Government has even, by means of the Post Office Savings Banks, established life insurances for workmen. From 1864 to 1871 only 5,940 policies had been issued, and since then the yearly average has been 425 policies. It appears to us that this indifference to insurance on the part of the workman must be the result of the matter having been badly presented to them. The majority of workmen when able to meet their daily demands are more occupied with the idea of providing for their old age than with what will happen to their family after their death. That eventuality seems so distant and the sacrifice to be made every year, so heavy. What is wanted by those from whom savings for the future are required, while the present needs are so hard to satisfy, is the possibility of that future being realized. One combination alone answers to this demand, it is mixed insurance, which is formed by insurance payable to the policy holder at a certain period settled in advance, or in case of death, to his heirs immediately after the expiration of the period agreed upon. Jean Dollfus was the first to understand the importance of this kind of insurance for workmen ; in 1881 with assistance of a few devoted and intelligent friends he founded the Mulhouse Workingmen's Insurance Company with a capital of \$6,000, soon raised to \$9,000 (1).

The object of this company was to induce workmen to take out mixed insurance policies of \$200 payable at 60 years of age as follows: To each \$200 policy issued to a workman paid for in yearly payments varying from \$2.45 at 25 years of age to \$6.50 at 45 years of age, was joined another similar policy paid by the company payable in one sole premium, but payable only if the premiums of the first policy were regularly paid and kept to their original destination. At the end of 1888, 163 policies were thus issued, of which 142 are still in existence; 11 have been bought out, 3 cancelled and 7 paid after death. (2)

If in spite of the noble efforts made by the founders, these policies have not been more numerous, it is because their direct effect is not yet appreciable.

But if the establishment of these insurances is slow ; firms in which profit-sharing is practised may stimulate it, as has been done by two insurance companies. One is *La Baloise* Company which issues policies for the *Mulhouse* Society ; it includes 120 employees holding policies of mixed insurance to nearly two and a half times the value of the salaries. The premiums are wholly payable by the Company for employees who have served at least five years ; if they live to the age of sixty they receive the amount of policy, if they die before reaching that age, the Society has a right to dispose of the amount according as the deceased policy holder has, or has not, left direct heirs or persons dependent on him ; if the amount is not thus claimed it is paid to the aid fund.

The other insurance company referred to, is the Union, which had long ago established the principle that a portion of the profits should be used in insurance by giving its employees in both its branches, Fire and Life, policies at half premium in different forms, besides the shares in the profits given them directly, and a right to the retiring fund which might be granted them. Since 1887 profit-sharing has been regulated by issuing individual books in which is entered the amount of profit-share, and the sum retained on salary, in the other way by payment of policies

(1.) See Statutes of Mulhouse Workingmen's Insurance Company, also models of insurance policies in Vol. IV of *Bulletin de la participation*, p. 93.

(2.) These results were given us by the Insurance Company called the Baloise. See enquiry of 1885 by Mons. Charles Robert, Vol. VII, *Bulletin de la participation*, p. 76. Of 163 policies issued, 40 proceed from the Pfastatt establishment of Mr. Lalance.

in mixed insurance, payable at 55 years of age, half the amount of premium only being payable by the holder of the policy, the other half being payable by the management. The amount of the policy is \$1,000 in the beginning, and may be raised to \$1,500 by successive amounts of \$100 each, whenever the employee is promoted or his salary raised.

The high rate of mixed insurance may also be an obstacle to its adoption; nevertheless when the revenue is variable such as that proceeding from profit-sharing, might not the sacrifice made, be a little larger in view of the important and immediate advantages this form of insurance guarantees both for the present and for the future? The average age is 30, the yearly premium is \$6 for an insurance of \$200, payable at 60 years of age, which is about \$0.50 to \$0.60 per month. There would also be means of combining, under various forms suitable to the different establishments in which they are used, mixed insurance with other provident funds, capitalization of amount of insurance or life rents.

As regards assurances in case of decease, life insurance companies alone can, at the present time, on account of the large business done by them, act as intermediaries, individuals or industrial companies and offer them absolute guarantees for investing their reserve. It is otherwise as regards life-rents, any provident society may, in this matter, constitute itself theoretically an insurance company; and it is not even a fiction; any mutual aid society is a society for insurance against illness, accidents, and want of work, &c.; the sole difference proceeds from prices attached to certain risks which are naturally inferior to those of an assurance company, but as regards the examination and the engagement entered into, the method is precisely the same. Whether these societies for mutual aid operate alone, or in groups according to their number, they must be possessed of a capital representing at the end of each year, the amounts of the life-rents to be paid their actual pensioners, or to those of their members who will eventually become such, that is *the reserve*; otherwise their promises and the engagements entered into are absolutely delusive. Those societies alone which pay over to the old age fund or individual books, the share allotted each member, are exempt from this care, but it is passed over to the old age fund, and in such case the pensions entered correspond to a tariff arranged in accordance with tables of death rates.

How can societies which promise life-rents of a determined value be alone relieved from these essential conditions of warranty? Many among them have met with bitter experience on which there is the less need for us to dwell, as a special commission has just been named by the Minister of the Interior to examine the balance sheets and enquire into the resources of mutual aid societies.

#### SUGGESTED RESOLUTION.

- 1st. Mixed insurance is preferable to any other kind.
- 2nd. Retiring pensions and life-rents should always be in accordance with tariffs and established according to tables of death rate.

#### ELEVENTH QUESTION.

*Could not the amount of profits to be divided, be, to a certain extent, usefully employed to encourage individual savings by the grant of an exceptional rate of interest, or by advancing money to the workman to assist him in the purchase of a house?*

REPORTER: MONS. AUG. LALANCE.

(Formerly Manufacturer of Pfastatt, Alsace.)

When the average profits of an enterprise do not allow a sufficient individual share to the staff, or when the staff is numerous, individual shares are sometimes replaced by a collective subsidy.

We propose to seek the best means of utilizing the amount of this collective share, that is, the means that will give the greatest and most useful result. It is evident that of several different uses that can be made of it, preference should be given to that which, at equal outlay, will produce the largest results.

Experience proves that ordinary Savings Banks are not much patronized by workmen employed in manufactories. There are three reasons for this :

- 1st. The high minimum of deposits ;
- 2nd. The low rate of interest ;
- 3rd. The time lost for deposits and withdrawing.

This last point above all, is a serious consideration in cities where the distances are long, and where the workman often loses half a day's work going to the Savings Bank.

A remedy has been sought for this inconvenience by establishing a Savings Bank special to the establishment in every factory.

There is no minimum ; the smallest sum is received.

The rate of interest is 6 per cent on all sums under \$60, and 4 per cent. on sums of from \$60 to \$200.

It has not appeared necessary to receive sums higher than \$200 from the same depositors, as he can easily find investments for such.

In some establishments a higher rate of interest still is allowed on first deposits; even 12 per cent. or 1 per cent. per month on deposits of less than \$20.

But the greatest inducement to workmen to patronize the saving fund of the factory, is that deposits are received on pay-day, at the very time the wages are paid, and consequently there is no loss of time to complain of.

That is a main point, and one that produced great results.

Thus in an establishment in Alsace, employing 1,100 workmen, not one had opened an account at the Municipal Savings Bank.

In 1881 a special Bank was organized on the basis indicated by the rules given below.

During these eight years the deposits amounted to ....	\$28,831 20
Interest.....	2,266 60
	\$31,097 80
Withdrawn .....	21,406 40
	\$ 9,691 40

belonging to 131 depositors.

But this amount was not the whole amount of the saving accomplished by means of the Bank, and the ease with which deposits could be made.

Of the amounts withdrawn, one-half only was used for food and rent. The other half was used to purchase property, fields and houses.

The Bank there, in eight years, really produced a capital of \$20,000 which, without it, would never have been saved.

And what did the establishment sacrifice to produce this result? We see that it paid \$2,266.60 in interest, at an average rate of 5 per cent.

Admitting that the factory cannot secure a higher rate of interest than 3 per cent. on the capital it invests, there was, therefore, a balance of \$900 borne by the establishment. Thus \$0.20 granted by the establishment accomplished a saving of \$4.40.

There is consequently a useful result of considerable value. It is certain that all wage-earners can economise, and save a part of their regular wages to form a small capital for themselves.

Experience goes far to show that habits of thrift are easily encouraged by these small savings, that in matters of this kind to begin is all the difficulty.

We must, however, observe that the Savings Bank referred to above are only to be recommended in establishments able to give full security for the funds entrusted to them.

Another way of employing collective profits to advantage, is by helping workmen in the purchase of a house.

In the laboring towns so far established money generally brings 4 per cent. per annum and sometimes 5 per cent. It is evident that a society established for the purpose of building houses and selling them on time can hardly give more.

But establishments which every year dispose of the amount of profits to be shared may easily offer to build houses for their workmen, charging them but 1 or 2 per cent. for advances made them. They may even refuse to charge any interest.

Supposing that a house of the value of \$900 was it question, it would take 21 years to pay for it at the rate of \$6 a month, if interest were at the rate of 5 per cent.; 16 years if interest at 2 per cent., and 13 years only if no interest charged.

In those districts where building materials are not too expensive the acquisition of a house is the manner of saving most pleasing to the workman, probably because from the very first his are the enjoyable feelings of a proprietor.

It is also noticed that there is a tendency to free the property by supplementary payments besides the obligatory.

As an example I will cite a group of ten houses in Alsace built by the owners of a factory for their workmen.

The obligatory redeeming rent was to be \$2,800 in six years; in reality it was \$5,400, that is the purchasers paid \$2,600 more than they were obliged to pay in that time.

These \$5,400 saved in six years by ten purchasers cost very little to the firm who advanced the money at 3 per cent. interest. This is indisputably the investment that produces the greatest possible useful result at the least possible expense; it is the most powerful encouragement to thrift.

But it is apparent that it can be applied to a small number of workmen only.

The Savings Bank is of a more general usefulness.

These two means may, therefore, work simultaneously, and are probably the best use to which collective profit-sharing may be put, because it is the one that best encourages individual thrift.

## APPENDIX.

### REGULATIONS CONCERNING THE SAVINGS BANK.

Art. 1. In order to enable workmen to invest, at interest, that portion of their pay of which they have no immediate need, Messrs. Schæffer, Lalance & Co., will, on the 1st of June, 1881, institute a special savings bank for their establishment.

Art. 2. Any foreman or workman has a right to deposit any sum at their disposal on the Saturday on which payment is made. The deposit will be made in each workshop, a cashier specially appointed for the purpose will give a receipt.

Art. 3. Any sum over \$0.10 will be received.

It is, however, expressly stipulated that the deposits belong to the depositors, and that the depositors are not to make use of borrowed names.

Art. 4. Interest at 6 per cent. per annum will be given on amounts so deposited, as long as the amounts do not exceed \$60; when the sums deposited exceed \$60, the rate of interest will be 4 per cent. only.

Art. 5. No depositor is allowed to have an account of more than \$200 in the bank.

Art. 6. Any one wishing to withdraw all, or a portion of their deposit, should, on the Saturday pay-day, notify the cashier, who will give them an order by means of which they will be paid the amount at the office, eight days after receipt of the order.

Art. 7. Any foreman or workman leaving the establishment, must withdraw his deposit. If he fails to do so, he loses all right to interest from the date of his departure. He is at liberty to have his amount paid over to any bank he shall designate in writing.

Art. 8. In the event of the depositor's death, the full amount of his deposit with interest up to date, will be paid over to his heirs or assigns on proof of their claim.

Chateau de Pfastatt, May 20th, 1881.

Signed : SCHÆFFER, LALANCE & Co.

#### SUGGESTED RESOLUTION.

The International Congress is of opinion that the amount of profits to be shared, may be very usefully employed to encourage individual saving, or to advance money to the workman to assist him in the purchase of a house.

#### TWELFTH QUESTION.

*Is not profit-sharing a means of facilitating professional instruction by reason of the stability of workmen who are heads of families? And reciprocally are not the good workmen formed by the professional teaching given in the establishment likely to lead to the founding and maintaining of profit-sharing in an industrial establishment?*

REPORTER : MR. BEUDIN.

(Director of the competitive examination of apprentices in the former Maison Leclaire.)

Is not profit-sharing a means of facilitating professional instruction by reason of the stability of workmen who are fathers of families?

Such are the terms in which is expressed the twelfth question given by rule of the Congress, to which I have the honor to reply.

Before treating directly of the matter of the question, it appears to me to be necessary first, to discover why workmen are not steady to one place.

The instability of workmen is often complained of, and, no doubt, it has long been an incontestable fact. Nevertheless, from a certain point of view, there is nothing extraordinary in the fact, and this is why :

What has been done of any importance on one part or the other to repair this evil, to avoid this continual change of workmen, to suppress wandering from workshop to workshop so injurious to one and all?

It must be admitted that, in general, neither master nor workman have yet made a movement in regard to this matter, and yet all agree in recognizing that the effects of this mutual indifference are hurtful to all, when they are not disastrous.

As regards the workman, be he, or be he not, the father of a family, when he enters an establishment to practice his business in any capacity whatsoever, it is to be observed that he is thrust there, not drawn to the place, and that, one place having no more attraction for him than another, he cares very little whether he works there or elsewhere ; his sole aim, on hiring in the establishment that pays him, being to get through the day's work as quickly as possible, to get his daily bread without even asking himself whether he has earned the money that pays for it, no more than it occurs to him to ask himself whether he could not do better work and more of it.

His sole desire, his sole aim is to get through the day, working carelessly and without much bodily fatigue, and without brain exertion, and the next day and those following begin again the same course, with the same zeal and the same energy. The small interest taken in him settles the question of his stability.

Under these circumstances and from the point of view we now deal with, he is utterly indifferent whether or not apprentices are taken who imbued with the same errors, bring with them unknowingly and as by tradition, further examples of carelessness and indifference. From these arises the want of attraction, the want of eagerness evinced by parents to transmit to their children a business which is always precarious in its results.

As regards masters, they are too much occupied with their own affairs, and in general too careless of the fate of their men, when it does not directly affect them, to give much thought to the young people, the apprentices.

The result of all this is, that no one pays any particular attention to professional teaching; masters are prevented by an egotism much to be deplored, and the workmen, I repeat, by an inveterate indifference.

So, indifference on one side, carelessness on the other, culpable want of foresight in both, such, in my opinion, is the reason why apprenticeship has fallen into disuse. Such is the reason why this loss, so fatal to all, now threatens to wreck French industry in all its branches, to the great damage of our national prestige.

There is, however, a sure and practical means of resuming this teaching, and, at the same time, insuring the most perfect and satisfactory stability.

The method by which such a happy result is affected is much used in several establishments, though I will cite but one as a model, because it is one with which I am well acquainted, and for good reasons.

I refer to profit-sharing as it is practised in the *Maison Leclaire*, now *Redouly and Marquot*.

To this establishment thanks to this means, or rather to this system, and thanks also to the just and equitable division of the fruits of labor, workmen are drawn, attracted by the system and they remain, firmly attached to the house; they not only remain, but each one strives to the extent of his power to bring in his relatives, young or otherwise, and, more than all, he tries to keep them there, and for this reason :

In the *Maison Redouly and Marquot*, the workman, though not made nor prepared expressly for the house, are completely transformed, both from a material and moral point of view, by the advantages and the well-being he experiences there for the present as well as for the future.

The careless, joking, indifferent, sceptic workman of former days, and I refer to the best among them, has become diligent serious, thoughtful. Attentive to all that goes on around him, to all that is done he is now interested not only in his work, in the possible proceeds of his work, but he is careful to see that his less steady companions do not for a moment forget, either in their general conduct or in the execution of the work entrusted to them, that they are in an establishment where the profits are divided among them all, great and small, young and old.

He enquires into everything and is affected by the least error of workmanship, which he rightly feels may be prejudicial to common work, as well as to his own individual interest.

Finally being by means of this system, in a position to view the future without anxiety, and to enjoy the present in a comparative comfort, before unknown to him, he has but one care, to procure a similar position for his family, his only aim to insure them in a like manner against want, the much dreaded and redoubtable foe of the workman.

Therefore, his first care, and his dearest wish, is to bring into the house, his son or his nephew, to keep him near him if possible, and to teach him even to its least details the trade in which he himself has been so successful.

Thus stability, the security of the workman, is by this means perfectly, which proves that profit-sharing is an excellent means, if not the very best, to obtain it; moreover, it is an infallible method not only to facilitate, but to lead to the spread of professional instruction.

In the *Maison Redouly and Marquot*, to which I am still obliged to refer, having no better example to offer, this professional school, which is always progressing, has since its foundation, formed one hundred and eighty apprentices, the greater number of whom now form a new group of excellent and very able workmen, on whom the house depends and counts to continue to further advantage the traditional good conduct, good workmanship, exactitude and honesty which have so long given it its brilliant reputation.

It is very evident that the apprentices of this house, being educated and treated as their predecessors never were, urged as much, if not more, by interest than by gratitude, do all in their power to continue and, if possible, to improve, the system which, by teaching them their trade in a superior manner, procures for them an amount of physical well-being of which we ourselves would, formerly, never dare to dream.



Consequently profit-sharing will never, in all future times, find more ardent disciples, nor can it now find more zealous adherents.

There are, moreover, figures in support of what we assert :

The Maison Redouly and Marquot employs annually 600 or 700 workmen ; they this year employ more than 800, all of whom, without exception, share in the profits ; but this includes the whole effective force of the productive army ; this army is officered by those among them who, after examination, have given proof of ability and whose moral character leaves nothing to be desired. These to a number of 130 form the grand council of administration of the house, who are called the nucleus (*le noyau*) which is itself the kernel of employees from among whom, at the proper moment, are chosen directors and managers.

Messrs. Redouly and Marquot, former employees, were also at one time members of the *noyau*.

Of the members of this *noyau*, which is in a way the promised land of every workman in the establishment, now number 37, that is, more than one-fourth of its full force, are former apprentices ; among this number there are 10 heads of workshops, and 4 employees or chiefs of the service.

Among the 130 members of the *noyau*, there are 21 employees, and it is from among these that, the need occurring, the most worthy is chosen to occupy the very enviable position of director or manager, if for any reason either post should become vacant. Well, among these 21 employees who represent the staff, 14, two-thirds, are workmen, and of these 14, four were formerly apprentices ; these four have consequently their foot upon the ladder which leads to the highest rung of power.

And this is what I wished to come to, for it is in fact the rise of the youthful element to supreme power which is now beginning, and yet scarce ten years have passed since professional instruction was again started in our establishment.

We may, therefore, now foresee the time when the management of the Maison Leclair, of the Maison Redouly and Marquot in fact, will be entirely in the hands of its former apprentices.

To conclude, this is the result of what precedes :

Stability certain and absolute ;

Professional instruction encouraged, even desired by all, the result of stability ;

The forming of excellent workmen, and, as a consequence, the improvement of all by the effects of such instruction ;

The assured renewal of a picked staff, which as a consequence, tends to perpetuate the common work ;

The permanent establishment and active propagation of all and by all of profit-sharing, as the most powerful active factor of social improvement.

Such is a synopsis of the principal reasons, as has been proved by experience, should in favor of extension of professional instruction, and of the system of profit-sharing.

#### SUGGESTED RESOLUTION.

The Congress is of opinion that profit-sharing, by increasing the stability of workmen who are fathers of families, facilitates apprenticing and a proper renewal of the staff.

#### THIRTEENTH QUESTION.

*How far, and in what way, may the principle of sharing the net profits be applied to agriculture ?*

REPORTER : MONS. ALBERT CAZENEUVE.

(Agricultural Proprietor, Member of the Committee of Management of the Society of Profit-Sharing).

It is apparent that in agriculture, as in industry and commerce, the principle of profit-sharing among the staff can only be practised where paid labor, plays a more or less important part.

In the smaller cultures indeed, whether the proceeds are sold as grown, or whether the land is farmed, the owner or farmer cultivates the land himself with the assistance of his family, only in exceptional cases employing paid help. The head of the enterprise and his family therefore assume the double character of master and workmen, and excellent conditions they are for the work to be well and quickly done. There are no means either of applying profit-sharing to farming, since the farmer does all the work with the assistance of his family, without calling in any hired help, and is not remunerated by any fixed rate, but by part of the rough proceeds of the work, which he shares with the proprietor in a proportion determined by the farming contract. The farmer is not a hired workman, he is a simple profit-sharer, an associated workman.

The principle of profit-sharing thus can in no way be applied to agriculture as represented by farming, nor to market-gardening, or where the proceeds are directly disposed of, nor to tenant-farming, where, on account of the narrow limits the work is almost entirely done by the head of the enterprise and his family. It can only be applied on large properties or occasionally on farms which, holding a middle place between the larger and smaller cultures, inclining more to the latter, hire workmen regularly.

When we examine the constitution of rural enterprises, great and small, from the point of view of labor, we find in many of the complex combinations of means of remuneration which are, in reality, only incomplete forms of profit-sharing restricted to one or more persons, and bearing on such and such a branch of production, instead of being applied to all the working staff, and including the results in general of the cultivation of the land. These special ways of remuneration have generally the weight of tradition to support them in the districts in which they are practised, which proves that certain useful effects must result from them, since they have been perpetuated in spite of a few drawbacks.

The working of this kind of incomplete profit-sharing, demonstrates that the constitution of agricultural enterprise readily adapts itself to general profit-sharing, and that to establish it all that would be required, in most cases, would be to gradually develop those institutions now existing in a rudimentary state.

Moreover, in agriculture, as in commerce and in industry, the system can only be applied after the peculiar conditions of the enterprise in which it is to be introduced, and the moral, intellectual and material condition of the workmen have been well studied. The master must also seriously study and examine his own position, for as he is the pivot on which everything turns, he it is who must thoroughly understand the system and make it understood; in order to insure its regular and profitable working he must be fully convinced of the usefulness of the work he is about to attempt, and must most carefully prepare the regulations determining the conditions on which profit-sharing is to be established. If he would avoid mistakes he must proceed progressively, including at first only the director and a few of the best workmen. Later on the number may be extended as the good effects of the system prove its advisability. Besides having prudently settled the amount to be divided in accordance with the amount of the net profits, he avoids all danger of making any serious mistake injurious to his interests, having no division to make until after all the costs of working have been paid and capital the interest specified in the regulations.

The exact amount of net profits to be divided, is not more difficult to determine in rural matters than in others, provided, be it understood, that a complete and suitable system of book-keeping is kept. That is generally the weak side of many an enterprise, and a serious obstacle to the general adoption of the system, for well-kept books are indispensably necessary to gain a clear view of the situation, and it is only after the situation of affairs has been clearly shown that a business man is in a position to know whether he can establish profit-sharing, and how to organize the system. Before profit-sharing is dreamed of as generally applied to agriculture, the elements of book-keeping must be disseminated among agriculturists.

The influence of good book-keeping varies necessarily according to the importance and nature of the culture. All useful facts without exception should be noted,

but, at the same time, attention should be given not to overcrowd the books with details which may be interesting to know but which are not absolutely necessary. The system of accounts should, at first, be made as simple as possible, developments being added as they are required, after the system already established is well understood, and that practice has brought to light the deficiencies to be supplied. An inventory carefully taken every year, a bank book, an account book, debtor and credit, should suffice in most cases, a résumé of these accounts is capable of giving with sufficient preciseness the results obtained, to enable the farmer to judge of the conditions under which profit-sharing may be established. It should always be established with prudence and methodically, and in any case be preceded by a rigorous system of good book-keeping.

The general considerations just given indicate briefly how far and in what manner profit-sharing may be introduced into agriculture.

To begin with, the staff of hired help must be sufficiently large, and the book-keeping such as to allow the master to clearly understand his real position.

These two essential conditions being fulfilled, the agriculturist who desires to initiate his workmen must study both the special state of his enterprise, and the peculiarities of his workmen's characters; he must also study himself, and when he has gathered information on all these points, he will be in a position to know whether he can introduce profit-sharing in his work, and discern the clauses it would be proper to insert in the regulations which are to govern its establishment. It would be better, as the number of shares and the amount to be assessed, that the regulations should not at first include the full extent of the advantages it is his intention to grant eventually, so that if, later on, he should be induced to modify the agreement it may be by extending and not by restricting its benefits. It would be impossible to give in detail the conditions of this profit-sharing regulation, for the conditions, as regards manner of assessment, division and distribution are, by nature; likely to vary according to the business, and the prefatory study the master has given the matter has been with the express intention of providing him with useful suggestions on the subject.

We may say that up to the present, no properly so called application of the system of profit-sharing has been met with in agricultural enterprises, for neither the clauses in a farmer's agreement, nor the complex combinations of remuneration mentioned above, can be considered as such. But this fact does not prove that it is impossible to introduce profit-sharing in agriculture, the explanations before given show the contrary to be the case; it simply proves that the relations between capital and labor being less extended in agricultural matters, because of being more complete and immediate between master and workmen there has been less need felt of modifying the system of wages pure and simple.

Nevertheless the system of profit-sharing which should be introduced wherever it may be usefully done, seems of a nature to produce the same fruitful results in agriculture as in commerce and industry, and at this time of an agricultural crisis, remarkable alike for its extent, its duration and intensity, it appears to be in certain cases a means, if not of remedying, at least of improving, to a greater or less extent, the conditions of agriculture.

To conclude, in order that profit-sharing may, in agricultural matters, be rationally and efficaciously applied it is necessary:

1st. That the work gives regular employment to a certain number of paid workmen;

2nd. That a system of book-keeping should have been previously and for some time established, in as simple a form as possible, but well organized and regularly kept;

3rd. That the master should have previously taken account of the nature of the work, the characters of his workmen and of his own personal tendencies, in order to insert such clauses in the regulation as are best adapted to the position of affairs, taken care to enter on this path with prudence and circumspection;

4th. That we may be fully assured that the above conditions being fulfilled, the system of profit-sharing applied to the working staff will undoubtedly produce the

most salutary effects, both in an economical and social point of view, in the rural districts in which it has been introduced.

SUGGESTED RESOLUTION.

The Congress is of opinion that, in principle, there is no obstacle to profit-sharing being introduced into agricultural work where a sufficient number of paid workmen are employed, and where a good system of book-keeping is kept.

FOURTEENTH QUESTION.

*Are the different forms of partnership in use in sea-fishery to be considered as forms of profit-sharing, and, taken in this sense, do they admit of improvement ?*

REPORTER : MONS. EMILE CHEVALLIER.

(Laureate of the *Institut*, Professor of Political Economy in the National Agricultural Institution, and at the Higher Normal School of Saint-Cloud, Assistant Secretary of the Exhibition of Social Economy.)

Growth of wealth being due to a combination of labor, capital and nature, it naturally follows that it should belong to those possessed of these three agencies. But the division of wealth has obeyed different laws in accordance with different periods of history and of civilization.

It is allowable to suppose that primitively, at the time when specie was scarce, or, on the other side, when the division of social labor was but slightly pronounced, when industry was limited to the production of articles necessary to existence—it is, I repeat, allowable to suppose that division of profits was really a division of the products. So much consumable wealth, and to be consumed by all, had been produced by their joint efforts, and it was divided among those who had produced it. Was it not the most simple method ? We know how it occurred that, little by little, under the influence of very different causes on the deed of partnership between the different agents of production, there was grafted another contract determining, under penalty, the remuneration coming to each one ; how the part of the undertaker of the work was gradually extended ; how the latter finally assumed the responsibility of all risks, and reduced his fellow-associates to the position of hired help pensioners, &c.

At the present time, a man who furnishes his labor is nearly always remunerated in a manner which is entirely independent of the results of the enterprise, and if he happens to be promised by a liberal and philanthropic master a share in the profits, the share does reduce his wages, but is given in addition to them. Let it not be asserted that this is a falling off, a return to slavery. Salary is indisputably a progression ; no doubt in practice it should be supplemented by other combinations destined to serve as a *condiment*, but it presents advantages in the way of certainty and periodicity which workmen are the first to recognize.

However, the ancient form of division is perpetuated in a few isolated instances. To cite only the principal of these, we will mention farming and the sea-fishing industry, in which we observe some points of resemblance, and they are probably those which explain why the laborer is yet in the position in which stated salary is unknown. First of all, the product of the industries is uncertain ; the catch is not always large ; farming is met with in districts where the crops raised are uncertain. In the second place, the results are almost immediate ; the fish taken are sold immediately, or at least its sale is sure ; the farmer is lodged ; he cultivates various kinds of crops, some of which may be used to supply his personal wants, a period of only four or five months being all the time he has to wait : they are potatoes, maize, fruit, chestnuts ; and finally there are the cattle, whose milk may be immediately consumed.

In France, in the fishing industry, except in cod-fishing, this sort of partnership is maintained. In general the men have no stated wages, but a share in the sale of fish.

This custom is also practised in most foreign ports.

Without doubt this manner of remuneration is very profitable to the crew, when the catch is good, but for a labor so hard, painful and dangerous, it seems as though the gain should not be so uncertain. The enterprise itself should be the first to feel it, and have reason to fear a lack of experienced fishermen. This is precisely what occurred in the Breine and Hamburg Companies, founded in 1866, and this was the principal cause of their want of success. At Breine, the crew at first were given half the catch; but this share not having sufficiently aroused their interest, the company was under the necessity of giving the men a certain stated salary. The crew of each boat were thenceforward paid a monthly sum of 60 thalers in gold (247 francs, 50 centimes—\$45.90) to be divided among them in proportion to the work done by each. This system by which the fishermen were assured the certainty of a portion of their remuneration, was very profitable to the Company, whose fishing smacks, in spite of the small number of day's work, brought in a large number of cases of fish.

This combination of a stated salary, and a share in the proceeds of the work is certainly a progressive measure, which we hope to see generally adopted.

#### SUGGESTED RESOLUTION.

The Congress is of opinion that it is advisable in sea-fishery to combine a stated remuneration with a certain share in the proceeds of the voyage.

#### FIFTEENTH QUESTION.

*Should profit-sharing be ordered by the Government? Should it not, according to circumstances, proceed from the master, or from the wish of the workmen freely accepted by him, with the same rights as any other agreement relating to labor?*

REPORTER: MR. GAUTHIER.

(President of the Syndical Chamber of Roofing and Plumbing, Member of the Committees of Admission to the Group of Social Economy.)

The conditions of labor have followed the political changes of our country. Faced by the Revolution of 1789, from all restraint the workman has, since the repeal of the laws on strikes, and coalitions, become absolutely free. But, and herein is the weak part of his liberty, living independently, without tie between himself and his master, without any link with production, supplying his needs from day to day, he is often helpless and without resources when confronted by sickness, lack of work, and the other accidents of life. Profit-sharing, remedies in part, this relaxation, which is the consequence of the absolute liberty both of master and workman, and establishes a bond of interest between them. Profit-sharing is interesting, because, from a social point of view, it will lead to the development of a spirit of thrift in the workman, by giving him, over and above his wages, an amount of which he can dispose for the well-being of his family, assure himself of a retiring pension as a provision for his old age. Profit-sharing marks one step towards the change which is to give the workman a more and more important place in production: it is a progress destined to effect immense improvement in his position—economically considered—leading him to direct partnership or to coöperation.

That profit-sharing is not generally adopted, that it is yet an exception in the customs of industrial firms is due to causes which are sure to disappear in time. In fact, profit-sharing cannot be adopted without previous preparation. It requires serious study and an organization suited to each industry. It exacts—and this is the most delicate point—it exacts a very regular system of book-keeping, giving the parties interested a clear view of the state of affairs.

Now, it may be very inconvenient for a business to have its transactions publicly exposed, if not for very prosperous firms, at least for those very numerous enterprises which do business with borrowed funds, and whose credit might suffer if the real state of their affairs became publicly known. This reason, which may appear to be a secondary consideration, is in truth the real, though concealed, cause of the refusal of many firms to adopt profit-sharing.

Nor is it to be desired that profit-sharing, which is in the first stage of its existence, should be generally adopted and applied under circumstances likely to compromise it. The most important point is gained; the principle of it is now before the public, the way is marked out and the example given. It may even be considered fortunate for the system that, up to the present time, only houses of important standing have adopted it, houses possessed of the necessary organization and resources to insure success.

In view of the important benefits and immense advantages profit-sharing may secure to the country, by assuring a certain amount of well-being to a part of the social body, we may question whether it would be well, whether it would be advisable to thrust it on our industries by means of a special law—to even have it imposed by order of the State. Viewing profit-sharing as an obligation, the subject requires serious study and attentive thought, because of the influence the obligation may have on the progress of profit-sharing, the object of which must be well understood.

Profit-sharing is an encouragement and a reward; it should arouse and stimulate emulation among workers. Stimulating progress it must also cooperate to raise the level of production. In my private opinion, profit-sharing should not be established in a general way, as a sort of supplementary gain added to the regular wages, but be rather instituted as a particular salary, reserved for able workmen of good character and conduct, and thus preserve it as a reward. Forcibly given to all workmen indiscriminately, by law, would destroy its essential principle, its moral character, and would lead to injustice, by admitting men to a share in the profits who have done nothing to add to the sum of the profits, and also the incapable men who may, by their ill-done work, have compromised the business. If these considerations be well weighed, it will be recognized that to bear fruit, profit-sharing must be perfectly free, in order to provide a means of recompensing effectually, specially, the sustained efforts of the good workmen, and to stimulate others by the hope of a similar reward.

The principle of obligatory profit-sharing was laid before the public powers. It was laid before the Chamber of Deputies in 1882, in a proposed law emanating from a number of deputies. Article 1st contains the whole principle, and is thus stated:—

“Any concession made by the State, either to an individual or to a company, in regard to the exercise of any productive industry, should involve the sharing of the profits of such industry by all persons employed, and under the conditions stated in a statement of charges.”

This article, by its generality, includes not only all large concessions for mines, canals, railways, &c., but all works, great and small, that are directly given, or are subject to tender.

It cannot be denied that the proposed law is suggested by an interest in the laboring class, but it over-reaches its object, by creating a special means of remuneration, to the exclusive profit of the workmen and employees of contractors for public works. In this instance the obligation attacks the liberty of the contract, which should alone govern the conditions of the work between master and men, both in regard to public works and to private enterprises.

There are principles which should be definitely accepted by our modern Society, fundamental tenets one must respect if we would progress, and avoid all retrogression prejudicial to the interests we wish to guard. The liberty of labor is one of these principles; it is one of the conquests of the Revolution; it can no longer be put in question, and any innovation which does not take this liberty into consideration is, by that fact alone, doomed to barrenness, because it would be in opposition to the general principles of our public right, with our manners, our aspirations and our national traditions.

Force of example and its results, can alone ensure the progressive development of profit-sharing. Its forced adoption, introduced at hap-hazard, in establishments unprepared for it, would rather comprise its chances of success by the hidden trouble it might bring to light. In order that profit-sharing may become one of our customs, and be developed, it must give the workmen, it is supposed to favor, very sure returns.

The application of profit-sharing to public works is, perhaps, the most difficult to organize, on account of the necessary changing of the staff; it is almost impossible in large lumber industries where the hiring of workmen is made by large bands of men, where the work has to be quickly done.

When a principle is established, all its consequences must be accepted, for they will occur in spite of us.

If the State impose division of profits on its contractors, &c., it must superintend the division; now, the Government cannot supervise the inventories which state the profits without interfering in the management of the enterprise, which would, in certain cases, make it responsible and lead to its will overriding that of the master, which is not to be allowed.

If the Government oblige masters to adopt profit-sharing in their establishment, it must determine the amount in its statement of accounts; but this statement of profits to be divided might lead to its being included in the charges of the tender, under the same title as the other charges the contractor has to pay, which would be the most complete denial of profit-sharing, since it would eventually be paid by the State whose abatement of the amount in the tender would diminish according to the greater or less amount of profits imposed.

Admitting that the Government can, without too much trouble, superintend the division in the larger concessions under its immediate control, such superintendence could scarcely be exercised in smaller enterprises granted to private individuals, the details of which are generally very numerous. Control of the profits could not be affected without seeking information in the books, a most odious and vexatious proceeding which would give the secrets of the establishment to the first comer, compromising very frequently the honor of the master, and his fortune and professional or trade secrets as well.

Obligatory profit-sharing, by including all those who have taken any part whatever in the work, makes it necessary to keep a special set of accounts, besides the general book-keeping of any house undertaking public work, in order to keep count of the successive changes in the objects in its workshops destined to be used in the lumber-yards of the Government, to keep the accounts of those having a right to a share in the profits, which would be very difficult, and often utterly impossible.

Important works cannot be carried entirely through with the same set of workmen; there are periods of great activity demanding a great number of hands, and there are also slack times necessitating inevitable dismissals; special kinds of work succeed each other. How can the accounts to be regulated of workmen who are hired with the condition of being given a share in the profits over and above their wages, and who may never be seen again?

Supposing that means were discovered to solve the question of interior organization, to avoid divulging secrets of management, profit-sharing in the matter of public works would have very little to recommend it.

In fact, public works are always granted to the lowest tender, that is to the person who will do the work for the lowest amount of remuneration. Under such conditions the transaction being restricted to its narrowest limits offers very little chance of gain.

Very frequently these works being sought after by industry, eager for production, are subject to great abatement and result in loss for the contractor.

On account of their nature the works given to contractors cannot be managed like large concessions having but one kind of production in view, which is always the same, and whose profits may be annually regulated by the balance sheet of an inventory. A contract for public work may last two, three, four and five years, and it is only at the close of the transaction, after regulation of the bills, after settlement

of all accounts, at the expiration of the security that the profits or the loss may be determined. When men have worked several years in the shanties of the State or of any public administration, in the belief that a share in the profits is entered in the statement of accounts, and they are told at the expiration of the transaction that there are no profits, they are not likely to accept so peremptory a declaration, however exact it may be, nor will they listen to reason. Confronted with such a negative result, claims will pour in and disorder fatal to the public peace will ensue. To order profit-sharing when there are none to share, is to order riot and violent reprisals.

Obligatory profit-sharing, because of the difficulty of applying it to public works, undertaken apart from the affairs of an establishment, would lead the Government to allow only those to tender, who, in their establishments, practice profit-sharing in the annual profits. Admitting that the State could meet with establishments practising profit-sharing, in all the industries its requirements exact, the system would still cause great trouble to our industrial customs, and be calculated to compromise our public finances; for limiting the competition, by excluding establishments not practising profit-sharing, would result in a small number of tenders and expose the Government to the risk of paying a higher amount.

Besides the material difficulties of its application, another consideration arises, which doubly forces the rejection of obligatory profit-sharing, and that is that there is never any real progress made but such as is naturally effected by time and by the co-operation of good-will and conviction. Constraint and obligation are incompatible with the independence of our national character. A nation that has done so much to gain its liberty cannot be driven back under the yoke, more or less concealed, of the State. Reforms that demand submission to offensive rules, excite us to insubordination, create in us dissimulation, and are always fruitless; we take credit, with our character, in escaping obligations imposed on us. Profit-sharing, with the attendant shuffling of public functionaries, would become odious to even those best disposed towards it, to those even who have, of their own free will, granted it to their workmen, and who, the same as others, would be subjected to inquisitorial visits of more or less intelligent agents.

Finally: profit-sharing is an institution of the future, destined to give the long sought for solution of the problem of social peace, by the direct agreement of master and workmen; but it must remain free if it is to bear fruit; it must proceed from the master or by agreement freely accepted by master and men, and must not, in any way be confounded with the daily wages. If it were otherwise, if profit-sharing were to lose its characteristic of liberty, we would see its proportion discussed, thrown as food to satisfy the appetite of the clubs, the same as wages, which would compromise both the principle and its benefits. In order that this new form of partnership, which the workmen recognizes only by the profits, the master being left to bear the misfortunes and losses, may take root in our customs, and must be given all liberty that it may meet all requirements and surmount all the trials of its application. Profit-sharing will one day rise triumphant over all prejudice, all difficulty of organization, free and independent; destined to reform mankind, it must become the application of that maxim of every true worker: "to each one according to his merit."

#### SUGGESTED RESOLUTION.

The International Congress is of opinion:

That profit-sharing cannot be imposed by the State;

That it must be the result, according to the circumstances, of the master's own free will, or of his free acceptance of a suggestion from the workmen, and should be governed by the same obligations as govern any other agreement.



INTERNATIONAL CONGRESS  
RESPECTING  
**ACCIDENTS INHERENT TO LABOR,**

HELD IN PARIS FROM THE 9<sup>TH</sup> TO THE 14<sup>TH</sup> SEPTEMBER, 1889.

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This congress was one of the most important, if not the most important, of all those held in Paris in 1889. It numbered 780 members, coming from all points of the world, including 29 official foreign delegates, representing 12 different countries, 36 honorary members, and 710 affiliated members, among whom were the delegates sent by large numbers of boards of trade and associations.

The congress was subdivided into three sections:—

- I. Technical.
- II. Statistics and management.
- III. Economy and legislation.

Each section sat separately.

Seventeen reports were submitted to the deliberations of the sections and of the congress. These deliberations gave rise to very important debates, but in consequence of a rule of the congress (conformably to the rules of some societies on political economy) no resolution was passed, and no vote taken.

The reports presented to the congress are divided as follows:—

INTRODUCTION.

State of the question respecting accidents inherent to labor in France and elsewhere.

*Reporter*: M. Numa Droz, federal councillor, head of the department of Foreign Affairs and Commerce in Switzerland.

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I. TECHNICAL SECTION.

1st. Report on the German General Provident Exhibition against Accidents, held in Berlin from April to October, 1889.

*Reporter*: Emile Muller, professor in the Central School, ex-president of the Society of Civil Engineers.

2nd. General sketch of the technical means to be taken to prevent accidents.

*Reporter*: Alfred Toqué, engineer in the Mining Corps.

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II.—STATISTICS AND MANAGEMENT.

DEFINITION AND STATISTICS OF ACCIDENTS.

1st. Definition of the accidents to which labor is exposed in the several countries: characteristics of these accidents and inabilities resulting therefrom.

*Reporter*:—Hyppolyte Marestaing, founder of the accident assurance society called *La Préservatrice*.

2nd. Statistics of accidents inherent to labor (railways, mines, quarries, steam apparatus). Elements of the first cost of assurance against accidents. Classification of risks.

*Reporter*:—Octave Keller, chief mining engineer, vice-president of the Statistical Society of Paris.

3rd. Statistical definition of accidents and census of professions.

*Reporter* :—Emile Cheysson, chief engineer of roads and bridges, &c.

4th. Statistics of accidents in the different industries.

*Reporter* :—Emile Cacheux, engineer.

#### PREVENTIVE MEASURES AGAINST ACCIDENTS.

1st. Regulation and official inspection of industrial establishments in the several countries.

*a.* Mines, quarries, railways and the use of steam.

*Reporter* :—A. Olry, chief mining engineer.

*b.* Labor of women and children in factories.

*Reporter* :—M. Laporte, sectional inspector of work in factories.

*c.* Dangerous and unhealthy establishments in the several countries.

*Reporter* :—M. Livache, civil mining engineer, inspector of classified establishments :

2nd. Steam users' associations.

*Reporter* :—Ch. Compère, director of the Parisian Association of steam users.

3rd. Industrial associations organised in France and in foreign countries, to prevent accidents.

*Reporter* :—Henri Mamy, inspecting engineer of the Manufacturers Association of France against accidents inherent to labor.

#### III. ECONOMY AND LEGISLATION.

1st. Liability for accidents inherent to labor and professional risk.

*Reporter* :—Charles Dejacq, professor in the University of Liege, president of the Belgian Society of Social Economy.

2nd. The intervention of judicial tribunals in awarding damages in cases of accidents.—Indemnity awarded according to civil status of the persons injured.

*Reporter* :—René Jourdain, manufacturer, ex-vice-president of the Industrial Society of Saint-Quentin.

3rd. Experimental study of the obligatory insurance and of the free and optional insurance.

*Reporter* :—Luigi Luzzatti, member of the Italian Parliament, professor of law in the University of Padua.

4th. Organisation of insurance against accidents.

*Reporter* :—Emile Cheysson, chief engineer of roads and bridges, etc.

5th. Examination of financial arrangements to be made for the safe working of the superannuation service.—Formation of a reserve fund, or annual distribution of offices.

*Reporter* :—E. Béziat d'Audibert, actuary.

6th. Difference to be made in the organization of insurances for short or long periods.

*Reporter* :—C. Bodenheimer, journalist, chief of the *Journal d'Alsace*.

For want of resolutions and votes, we will cite a resumé of the closing speech pronounced by the President of the Congress, also an extract from a letter addressed to the Congress by Mr. Numa Droz, one of the honorary presidents. This speech and letter were supposed to represent the opinion of the majority of the Congress.

The speech of the President of the Congress is condensed as follows : \*

“ With respect to the technical preservation from accidents, he declares that though considerable progress has already been made, there still remains an active propaganda to be made in the way shown by the Mulhouse Association and followed of the French Associations. He compliments highly the efforts of those associations.

“ He calls attention to the usefulness resulting from the creation in large centres, of museums where would be exposed models of the principal apparatus intended to prevent accidents.

\* International Congress respecting accidents inherent to labor.—Proceedings of the sittings and visits, prepared by M. Gruner.

"As to the management he notices that the regulations in force to prevent accidents have been discussed, and that whereas some rules have been found to work very efficiently in France as well as in foreign countries, still there are others totally inadequate and which need remodelling.

"Generally, the inspecting staff of factories should be increased, and constituted on uniform bases.

"Statistics, so far, seem to indicate that the number of accidents are on the decrease wherever effective means have been taken to preserve order whether technical or administrative. Unfortunately the statistics of different countries cannot be compared; they cannot agree on a precise definition of an accident. This definition should be established. As to the statistics in themselves, it is desirable that the classification which is to form its basis be everywhere the same as to the causes and results of injuries received.

"Economy and legislation in connection with accidents inherent to labor have been ably discussed, and the following conclusions are deduced from these discussions:

"1. The *statu quo* should be amended by special legislation;

"2. The professional risk is almost unanimously accepted, provided it be clearly defined as to its juridical bearing, and limited as to its pecuniary consequences;

"3. The majority would seem opposed to the principle of the obligatory insurance and the State insurance."

A large number of the members of the Congress, desirous to continue the useful work already commenced, proposed the creation of an international permanent committee of the Congress respecting accidents inherent to labor.

The object of this committee would be:

1. To act as a medium between the persons interested in the question of accidents;

2. To collect all technical, legislative and statistical informations touching this subject, and to publish the same in a series of sheets or circulars, the number of which would depend on the funds in hand;

3. To find the bases and the form of international statistics of accidents;

4. To prepare the meeting and programme of the next Congress.

In order to attain this end, in a satisfactory manner, the committee would comprise, beside the French nucleus, members from divers countries.

Extract from a letter of Mr. Numa Droz, federal councillor, head of the Department of Foreign Affairs and Commerce.

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In spite of the difference of opinions to be met in the eleven reports now before me, it seems to me that out of the whole arise general conclusions that may serve as a useful basis for, deliberations of the Congress. I know very well that the intentions of the organisers is not to come to a vote on precise resolutions, because when such resolutions are not the result of common consent, but of occasional majorities, they have not a great value and may sometimes mislead public opinion. I make bold, however, to think that it is not impossible and may be useful to distinguish the well-developed tendencies shown by the divers reports presented to the Congress, to indicate the relations existing between them, and to try to stake out the way which might be followed by those who, in the future, will take up this question, if they wish to profit by the interchange of ideas brought about by this Congress. It is from that standpoint I have deduced for myself the results of the work of the reporters, and that I take the liberty to submit to you; you can judge for yourselves as to their application.

It appears to me that the following principles and prescriptions are the consequence of the preliminary examinations now in your hands, and that in short this is how the question stands, not in a legislative point of view, but merely the question of accidents inherent to labor in France and abroad.

I. The idea of the professional risk is generally admitted; but it is reasonably claimed that this risk should be clearly defined as to its juridical bearing, and limited as to its pecuniary consequences.

II. The new principle develops two tendencies almost irresistible: The one is to apply more and more to all kinds of professions; the other is to comprise not only accidents as such, but also the sickness resulting or which may be considered as resulting from labor.

III. This double tendency is liable to bring about a notable transformation in the present social element, either immediately by obliging to recognize the rights and to create organizations not already existing, or indirectly, by leading to the constitution of other rights and other social organizations for other life risks, as proved by Germany, which has lately legislated on the risks of incapacities and old age as a result of its laws on sickness and accidents.

IV. Considering these facts, many minds are anxiously exercised as to what will become of the individual liberty, the initiative and personal responsibility in the new organizations. In fact, experience seems to prove already that the spirit of precautionary measures relaxes considerably both with the employer and the employee where those new principles are applied. Thus, whilst admitting the idea of professional risk, it were well to react against the errors so far ascertained and against those that may occur.

V. In order not to be misled, it is necessary to consult the experiences acquired in different countries, under the systems there in use. But, in order that the comparisons can be utilized with the utmost profit, it is highly desirable to have statistics based on uniform principles either for the classification of accidents according to their nature and duration, or, as to the principles forming the basis for the payment of indemnities, that these latter be voluntarily paid, or under an insurance, or by judgment of a court. The establishment of a standard form for the use of the different countries would be a very meritorious deed.

VI. We will certainly agree to wish that in every country, the necessary legislative measures be passed to establish means to prevent accidents, and that an official superintendence and inspection be organized for their execution, without interfering, however, with similar means, oftentimes more effective, taken by persons or private associations.

VII. Also, without finally deciding for such or such a system, we should desire that indemnifying measures be sufficient in all manufacturing countries, and that necessary precautions be taken everywhere to ensure the payment of indemnities to persons injured by accidents.

VIII. Lastly, I believe I can again refer to the final conclusion of my report, where it is said that in order to obtain the object in view:—"It would be desirable to constitute a permanent international medium, which would serve to collect the experiences obtained in divers countries and to fix the best rules to follow."

Forgive me, gentlemen, if I have thus anticipated your debates. But it seems to me that the Congress will really be useful if, as I am sure, it succeeds in clearly showing, first, the great social importance of the question of accidents inherent to labor, taken either by itself, or its consequences elsewhere, and secondly, the necessity to give without delay, to this momentous question, solutions drawn from the common fund of experiments made all over the world.

BERNE, 7th September, 1889.

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## REPORTS.

The reports presented to the International Congress relating to accidents inherent to labor, form a volume of 500 pages. The study of these reports is incumbent on all persons who are willing to devote themselves to the solution of the grave question of the responsibility in matters of accidents to workingmen, and who desire to find a system of just and equitable indemnity for injuries received.

We have thought proper to reproduce in their entirety three of these reports; they show clearly the state of the question of accidents inherent to labor in all countries; the statistics allowing to judge exactly of the importance and of the proportion of the accidents and divers systems of organization of insurance applied in different countries.

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 STATE OF THE QUESTION RELATING TO ACCIDENTS DURING WORK  
 IN FRANCE AND IN FOREIGN PARTS.

BY NUMA DROZ.

 (Federal Councillor, Chief of the Department of Foreign Affairs and Commerce  
 in Switzerland.)

It is with much hesitation that I have accepted the honorable mission of presenting a general report on the complex and delicate question of accidents at work. The lively interest I take in the matter with which I have been officially connected during a considerable number of years, and the desire I have to see the subject taken up, have alone induced me to overcome the scruples I had felt and the many difficulties of different kinds that confronted me, and by which I had at first been impelled to excuse myself to the organizers of the Congress for refusing the mission.

I would most assuredly answer to their intention were I merely to give a broad outline of the matter in question, leaving it to more competent hands to fill in the picture or to soften its harshness if necessary.

## I.

To begin with, it will be necessary to examine and see whether the direct intervention of the State in this matter of accidents of labor is in conformity with law and justice, or is necessitated by our social requirements. Our jurists are even to this day in lively controversy on the question of law,—some strictly maintain the principle that each one is responsible only for the damage caused by his own fault, whether it be an intentional result or the effect of negligence. They arrive at the conclusion that the State has no special laws to make concerning accidents of labor, nor to prescribe any preventive measures, but that we must depend upon the individual interests of employers and workmen for the necessary precautions to be taken to avoid accidents, and that if accidents do still occur in spite of these precautions, then the only recourse is to appeal to our common law for damages and indemnification.

Others allege that there are kinds of danger inherent to the nature of the work, dangers which cannot be entirely avoided by any possible precaution or intensity of forethought that may reasonably be exacted from a workman, and which are increased by work being done in common. The more is an employer's responsibility diminished the less will he be inclined to take precautionary measures against possible accidents. If, in any case where the fault is imputable to no one, and cannot be laid to the charge of the employer, the injured person is offered no reparative amends, or cannot be, on account of the insolvency of the person declared responsible, the result will be a miserable and unmerited situation for the injured person and his family, which cannot be overlooked or left unaided by the bulk of society.

It would be an illusion in most cases to rely upon provident precautionary measures having been taken by the workman himself to assure himself against possible accident; the workman's pay is generally so small that it cannot be considered as representing, besides the work done, a premium of insurance against accidents. The State, therefore, cannot rely on individual interest alone for care to prevent accidents, nor can it rely on an appeal to common law for reparation by damages of the injury done, but must itself dictate the precautionary measures to be taken and make provision so that the victims of accidents shall be awarded as their due, and not as a voluntary alms, the aid required by them.

Such, in a general way, are the doctrines maintained by one and another. But there are shades of opinion and compromises of different kinds that may be effected between these theories. For instance, those jurists who rely upon common law do not all of them deny the State the right to order preventive measures, and those of the other class do not altogether hold to a complete right to indemnity in case of accident. The greater number draw back before the extreme consequences of an appeal to law which they take from their starting-point. It will be necessary to state them before comparing the legislation of different countries on this matter.

The countries of Europe\* in which common law is still in force are the most numerous, but, with about two or three exceptions, they are the least industrious. We will follow their alphabetical order.

*Belgium.*—Where the responsibility of masters is governed by Articles 1382, 1383 and 1384 of the Civil Code. (1)

Art. 1382. "The deed of any person that causes damage to another obliges him by whose fault the damage was committed to make reparation."

Art. 1383. "Every person is responsible for the damage caused by his fault to another, whether by positive act, neglect or imprudence."

Art. 1384. "He is responsible not only for the damage caused by his own fault, but also that caused by the fault of persons under his control or by things which he has under his care."

.....  
 "Masters and employers are responsible for the damage caused by their servants and workmen in the performance of the work for which they are employed."

According to these provisions, the proof of the fault falls to the workman, and it is he, also, who has to bear the risks in cases of "fortuitous event, and of irresistible force."

*Denmark.*—Here Roman law rules, according to which the chief of the industry is responsible only for his personal fault and those committed by his representative acting in his name.

*Spain.*—At the present time, masters' responsibility is governed by the principles of common law, according to which the person who has caused any damage to another is bound to repair it; but the proof of the master's fault lies with the victim.

*France,* notwithstanding the efforts made during many years to endow it with a special legislation, is still, like Belgium, under the rule of common law, as contained in Articles 1382 to 1384 of the Civil Code (2). For a long time these articles were applied only in regard to the responsibility of an employer in regard to the damage caused to a third party through his fault or that of his workmen, but not as regards accidents occasioned persons in his service, except in case of fraud. About forty years ago a happy modification was effected in jurisprudence, which admitted the responsibility of the master as existing in regard to his employees, except in unforeseen cases and where superior force is used, but the proof always lies with the victim.

*Hungary.*—The master is responsible only for accidents of which he is personally the cause, and for those occasioned by his representative, acting as such, but not for those occasioned by his employees or workmen.

*Italy.*—This matter is governed by Articles 1151, 1152 and 1153 of the Civil Code (3), according to which the master is responsible only for such accidents as are occasioned by him personally or by his direct representative.

*Luxembourg* is governed the same as Belgium, using the same Civil Code.

*Norway.*—Responsibility is regulated in this country as in Denmark, by the principles of Roman law.

*Netherlands.*—The Civil Code of the Netherlands contains in its Articles 1401 and 1403, the same principles as the French Civil Code in its Articles 1382 to 1384, already quoted.

*Portugal.*—The courts decide on the responsibility of masters in accordance with the principles enunciated in Articles 2398 and 2372 of the Civil Code (3) which are an amplification of the principles of French law.

*Roumania.*—(?)

\* We have not thought proper to refer to legislation in the States of America, which is in general more rudimentary than in Europe.

(1) That is to say, the *Code Napoléon*.

2. The text of Articles 1382, 1383 and 1384 is the same as those given on the same subject for Belgium, the latter country having always been governed in civil matters by the *Code Napoléon*.

3. Conformable to Articles 1382, 1383 and 1384 of the French Civil Code.

*Russia*.—The legislation of the country contains no special dispositions. The principles of Roman law are applied.

*Sweden*, like Denmark and Norway, applies the principles of Roman law.

The countries which are endowed with a special legislation are Germany, Austria, Great Britain and Switzerland, but it is to be noted that in each of these countries accidents occasioned by work are more or less governed by the principles of common law. This is a point to which we will refer in the second part of this report.

The movement which, in Germany, Austria, England and Switzerland, has brought about a special legislation, and is also being felt in other countries, began by legislation on railway accidents. It was recognized that a traveller who delivers himself up to the management of this kind of transport is most frequently beyond any means of being warned of the coming danger, and, should he see it, of preventing or avoiding it. It is very frequently of utter impossibility to prove the management to be in fault in the event of an accident; besides, it places the victim in a very false position to oblige him to prove the management in fault, even when it is possible to do so. Consequently, several legislations, notably that of Germany (law of 7th June, 1871), and in Switzerland (law of the 1st of July, 1875), allow interverting of proof—that is to say, the management is presumed to be in fault until it has proved the contrary.

The benefit of this new principle was soon claimed in favor of the workman. He also is frequently at the mercy of the enterprise in which he is employed. The business involves dangers which he cannot see, or, if he does, which he cannot guard against. Unskilled in technical matters as he is, how is he to find proof of faults committed by those he is bound to obey? Switzerland was the first, by its law of the 23rd of March, 1877, Article 5 (1), to introduce interverting of proof in favor of the workman. This interversion has had as a consequence that a fortuitous event does not exonerate the employer, for as long as he does not prove the victim or a third party to be in fault, or that it was caused by irresistible force the responsibility of the accident rests with him. It does not alter the case that the

(1.) The articles are of the following tenor :

Art. 2398.—“Builders and contractors working either on their own account or for others; masters of industrial, commercial or agricultural establishments; companies and individual contractors for causeways, railways and other public works, also contractors for tramways or any other system of transport, will be responsible not only for damages or injury caused to others' property, but also for accidents which, by their fault or that of their agents, may have occurred to any person; whether the damages proceeded from facts in contradiction to their regulations general or particular concerning the works, industries or enterprises in question, or whether they result from the non-execution of the said rules.

“§ 1st.—This same responsibility will rest on those who, in the construction of works, or in the operation of the enterprises, professions or trades indicated in the above article, will cause to others' property or to persons any damage or injury whatsoever, when it has been proved that voluntarily they have not observed, or cause to be observed, the common rules generally used to obviate such misfortune.

“§ 2.—If the damage or injury results from the fault or negligence of the victim the indemnity will be less; if, on the contrary, it can be imputed to a third party, the indemnity will be divided in proportion to the fault or negligence of the authors, as stipulated in Article 2372, §§ 1 and 2.

“Art. 2372.—If the damage is caused by several persons they are severally responsible, saving the recourse the one who pays has against the others.

“§ 1.—The several shares to be paid by the authors of the damage are proportioned to their responsibility.

“§ 2.—In the case of a wronged or injured person claiming damages, interests, the shares to be paid by its authors are determined in the judgment which establishes the responsibility.”

1. The article suggests:

“A federal \* law will enact the necessary provisions regarding the responsibility proceeding from the working of factories.

“Meanwhile the following principles will be applied by the judge called upon to rule in the case:

“a. The owner of a factory is responsible for the damages caused if a proxy, representative, director or superintendent of the factory has, in the exercise of his duties, caused, by his fault, corporal injury to or the death of an employee or workman.

“b. The owner of a factory is equally responsible for the damages when, without it being through any special fault of his proxies, representatives, directors or superintendents, the operation of the factory has occasioned injuries to or the death of a workman or employee, unless he can prove that the accident was caused by irresistible force or that it was occasioned by the victim's own fault. If the latter has been partly the cause of the accident, the manufacturer's responsibility as to damages interests is reduced in a like proportion.”

\* The federal law here referred to was decreed on the 25th June, 1881, under the title of *Federal law on the civil responsibility of manufacturers*.

accident was caused through the fault of another workman—the master is still responsible. The Swiss law of the 25th June, 1881, on the evil responsibilities of manufacturers, has weakened this principle by limiting the amount of the indemnity to be given; but it has altered nothing, neither as to the interverting of proof, nor as to the exclusion of a fortuitous event as an exoneration, nor as to the responsibility for accidents caused by another workman.

In *Belgium*.—Monsieur Charles Sainetelette, former Minister of Public Works, in 1886 proposed a law designed to compel interverting of proof, but which, in other respects, does not go so far as the Swiss law. Mons. Pirmez, Deputy and Minister of State, proposed, in 1888, to modify Articles 1382 to Article 1386 of the Civil Code, in accordance with the following principles: the plaintiff will have first to prove the obligation, then the defendant has infringed that obligation; the defendant, on the contrary, will have to prove that he is not in fault.

In *France* a whole series of projected laws have been presented to the Chamber of Deputies to improve the workingman's situation as regards his claims in law in case of accident: projects by Martin Nodaud of the 29th May, 1880, the 4th of November, 1881, and the 20th January, 1882; Penlevey's project of the 14th January, 1882; Felix Fauri's project of 11th February, 1882; Maret's project of 7th March, 1882; Penlevey's of the 26th November, 1883; that of Mun and his companions, 2nd February 1886; the Rouvier project of the 24th March, 1885; and that of Lockroy of the 2nd February, 1886; the project of the Parliamentary Commission of 29th November, 1887. This last project was made law by the Chamber of Deputies after lengthy debate, on 10th July, 1888, and again in the month of February, 1889. The Senate is in the act of discussing it as we write these lines.

The fundamental idea of the French law under discussion is the same as that of the Swiss law; the master is responsible for the accident until he can furnish proof to the contrary by some one of the exonerating reasons foreseen. In the Swiss law these are three in number: the fault of the victim, the fault of a third party not connected with the factory, and irresistible force. In the French law but one is recognized: the fault of the victim. Both legislations have therefore admitted fully professional risk, which alone involves responsibility.

*Great Britain* has not gone nearly so far in its law of 7th December, 1888. (1) According to this law, the master is responsible for any accident that may occur owing to any defect in the manner of working, or in the material, also for any accident occasioned through the fault of his representative, or even of his workmen acting in accordance with regulations made by him, or whilst executing orders given by those to whom he had delegated his authority. He is responsible, moreover, for damages caused by negligence of his workmen; but he is not held responsible for any accident caused by a fortuitous event, or by irresistible force—that is to say, if he has been unable to discover or repair the defects proceeding from the manner of working, or from the tools, or if it is the victim's own fault, if the wounded workman knew of the danger, and did not warn his master, or if he exposed himself to the danger contrary to his master's orders; finally, if the regulations, the cause of the accident, have been approved by competent authority.

The English legislator looks at the matter in this way: If it be necessary by imputing responsibility to give a stimulus to the master's interest in preventing accidents, it is also necessary, by admitting exonerating circumstances, to arouse the workmen's attention to the danger he incurs. In a word, the English law, although to a certain extent the proof rests with the master, it is not based on the principle of *professional risk*, the essential character of which is to do away with the responsibility of the fortuitous event.

Practically, the notion of professional risk has many drawbacks; it puts the master in a position which makes him liable for often ruinous damages, or he has to pay high rates of insurance. It assuredly tends, in a certain measure, to lessen the workman's care and forethought, and it leads to long and expensive lawsuits, or, when it is desired to avoid these, to arrangements from which one or other of the parties

(1) This law is not yet in force; the Government had to withdraw it.



is pretty sure to suffer. Such, at least, has been the experience in Switzerland, where they have been obliged by the law of 26th April, 1887, to provide warranties for workmen in order that they may the more easily find access to the courts. They should also, if it had been possible, have provided them for the masters against lawyers or politicians, who very often urge and excite the workmen to go to law, instead of accepting the equitable indemnity offered them.

It was the prospect of all these drawbacks, and the considerations arising from a disquieting social state, which urged Germany, as early as 1881, to seek in another direction for the solution of this problem. It was discovered in the organization of an obligatory insurance against accidents, regulated and superintended by the State. The first project of law was withdrawn because of the conviction that an insurance against sickness must previously be organized. This latter was finally established by law on 15th June, 1883. The law for insurance against accidents, dates from 6th July, 1884. It is entirely based on the principle of professional risk, and provides for indemnity for the victims of accidents, whatever the cause may be, except in the case of a person who has caused the accident with deliberate intention.

*Austria* has followed this example, but it first enacted the law for accident insurance (28th December, 1887) and afterwards that of insurance for sickness (30th March, 1888). The fundamental principles of the law on accidents are the same as in the German law. If the workman is the cause of the accident, he has no right to indemnity.

*Switzerland*.—Preparations have been made with a view to introducing obligatory insurance against accidents; but if it must be preceded or accompanied by an insurance against sickness, the question will present great constitutional difficulties. In *Spain, Italy, Russia* and *Switzerland* projects of law on insurance are also being studied.

The conviction of your reporter on this first part of the question relating to accidents of labor is that the social legislation which is in process of being developed in the principal industrial cities of Europe responds to both a notion of just law and a social necessity. In view of the difficulty there is in determining exactly which of these two considerations should rank first in the elaboration of the measures to be taken, your reporter is of opinion that preference should be given to a system of legislation in which the three following factors can be best taken into account: *the employer*, because of the interest he should naturally have in preventing, as far as lies in his power the cause of accidents; *society*, represented by the State because of that sodality which obliges it to care for the victims of accidents, who are as worthy of interest as the victims of war.

We will now examine how these three factors work together in different countries.

1. Article 3 of the federal law of 25th June, 1881, on the civil responsibility of manufacturers :

“In the industries which the Federal Council, in the execution of Article 5, letter *D*, of the law on labor in factories, designates as engendering serious sickness, the manufacturer is besides responsible for the injury done to an employee or to a workman by any one of these maladies, when it has been conclusively proved that it has been solely caused by the work in the factory.”

By decree of the 19th December, 1887, the Federal Council designates as certainly and exclusively engendering determined and dangerous maladies, those factories in which the following substances are employed or in which they are produced :

1. *Lead*, its combinations (litharge, white lead, minium, sugar of lead, &c.) and alloys (printing metal, &c.)
2. *Mercury* and its combinations (corrosive sublimate, nitrate of silver, &c.)
3. *Arsenic* and its combinations (arsenic acid, arsenious acid, &c.)
4. *Phosphorus* (yellow variety.)
5. *Gas (unbreathable)* sulphurous acid, hypozotous acid, azotous acid and vapors of azotic acid, hydrochloric acid, chloride, bromide, iodide, fluoric acid, and
6. Poisonous gas, sulphydric, sulphur of carbon, oxide of carbon, carbonic acid.
7. Cyanogen and its combinations.
8. Benzine.
9. Aniline.
10. Nitro-glycerine.
11. Virus from small-pox, carbuncle and glanders.

This decree was put into force on the 1st of January, 1888. It can be revised or completed at any time.

## II.

The idea of what the accident is, is not the same in all countries. What is generally understood by accident is a corporal injury, proceeding from some sudden and violent exterior cause. Switzerland, in its legislation, has assimilated to accident the sickness contracted in the exercise officially declared to be unhealthy. This assimilation exists to a certain extent in the laws of Austria and Germany, by the fact that the insurances against sickness pays the sick person an indemnity, whether the sickness be the result of an accident or of another cause. An accident, properly so-called, is only treated as such if the sickness resulting from it lasted more than thirteen weeks in Germany, and more than twenty weeks in Austria, without, however, death should intervene in the meantime. In Germany a law of insurance for the aged and disabled completes the existing institutions, so that the idea of an accident no longer bears the importance that it does in other countries.

One indisputable advantage of applying common law is that it makes no distinction between the trades as regards reparation for damages caused by accidents. There is given a right to indemnification from the moment the author of the accident is known and his fault proved. In countries endowed with a special legislation based on the principle of trade (or professional) risk, the classes of workmen and employees having a right to indemnification have at first been necessarily restricted to those in the most dangerous industries; even these industries which border on injustice have been designated only with the greatest care and prudence, for fear of arousing against the new principle the ill-will of interested parties. But the principle having been made law, it has spread expansively, as we may convince ourselves by an examination of the principles now in force in the countries ruled by a special law.

*Germany.*—The law on accidents of 6th July, 1884, specifies that the insurance comprehends workmen working in mines, salt-pits, establishments where minerals are worked, quarries, marine and building yards, factories and foundries—finally, all industries worked by steam, and by power of the elements (water, wind, &c.) All establishments in which at least ten workmen are regularly employed are considered as factories.

The law of 28th May, 1885, has extended insurance to: 1st, the entire postal and telegraph administration, and to those of railways, and to marine, and army administrations, including the enterprises for building that may be undertaken on their own account by these administrations; 2nd, to works for dragging; 3rd, to enterprises of carting of transport of interior navigation, on float, and also at wharves; 4th, forwarding and warehousing; 5th, to the business of packers, to loaders, to carriers, to cullers, measurers, weighers, to marine assistants and stowers. (This law does not apply to soldiers in the army, or to mariners.)

The law of 15th March, 1886, gives the benefit of the insurance to employees in the civil administration of the Empire, and to marine and army employees. The law of 5th May, 1886, has given the new doctrine its greatest step, by applying to all persons employed in agricultural administrations and to those of forestry for a total number of workmen calculated to be about eight million persons (8,000,000).—Previous to this, only workmen employed in industries connected with agriculture, such as distilleries, breweries, starch factories, etc., were included in the law relating to accidents.

Finally, the law of 11th July, 1887, and that of the 13th of July of the same year, have admitted to insurance several classes of workmen employed in building operations who had heretofore been excluded, also seamen. By these laws it follows that only a small number of employees are not included in obligatory insurance against accidents: artisans, domestic servants, porters, pedlars, etc. There are at the present time in Germany more than twelve million workingmen insured against accidents.

*Austria.*—The law of 28th December, 1887, imposes the obligation of insurance against accidents on all workmen, employees, assistants, apprentices, &c., working in an industry properly so-called—that is, in factories, workshops, &c. This law is only applicable: *a*, to workmen employed in mines, or subterranean works; *b*, to

seamen; c, to employees of the State, the provinces and districts (*communes*). The Minister of the Interior can include under the obligations of this law any class of workers he may deem advisable. The law applies exclusively to those employed in industrial pursuits; in principle it does not apply to workmen employed in agriculture or wood culture, nor to workmen on railways. But the Reichsrath has voted two resolutions requesting the Government to examine the measures to be taken in order to include under its obligations the workmen to whom it does not now apply.

*France*.—The first article of the law passed on 10th July, 1888, by the Chamber of Deputies, recognizes as having a right to indemnification for accidents occurring during work, “workmen and employees engaged in factories, manufactories, shanties, transport enterprises, mines, coal pits and quarries, and besides in any operation in which machinery worked by steam is used.”

*Great Britain*.—The law of 18th May, 1888, declares that by workman is understood a person who engages in manual labor for wages; it excludes from benefit of indemnity, which it foresees, all servants and employees properly so-called, but it considers as workmen the employees on railways and tramways, also seamen (excluded by the Act of 1880).

*Switzerland*.—The law of 1st July, 1875, on the responsibility of railway enterprises, establishes a right to indemnity for accidents occurring during the construction of a road, if the accidents occur through any fault in the enterprise. Thus the proof falls to the victim. On the other hand, when the accidents occur during the working of the railway, the employees in the enterprise rank with the travellers, and the proof of irresistible force or the fault of the victim falls on the administration.

By the law of 23rd March 1877, on work in factories, and that of 25th June 1881 on the civil responsibility of manufacturers, the principle of the indemnity was established in favor of the factory workman, the only one to whom the regulations on work, foreseen by the federal constitution, applies. By factory is understood any industrial establishment employing more than twenty-five workmen, but no mechanical motor, or more than five workmen if there be a motor. The executive federal authority charged to interpret the idea given by the word factory has included several exceptions. Thus, in mills, in breweries, it is not necessary that there should be five workmen for the establishment to be classed in the list of factories.

Although the Federal constitution (Art. 34) (1) has, as we have just said, limited the regulation regarding work to those establishments alone that are known under the name of factory, yet the Swiss Legislature has faced the fact that it is needful to extend civil responsibility to manufacturers in other industries. This extension was granted by the law of 26th April, 1887: 1st. All industries employing or producing explosive materials; 2nd. For the following industries, enterprises, when the master employes, on an average, more than five workmen: Building and works pertaining to it, carriage by land or water, or floating, not including steam navigation, which is regulated by the laws ruling railways, mounting and repairing telephone and telegraph lines, mounting and unmounting of machines, and any like work of a technical nature, railway work, tunnelling, building bridges, roads, and hydraulic works, digging wells and galleries, canals, operations of quarries and mines; 3rd. For works and services in connection with the operations of the factory, even when they are not executed within the closed places of the factory; for work relating to and in connection with the working of railways and steamboats, or factories not included under the designation of “working” (*exploitation*).

As we perceive, agricultural laborers do not benefit by the law. It is the case here as in other countries: legislators were in fear that the law would fail to pass were these included also.

(1) This article is as follows:—

“The Confederation has a right to decree uniform laws on the labor of children in factories, on the duration of adult’s work, also as to the protection to be given workmen against the exercise of dangerous and unhealthy industries. We must, however, except the dispositions taken in different countries on the subject of mines and quarries, and steam apparatus; but in this report we speak of prescriptions of a general nature.”

## III.

One important point which will essentially occupy the technical section of this Congress and will also be a special object of attention to the section for economy and legislation is that regarding the preventive measures to be taken to avoid accidents. In those countries that are ruled by common law there are few, if any, legislative prescriptions in this matter; as we have before stated, the interest and care of the master is relied upon to take whatever precautions suit them, either to lessen their civil responsibility or to protect, from simply humanitarian reasons, the lives and health of their workmen. Hungary is the only country ruled by common law in which we find any disposition of law bearing on this point: "The master is obliged to take all possible means to protect the life and health of his workmen" (law of 17th May, 1872). But we have been unable to learn whether the execution of this disposition is subject to *superintendence*, nor what penalty is provided in case of its infringement. We must also mention *Belgium*, where a royal decree of the 27th December, 1886, prescribes rules as to the government of dangerous industrial establishments or such as are unhealthy or inconvenient, and a law of the 5th May, 1888, relates to the inspection of the same establishments and also to the inspection of steam engines and boilers.

In countries provided with special legislation we find the following prescriptions:

*Germany* (Law of 1st July, 1883, titles II. and VII.)—The preventive is subject to the approval of competent authority, which designates the precautions to be taken to guarantee the lives and health of the workmen. The *superintendence* is entrusted to inspectors appointed by the State Government. Besides, the corporations charged with the obligatory insurance give instructions subject to the approval of a superior Imperial official, and have the right to superintend the execution of them through their agents.

*Austria* (Law of 8th March, 1885; law of 17th June, 1883, concerning inspectors of factories, etc.)—All proprietors or chiefs of industrial establishments are bound to establish and maintain, with due regard to location, machinery and tools, the means necessary to protect the lives and health of the workmen. The inspection is entrusted to inspectors appointed by the Minister of Commerce together with the Minister of the Interior. The insurance companies have the right to charge these inspectors to verify the fact that necessary measures of hygiene and of security have been taken.

*Great Britain* (Law of 27th May, 1878.)—This law contains a great number of protective clauses regarding the lives and health of workmen; inspectors and doctors are charged with the *superintendence*.

*Switzerland* (Law of 23rd March, 1877.)—The workshops, the machinery and engines must be so placed and cared for as to guard as much as possible against all danger to the lives of the workmen. Hygienic regulations developed by ordinances are also contained in the law. The *superintendence* is entrusted to the local authorities, experts of the district (*canton*) and federal inspectors.

Among those countries which are about to pass from the rule of common law to that of special legislation we must again mention *Spain*, which has elaborated the project of a law, 7th June, 1887, relating to the protection to be given the invalids of labor (crippled by labor), and prescribing the necessary measures to be taken for health and security, as also for *superintendence*. *France*, in the project of law of 13th November, 1886, on the work of children, minor girls and of women, adopted by the Chamber of Deputies 19th June, 1888, and the 3rd of February, 1889, provides for *superintendence* in factories, manufactories, &c., exercised by special inspectors, who will, doubtless, also have authority to see to placing of safeguards. *Norway* and *Sweden* who, in projects of law dating 1887 and 1888, propose to take detailed protective measures and to institute a *superintendence* in the matter.

The *declarations* and *statistics* of accidents may, up to certain point, be considered as among the preventive measures, for their object should be to permit, not only the immediate proof of the damage done, and the calculations necessary to insurance,

but the verification of the causes of the accidents and consequently an attempt to discover the means of preventing them. In this respect, the insurance companies already exercise a strict watchfulness and a direct influence in their own interest, which is almost identical with that of the masters, since the rate for premiums is in conformity with the nature of the danger and the frequency of occurrence of accidents in an establishment. But a large number of countries have deemed it necessary to legislate on this matter. Thus, in *Germany*, as is quite natural, sickness and accidents are immediately made known to the insurance companies, and a statistic is drawn up accordingly. It is the same in *Austria*. In *Spain*, according to project of law of 7th June, 1887, information of accidents has to be given to the local authorities within a certain time to be determined. In *France*, in accordance with the project of law of 13th November, 1886, discussed in the Chamber of Deputies in June, 1888, and in February of 1889, the masters are bound, within twenty-four hours, to give notice of any accident to the Mayor of the Commune. In *Great Britain* the accident must be made known within six weeks. In *Italy* (project of law of 19th February, 1883) the authorities must be informed of the accident within twenty-four hours, under penalty of a fine from 100 to 250 liras (\$20 to \$50). *Norway* has a project of law of 21st December, 1887, ruling that in the case of an accident entailing incapacity for work for at least eight days, the master is bound to give a written notification of it to the Commission of Superintendence. In *Portugal*, a project of law of Mr. Navarro, Minister of Public Works, on the 29th July, 1887, provides that the manufacturer must give information of the accident to the inspector and administrator of the Superior Council of Industry within twenty-four hours. The project of law elaborated in *Sweden* in 1888 on insurance against accident provides as follows: In the case of serious accident, that is to say, entailing incapacity for work for more than fifteen days, the master or his representative must give immediate notification to the authorities. Finally, in *Switzerland*, the master is bound to immediately give warning to competent local authority of any case of serious injury or of violent death occurring in his establishment. This authority should proceed to hold an official inquiry on the causes and consequences of the accident, and to notify the cantonal government of it. An injury is considered as serious when it entails an incapacity for work for more than six days. At the present time detailed statistics of accidents in all the trades is being established, which is to serve as a basis for the eventual elaboration of a law on obligatory insurance.

It is evidently much to be desired, in regard to reliable statistics for the necessary insurance calculations, that there should be, in every country, one uniform rule for the delay to be granted for declaration of the accident, and equally uniform rubrics concerning the cause and the different circumstances of the accident, and of the results that have followed. The establishment of a formula is a work with which the Congress might usefully occupy itself.

#### IV.

In those countries that are governed by common law, *reparative measures*, as regards the victims of accidents which are limited by law to cases in which the master or his representative is in fault, are not so as regards the material reparation of the injury, that is to say, the indemnity to be paid. In countries with a special legislation this is no longer the case. As soon as professional risk is admitted, it became a matter of necessity not to expose employers or insurance companies to ruin by an accumulation of risks which, for the moment at least, are deemed too large. Perhaps as these preventive measures are developed and perfected we may be able to reduce the risk to such an extent as to enable us, in this respect, to approach more closely to the principles of common law. However, we will now pass in review the provisions now in force, or proposed to be passed in those countries that are governed by common law.

*Germany*.—As we have seen, only those cases incapacitating for work during thirteen weeks, are allowed to claim insurance. According to the law of the 15th

June, 1883, establishing insurance in case of sickness, the communal funds are bound to provide for the members; 1st. Medical care, etc.; 2nd. In case of incapacity for work, half the ordinary local wages.

The other funds should provide: 1st. Medical care, etc.; 2nd. Half the workman's real wages, the indemnity, however, not to exceed \$0.72; 3rd. An aid similar to that allowed women in confinement, and that for a period of three weeks; 4th. In case of decease an indemnity equal to twenty times the average daily wages for work.

According to the law of 6th July, 1884, insurance against accidents obliges the company to provide; 1st. In case of corporal injury: *a*, to pay the cost of the sickness; *b*, the payment of a pension which dates from the fourteenth week after the accident; this pension, if the incapacity for work is entire and permanent, amounts to two-thirds of the wages; if it is partial, of a fraction proportioned to the incapacity. 2nd. In case of death: *a*, the payment of the funeral expenses; *b*, a pension not to exceed 60 per cent. of the annual earnings, to be divided as follows: 20 per cent. to the widow until her death or re-marriage; 15 per cent. to each child until it attains the age of fifteen complete years; to a child orphaned both of father and mother, 20 per cent. until it attains the age of fifteen complete years; to the parents and grand-parents of the deceased person whose only support he had been, 20 per cent. The total amount of pensions to be paid should not exceed 60 per cent., and parents should be given the pension in preference to grand-parents.

*Austria*.—The law of 30th March, 1888, establishing insurance against sickness, provides that workmen should be treated and cared for gratuitously during a period of at least twenty-five weeks at least. Moreover, if the incapacity for work lasts over three days, they are to be paid an indemnity equal to 60 per cent. of the average wages. Women have a right to aid during, at least, the four weeks following their confinement. In case of death, the heirs will be given, to cover the funeral expenses, a sum equal to the average wages for twenty days' work.

The law of 28th December, 1887, on insurance against accidents, provides that in the case of wounds, the pension will begin to be paid only from the fifth week after the accident. In case of entire incapacity for work, the pension will equal 60 per cent. of the salary. In the event of partial or temporary incapacity its nature and duration will have to be calculated in order to determine the amount of the pension. In the case of death, the insurance will pay: 1st. The funeral expenses; 2nd, a pension as follows: *a*, to the widow 20 per cent. of the amount of the victim's wages; *b*, to the widower if he is unable to work, 20 per cent.; *c*, to each legitimate child until the age of fifteen years, 15 per cent.; *d*, to each natural child to the same age, 10 per cent.; *e*, to the parents of the deceased, 20 per cent.; *f*, to his grand-parents, if he is their only support, 20 per cent. But the whole amount of these pensions must not exceed 50 per cent. If the widow marries again she will receive a last amount equal to three times the pension to which she had a right. In calculating this pension the annual salary of the victim is taken into account.

*Belgium*.—According to the conclusion of the Labor Commission of 1887, the indemnity should consist of a pension equal to a part of the salary, without settled terms.

*Spain* (project of law of 7th June, 1887).—In the event of incapacity for work the master has to pay, besides the physician's and druggist's charges, the workman's usual wages. If the incapacity for work is entire and defined, he must pay, besides the physician's expenses, damages-interests equal to the salary for one thousand day's work at the most, and of six hundred days at the least. If the incapacity for work is only relative, the indemnity varies between six hundred and three hundred days. In case of decease the master must give the widow the amount of the doctor's charges, and the cost of funeral, together with an indemnity which must amount to a sum equal to the salary for six hundred to one thousand days' work. If the deceased leaves only parents over sixty years they will receive half the amount that would have been paid the widow; independently, of course, of the expense for doctor, etc. If the accident has occurred through the fault of both master and

workman, the court will reduce the indemnity in proportion to the responsibility of each. If the accident gives rise to criminal prosecution, the indemnity to be paid by the master may be increased.

*France.*—The law voted by the Chamber of Deputies in July, 1888, and February, 1889, contains the following provisions:

Art. 2. "When an accident has occasioned an entire and permanent incapacity for work, the victim has a right to a life pension, the amount of which will vary according to circumstances. The pension can never be less than one-third the average annual salary, nor more than two-thirds the annual salary. It can, in no case, be less than \$80 per year for men, nor \$50 for women. Considered as complete incapacity for work are total loss of sight, of reason, of the use of the two limbs, or any other incurable infirmity destroying the workman's power."

Art. 3. "If the accident occasions only a permanent partial incapacity for work, the pension to be paid the victim will be reduced in proportion to the remaining capacity for work."

Art. 4. If the accident is followed by death the indemnity will include:

"1st. Twenty times the average daily wages of the victim to pay funeral expenses;

"2nd. A pension to be paid the heirs of the victim, to date from the day of the victim's death, as follows:

"A. For the widow of the deceased or for the powerless husband until death, or until the one or the other contracts a second marriage, a pension equal to 20 per cent. of the average wages of the victim.

"B. For children orphaned of both father and mother, until the age of fourteen complete years, a pension calculated on the average annual salary of the victim in the following proportions: 15 per cent. of the wages if there is only one child; 25 per cent. if there are two children; of 35 per cent. if there are three children; and 40 per cent. if there are four or more children. If the children are orphaned by the loss of both father and mother, the pension may be raised to 20 per cent. of the victim's average annual salary for each of them. The total amount of pension granted the children cannot in any case exceed 40 per cent. of the annual average salary of the victim, if he leaves a widow, nor more than 50 per cent. of the salary if he leaves children only. Each of these pensions should, as each expires, be reduced proportionately.

"C. If the victim was unmarried, or a widower or widow without children, a pension is to be paid the father and mother if over sixty years of age, or to the widowed mother whatever her age may be, of whom the victim was the sole support, or in default of these, to the grandparents over sixty years of age, the pension for each to be in proportion to 10 per cent. of the average annual wages of the victim."

Art. 5. "In the event of the widow marrying again she will receive one sum equal to three times the amount of the annual pension that had been paid her in accordance with the preceding Article, and this pension will cease the day of her second marriage."

"The widow has no right to indemnity unless the marriage was contracted before the accident."

Art. 6. "Natural children, acknowledged before the accident, have a right to a pension determined by Article 4, even when there are legitimate children."

Art. 7. "In all cases of accidents having occasioned wounds or death, the head of the enterprise will pay, besides the indemnities determined in the preceding Articles, the physician's and druggist's charges. He will, moreover, pay during the whole of the sickness which is the result of an accident, an indemnity equal to half the daily wages of the victim, the indemnity not to be less than \$0.20 per day, nor obligatory more than \$0.50 per day. The medical and pharmaceutical expenses, however, are not to exceed the sum of \$20; the temporary indemnity will be obligatory only for accidents entailing more than three days' incapacity for work. The latter indemnity will be paid only for a period not exceeding three months, dating from the day of the accident. After that time the victim will have the indemnity provided for by Articles 2 and 3. However, if the consequences of the accident have

not in that time produced their full effect on the victim, the court will reserve judgment for a time during which the temporary indemnity will continue to be paid. When the results of the accident prove to have produced a total or partial permanent incapacity for work, this indemnity will cease from the date determined by the judge that the life pension granted by Articles 2 and 3 will begin to be paid."

*Great Britain.*—(Bill of 18th May, 1888.) The amount of the indemnity cannot exceed a sum representing three years' salary of a workman in the business, working in the same district, the amount not to exceed £250 sterling.

*Italy.*—According to a project deposited 19th February, 1883, and voted by the Chamber of Deputies 15th June, 1885, and now pending before the Senate, the indemnity comprises :

*A.—In Case of Death.*

- 1st. Expenses for physician, drugs and funeral ;
- 2nd. A sum of money as indemnity for damage occasioned by incapacity for work during the time of the sickness ;
- 3rd. Another amount on account of the death of the support of the family.

*B.—In the Event of Temporary Incapacity for Work.*

- 1st. The outlay and expenses of treatment ;
- 2nd. An amount as indemnity for the impossibility of working.

The court will judge of the importance of the damage done. When the victim is insured and the master has contributed to the payment of the premiums, the indemnity paid by the insurance society should be deducted from the amount to be paid by the master ; but only so far as the master has paid one-third, at least, of the premium, and that the insurance is for all accidents.

*Russia.*—A project of law drawn up in 1883, but which so far has had no consequence, encloses the following provisions :

The amount was to be settled in each case in accordance with the workman's wages.

In case of death the indemnity was to comprise: the expenses for doctor and the funeral. She was to receive until such time as she married again, a pension equal to 50 per cent. of her late husband's wages. The children were to be paid, until they were 15 years of age, the 16 $\frac{2}{3}$  per cent. of the same wages if their mother was living ; if not, 25 per cent. Finally, the parents of the deceased would have had a right to the 16 $\frac{2}{3}$  per cent. But all these pensions together were never to exceed 75 per cent. of the victim's wages.

In the event of an accident producing a temporary incapacity for work, the master would have paid the wounded man's expenses for treatment and the whole amount of his wages.

In the event of entire incapacity for work the master would have had to pay a pension equal to the wages of the victim. If the incapacity for work was permanent or durable but partial, the pension would vary from 25 to 75 per cent.

The workman would have been given his choice to receive either one single payment, representing six times his annual wages (the amount, however, not to exceed 6,000 roubles), or to be paid an annual pension.

*Sweden.*—A project of law of 1888, provides that the indemnity would be ruled in accordance with the following principles:

1st. The workman, in case of complete incapacity for work, shall, during the duration of such incapacity, receive 60 per cent. of his annual wages ;

2nd. In case of partial incapacity he will be allowed a portion of his wages proportioned to the capacity remaining for work ; it must not, however, exceed 50 per cent. This indemnity will be paid during the entire continuation of the sickness

3rd. In event of death ensuing within the year, there will be paid :



A. For funeral expenses, 50 per cent. of the annual wages ;

B. To the widow, to the day on which she again contracts marriage, 20 per cent. of the same wages ;

C. To the husband if he was really dependent on his wife's wages, equally 20 per cent. In any case the pension will cease if the husband is able to provide for his wants, or if he marries again ;

D. To each of the children to the age of fifteen, 10 per cent.

E. If the deceased has left neither spouse nor children, 10 per cent. to the parents who relied on him for support.

The whole amount of the pensions together must not exceed 50 per cent. of the annual wages.

If the children have a claim for a pension on their father or mother's account, the amount of the different pensions is reduced to the two-thirds.

The widow, in case she remarries, will be given once for all, an amount equal to three times the annual pension.

*Switzerland.* (Law of 25th June, 1881.)

Art. 6.—“The indemnity to be granted as reparation for damage done comprises :

“a. In the event of immediate death, or of death ensuing after treatment, the entire expenses of the attempt at cure.

“The injury suffered by the deceased during his illness on account of total or partial incapacity for work.

“The funeral expenses.

“The injury suffered by the members of the family whose support the deceased was at the time of his death.

“Those having a right to indemnity are: the husband, the children and grandchildren, parents and grand-parents, the brothers and sisters.

“b. In the event of wounds or sickness :

“Expenses of all kinds and the care given during the sickness.

“The injury suffered by the victim, wounded or ill, on account of total or partial incapacity for work, temporary or permanent.

“The judge will determine the amount of the indemnity, taking into consideration the whole circumstances of the case, but even in the most serious case he cannot allow an amount superior in capital to six times the amount of annual wages of the employee or workman, nor must it exceed the sum of six thousand francs.

“The judge is not bound to hold to this maximum amount in a case where the corporal injury or the death of the victim was caused by any fault of the manufacturer and is susceptible of furnishing grounds for a penal action.

“Expenses of treatment, care and the funeral are not included in this maximum.

“The judge may, with the consent of all parties interested, substitute for the payment of a capital sum, the allocation of an equivalent annual rent.

“From the time the final judgment is given, the manufacturer is free from all obligation as regards future claims.”

## V.

We now touch upon a very difficult and much discussed point, that of the *measures to be taken to guarantee the payment of indemnities.*

Two principal tendencies are in contest in this as in other economic matters : on one side are the partisans of individual responsibility, on the other are those who claim the intervention of the State in a greater or less measure.

I acknowledge that in the beginning I was very incredulous as to the efficacy of the measures adopted by Germany, and of which it has given the example in organizing obligatory insurance against sickness and accidents. It had seemed to me that organizations born of an individual and collective effort, and placed within reach of laws regulating in an exact and satisfactory manner the civil responsibility of masters, would give better results. But I am quite willing to admit that the objections which I was, in 1885 (1) occupied in embodying in a special work have,

(1.) *Les victimes du travail.* Universal Library, May and June, 1885.

for the most part, been refuted by facts. Without referring to Austria, whose legislation is too recent, the experiments made in Germany seem to have given general satisfaction to both masters and workmen. There is one essential point, however, on which I was not mistaken. I foresaw, at the time, that Germany could not remain at this point, and that it would be forced to successively organize other forms of insurance; which has just been done by the law of May of this year, creating insurance in case of invalidism and the infirmities due to age, to be eventually followed by insurance against stoppage of work (*chomage*), inclemency of the weather, &c. In many countries the current of opinion flows the same as in Germany and in Austria; it is an element which must inevitably be taken into account. Europe seems to be on the point of a vast evolution towards an economic system entirely different from that which has been held in honor during the greater part of this century. There is nothing new under the sun, but there is nothing lasting either. Our posterity will experience it in their turn.

Countries may be divided in two classes: those which have no obligatory insurance; those where it is proclaimed by law, more or less choice being allowed as to the insurer. In the first class naturally enter those countries ruled by common law; besides Great Britain and Switzerland. In many countries if the indemnity is not amicably settled either by the master or by the insurance company, recourse has to be had to the courts to determine the amount. Several difficulties arise from this: the victims or their heirs are often obliged, from the impossibility of making the necessary advances for costs for a law suit, to be content with an insufficient indemnity; that is why, particularly in Switzerland, the Government has been obliged to provide legal assistance for such cases; the masters, on the other part, are exposed to the danger that labor associations, advised and helped by lawyers and politicians, should press these expensive lawsuits even when a fair amount has been offered in indemnification; finally, the system of an indemnity paid under the form of a pension is nearly impracticable, and Great Britain and Switzerland have consequently been obliged to rule that the payment be made in a capital sum which in many cases does not admit of account being taken of the changes for the better or worse which may occur in the victim's condition.

In the second category, *Germany* stands first. Insurance is founded on the constitution of professional corporations (*Berufsgenossenschaften*). Corporations may be freely formed subject to approval of the Bundesrath, an approval which may be withheld if the number of participants and their workmen is too small, if the corporation excludes enterprises which might easily become associated elsewhere; finally, if a minority of the parties interested refuse to enter into the association, and prefer to establish a special one giving, besides, the necessary guarantees. As regards all enterprises not voluntarily associated the Bundesrath is obliged to associate them, in spite of opposition to form them into corporations after having heard the interested parties. Each corporation settles its own tariff by classification of dangers and submits it to Governmental approval. This tariff should be revised at first every two years, then later every five years. The premiums are paid by the head of the enterprise in proportion to the wages of the workmen; they must cover the indemnities, the cost of administration, premiums for safety and preventive measures against accidents, finally form a reserve fund. The law, which contains 111 articles, enters into the most minute details on the constitution of corporations and their committees, on the determination of the amount, and the payment of the indemnities, on the formation of courts of arbitration, on penal provisions, etc. A higher superintendence is exercised by the imperial office of assurances.

It would be too lengthy a matter to enter into the details of its organization and powers. We may add that as far as regards the administration of the corporation and the arbitration committees, the workmen are represented in equal number to the masters. The premiums are produced by a division among all those interested, of the damages to be paid for. They are levied on the members of the corporations in proportion to the number and wages of the workmen insured, engaged by each member, and to the classes of risks established by the General Assembly of the cor-

poration. A reserve fund for each corporation must be established according to the following rules: for the first year, 300 per cent. of the amounts of indemnity is assessed; the second year, 200 per cent.; the third year, 150 per cent.; the fourth year, 100 per cent.; the fifth year, 80 per cent.; the sixth year, 60 per cent.; from the seventh to the eleventh year the assessment will decrease 10 per cent. each year. The interest on the reserve fund is added to it until they amount to double the annual expenses; after that the revenues of the reserve fund may be used to cover part of the expenses of the corporation.

This system of division called *Umlageverfahren* has been preferred to that of the technical reserve or *Deckungsverfahren*, according to which would have been established, on a basis of calculated probabilities, a capital permitting the annual premiums levied to be still better equalized. It has been a reproach to this last system, that it has laid, upon unreliable calculations, too heavy a burden upon industry, if it be desired to give a sufficient margin against the unforeseen, or, in the contrary case, to not afford sufficient security. The upholders of the *Deckungsverfahren* allege, on the other hand, that after a few years the accumulated engagements of the corporation will be out of proportion to the amount of premiums that can be reasonably levied. Experience will show on which side lies the truth. In the meantime practical proofs are being gathered by which another system may be established if the first is recognized as defective.

Mons. Constant Bodenheimer, whose profound knowledge on these matters constitutes him an authority, has established in a most interesting work (1), a comparison based on a practical example and which tends to show that the system adopted in Germany is much more economical for those assured than that of insurance companies against civil responsibility. "It will be said," he writes, "that the expense is still sufficiently large. But then what security for the manufacturer and what rest of mind! Formerly he paid more without yet being safe from lawsuits and trouble. Now, at least, as far as accidents are concerned, his responsibility is no longer at stake; he pays the contribution settled by the division, he conforms to the regulations for the prevention of accidents, and he is quite safe, no matter what occurs, and he has the assurance that the workmen who may be crippled in his factory will be paid a sufficient indemnity."

In Germany, accidents that cause neither death nor a cessation of work for more than thirteen weeks, are considered as sickness, and we must say a few words of the insurance organized in that country against this latter kind of risk. The law of 13th June, 1883, prescribes that all persons belonging to industries it designates should form part of a communal fund for sickness, unless they already belong to a similar institution, local fund, factory fund, corporation fund, etc. The indemnity consists in paying the costs of the sickness from the third day, of an amount equal to half the day's wages the sick person was accustomed to be paid, provided that this amount does not exceed \$1.00 per day. Each workman should pay into the fund  $1\frac{1}{2}$  per cent. of his earnings. The commune administers the fund with the participation of those interested, and advances the funds necessary, reserving the right to recuperate itself for a rise in the premium. Small communes which do not include at least fifty persons in the obligation of being insured, or who, having borne 2 per cent. of the rate of the contribution, cannot meet the insurance for sickness without further advances, can, at their request, be annexed to one or more neighboring communes for the administration of the fund. Factory funds are obligatory on masters employing more than fifty workmen; they are directed at their expense and administered by a council composed of one-third of the master's delegates, and two-thirds of insured workmen. In their practice these different organizations meet with numberless difficulties, the principal of which seem to be double insurance, and the deceit practised by lazy and dishonest workmen, especially in cities where insured know each other very little.

This work being only a general review of the state of the question of accidents of labor, we are obliged to leave to other works and to special reports to be pre-

(1.) Workmen's Insurances. Polistisches Jahrbuch der Schweiz. Eidgenossenschaft. Berne, 1889.

sented to the Congress a great number of more or less interesting and important points. We will restrict ourselves to a few more statistical calculations borrowed again from Mons. Constant Bodenheimer.

In 1886, the total number of aid funds in Germany was 19,238 and 4,570,087 insured members. The expense of all the funds amounted to \$13,981,426.

The total number of accident insurance corporations, in 1887, amounted to 64, covering 274,560 industries and 3,551,819 workmen insured. There occurred 113,594 accidents, 17,142 were supported by the corporations; the others were assisted and at the charge of the sick funds; \$1,387,355 were paid in pensions. The Imperial office paid out 1,234 aids concerning indemnities, 2,700 complaints concerning the obligation of insurance, and 2,033 complaints concerning tariff risks. The 439 arbitration courts had to settle 5,941 litigations.

In *Austria*, a territorial system has been adopted instead of the corporative system for accident insurance. There should be a fund in every country, and the headquarters should be in the capital of the country. The direction is entrusted to a committee composed of one-third part masters, one-third part workmen, and one-third part persons named by the Minister of the Interior. The different industries are classed according to the danger they offer. There should be a reserve fund the amount of which will be determined by the Minister of the Interior. The subscription are proportioned to the wages; any wages over \$495 is calculated at that amount only. The rate of subscription is determined by the Minister of the Interior: the workman pays 10 per cent., the master pays the remainder. A committee of arbitration is appointed to each fund: the Minister of the Interior appoints the president and the vice-president; two assessors are also chosen by him, two by the masters, and two by the workmen.

The insurance against sickness establish district obligatory funds for persons not insured elsewhere, and obligatory industrial funds for any manufacturer employing at least 100 workmen, workmen builders' funds; funds instituted by corporations, miners' funds, and free aid funds are realized by it. The subscription to obligatory funds may reach as high as 3 per cent. of the wages.

Austrian laws being recently established (28th December, 1887, 30th March, 1888) we have as yet no data of the experiments made.

In *Switzerland*, the basis of obligatory accident insurance is being studied. Since last year, as we have said, statistics of accidents are being collected for this purpose, and a constitutional revision necessary to give the Confederation the power to legislate on these matters is being prepared.

Two of the countries not yet possessed of special laws on the master's responsibility for professional risk have, however, insurance funds established by the State; these countries are France and Italy.

A few words on each of these institutions.

*France*.—A law, passed 11th July, 1868, established two insurance funds, one in case of death, the other for accidents resulting from industrial or agricultural labor. These funds are under State warranty. Any insurance begun less than two years before the death of the insured person, is without effect, but the payments made are returned to the heirs with simple interest at 4 per cent. The case is the same when the insured person's death is from exceptional causes.

No one person can insure for more than \$600. The amounts are inalienable and unseizable to half the total sum.

No one under sixteen years of age or more than sixty can be insured.

In default of payment of the annual premium, the contract is thereby cancelled; liquidation will be made only after the death of the insured person.

Insurances against accident are yearly: the premiums amount to \$1.60, \$1.00, and \$0.60. In settling life pensions in case of accidents, they are distinguished as follows:

- 1st. Accidents that have occasioned an entire incapacity for work;
- 2nd. Those that have brought on a permanent incapacity for work at the trade (for accidents of this class only half the pension is allowed.)

The amount allowed for life pension is thirty-two times the amount paid for one year's subscription.

The aid given to widows, to sexagenarian parents and to the victim's children is equal in amount to two years of the pension to which they would have a right.

Public administrations, industrial establishments, etc., may insure their workmen collectively.

No one under twelve years of age can be insured.

By the law voted in the Chamber of Deputies of France, the insurance is obligatory, with liberty of choice granted the insured person. The system supposes, almost perforce a State institution like the French fund, charged, in some sort with regulating the rate of premiums, which the free competition of insurance companies could scarcely succeed in doing. But it is to be feared that the State fund would get only the poor risks, or would do no business, as has been the case with the French fund.

*Italy.*—The national insurance fund against accidents happening to workmen during work, was established by the law of 8th July, 1883, and has been in operation since August, 1884.

This institution is due to the Savings Banks of Rome, Milan, Bologna, Florence and Cagliari, to the "Opera pia du San Paolo" in Turin, to the "Montei dei Paschi" at Sienna, and to the Banks of Naples and Sicily, which, by unequal shares, have established a guarantee fund of \$300,000.

These nine establishments first came to an agreement with the Government in date of 18th February, 1883.

This agreement, submitted to Parliament, was favorably received and suggested the law of 8th July, 1883, already cited, by the terms of which the insurance may be either individual or collective between masters or workmen.—Any workman may be insured from the age of ten years.

The societies charged with the administration are also entrusted with settling the scale of indemnities. The Government allows the Postal Savings Banks to give their gratuitous assistance. It releases the insurance fund from all obligation of stamps and enregistration for any deed they may have to pass. Finally, it reserves to itself the right to control the tariffs and regulations of the administration, which must be approved by royal decree.

Moreover, the *Swedish* Parliament is now engaged on a project of law of 1888 establishing a State insurance fund. According to this law the object of the fund is to establish insurance against accidents of labor and those of old age, to be organized according to special laws; it will also administer the funds of the Sick Fund recognized by the State. It will be guaranteed by the State, and at the expense of the State.

A special council will be charged with superintendence of the establishment's operations: this council will be composed of the members constituting the jurisdiction of appeal established by Article 22 of the law on insurances, and of eighteen members chosen for three years as follows: eight by the King, and ten by the Riksdag.

The fund will have delegates in the communes by whom it will exercise its powers and receive moneys due it. These delegates will be elected for two years by the representatives of the commissions. They will be considered as public functionaries. The communes will be responsible for the management of their delegates. Every year the council and the direction of the fund will each send a report addressed to the King.

## VI.

As we have already stated in a previous work (1) the principle of responsibility seems to us to be adopted, at least in a general way, to international understanding and agreement. There is an inequality, which is deeply felt by masters and workmen, in the fact that in some countries industry is weighed down by too heavy charges,

(1) International legislation of labor. Universal Library. Lausanne, February, 1889.

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whilst in others the victims of labor are given no protection whatever. The voice of humanity more than that of interest, is heard in the universal demand for an equitable solution of this stirring question. No doubt an international agreement could prescribe nothing very precise as to the choice of a system, but an agreement could be come to as to certain rules which, I am convinced, would be accepted by the public conscience.

In my opinion, it would not be a very difficult matter, with a little goodwill, to come to an understanding on certain principles relating to measures to be taken to protect the life and health of workmen (such as the superintendence of safeguards, the obligation to take necessary precautions, the interdiction of certain kinds of work for certain classes of persons, etc.) In the same way, an understanding could be come to as to the establishment of accident statistics, according to certain uniform rules.

## VII.

The proofs gathered during the course of this general report, and the considerations drawn from them, lead us to the following conclusions :

1. Legislation on accidents of labor introducing the principle of professional risk, and the indemnity resulting from this risk, are founded on a just conception of law and respond to a social necessity.

2. The laws already in existence on this matter are of too recent date to offer definitive results, in any country. There will, therefore, be reasons, as experiments are made, to modify this law in accordance with experience so as to make it as equitable and as suitable as possible to social requirements.

3. To this end it would be well to establish a permanent international bond which shall bring together all experiments made in the different countries, and serve to determine the best rules to be followed. A request to this purpose might be formulated in the hands of the International conference for the regulation of labor in which the Swiss federal council has taken the initiative, independently of any measures the Congress of Paris may see fit to take in the matter.

BERNE, 15th July, 1889.

# STATISTICS OF ACCIDENTS.

## I.—STATISTICS OF ACCIDENTS OF LABOR.

RAILWAYS, MINES, QUARRIES, STEAM APPARATUS.

## II.—ELEMENTARY NOTES ON THE COST OF INSURANCE

AGAINST ACCIDENTS, CLASSIFICATION OF RISKS,

By OCTAVE KELLER,

Chief Mining Engineer, Member of the Superior Council of Statistics, Vice-President of the Society of Statistics, Paris.

### I.

## STATISTICS OF ACCIDENTS.

### I.—ACCIDENTS OF WHICH RAILWAY WORKMEN ARE THE VICTIMS.

*France.*—Statistics of the accidents of which railway employees are annually the victims are included in a few figures taken from a publication issued by the Minister of Public Works, entitled: *Statistical Documents concerning French Railways*. Leaving aside accidents that have happened to travellers, we find that during the year 1885—the last on which such documents appeared—there were 187 railway employees killed, and 559 wounded, on the lines of general interest, which are much the most important, and the only ones to which we will devote our attention.

On 31st December, 1885, the staff on these lines comprised 232,205 persons. From this number we must deduct the central administration (2,723 persons), and besides in the central running and traffic service, the office staff (6,152 persons), and the office boys and people in the service (412), 9,287 employees in all. There remains, after this deduction, a total number of 222,918 work people, who may be considered as particularly exposed to accidents, either from the nature of their employment, or from their daily occupation leading them along and across the tracks.

The proportion of victims, as given by this data, is 0.84 killed and 2.50 wounded on every thousand.

These figures are, however, exceptionally low; they differ greatly from the average of the ten previous years, as may be seen by the following table, which is taken entire from the same documents:—

Years.	RAILWAY EMPLOYEES.					
	In the performance of their duties.		Through their fault or negligence.		Total.	
	Killed.	Wounded.	Killed.	Wounded.	Killed.	Wounded.
1884.....	7	71	201	586	208	657
1883.....	9	96	254	665	263	761
1882.....	10	67	302	705	312	772
1881.....	17	108	288	816	305	924
1880.....	9	131	260	805	269	936
1879.....	17	134	207	1587	224	1721
1878.....	15	133	200	3598	215	3781
1877.....	9	166	171	3310	180	3476
1876.....	25	186	199	3346	224	3532
1875.....	12	155	183	3086	195	3241
Average for ten years.	13	130.1	226.5	1850.4	239.5	1850.4

The publication referred to gives no information concerning the way in which this table was drawn up, although an explanation would have been desirable, especially as regards the wounded. It is evident that the mode of computation has totally changed for this class of victims since 1879, whilst from 1875 to 1878 more than three thousand wounded were succoured every year. From 1880 no more than one-fourth or one-fifth of that number are mentioned, the number of killed not having diminished. Official statistics, therefore, take note since 1879, and more especially since 1880, only of accidents of a certain degree of seriousness, of more serious accidents than during the former period. This conclusion is inevitable. Thence, to form an idea of the actual number of wounded, our calculations must be exclusively based on the figures of the four years, 1875 to 1878. The companies' average staff, which we may consider as having been exposed to the danger of accidents during that period, if we calculate as we have done for 1885, amounts to 169,929 work people. The corresponding proportion of wounded amounts to about 20·65 per thousand.

For the proportionate number of deaths, nothing prevents us from basing our calculations on the average number of work people killed during the decennial period (239·5 per year) and comparing it with the actual number of work people exposed to accidents, which on an average amounts to 196,538 persons. There results, for deaths, a proportion of 1·21 on a thousand work people.

*Germany.*—The statistics for German railways, in 1887, gives a proportion very little different for work people killed, and a proportion nearly double of wounded, including, it is true, trifling wounds.

The report from the Imperial insurance office, presented to the Reichstag by Mons. de Bötticher, vice-chancellor of the Empire, on 5th December, 1888, contains a detailed tabular statement on this point, including 19 railway lines in operation in Prussia and in the other countries of the Empire. We give the totals, and in addition the proportionate figures.

The average number of persons insured was 214,435. The total number of wounded is 996 (995 men and 1 woman, no children), for whom an indemnity was determined, during the course of 1887, in virtue of the insurance laws, as follows :—

		Proportion for 1,000 insured.	
Dead.....	290	1·35	
Wounded {	Incapacity for work for more than 13 weeks, up to 6 months.....	120 0·56	
	Incapacity for work for {	Partial.....	284 1·32
		Total.....	302 1·41
	more than 6 months		
General total.....	<u>996</u>	<u>4·64</u>	

On the other part, the total number of work people mentioned as injured by accidents amounts to 8,380, or 39 per thousand.

The statistics give the following details for the 996 victims of the first class :

1st. 290 dead, left 721 persons having right to an indemnity, as follows :

Widows.....	233	about 0·80 per death
Children.....	470	do 1·62 do
Ascendants.....	18	do 0·06 do

2nd. Accidents are ranged as follows, according to their cause. (The system of classification adopted is common to all industries ; it is not peculiar to the operation of railways, which explains the little technical interest it presents in this regard).

	Number of victims having right to indemnity.
Explosion of steam or gas apparatus (under pressure)	“
Explosion of explosives and inflammatory materials...	“
Metals in fusion, burning liquids, unbreathable gas, &c.	6



	Number of victims having right to indemnity.
Machinery in movement (motors, conveyors, machine- tools, &c.).....	32
Breaking, falling down, fall of objects.....	63
Falls from ladders, stairs, galleries, into pits, into holes.....	113
Transport; loading and unloading.....	630
Divers (use of simple manual tools).....	152
3rd. Finally, accidents are divided, according to the nature of the wounds received, into seven classes:	
Wounds on the head, the face (eyes).....	107
do    arms, hands (fingers).....	186
do    legs, feet.....	328
Wounds on other parts of the body (or several wounds at once).....	286
Asphyxiation.....	1
Drowning.....	2
Different wounds.....	86

The statistics of the Imperial Insurance Office do not give a division of the accidents according to their causes, such as the victims, own imprudence or negligence, fortuitous events or other causes. The most important point it furnishes for us is, as we have seen, the number of wounded, either slightly or seriously, and in particular the number of persons crippled, which is very large.

We must draw attention to the fact that it is the staff of workmen employed on trains that is the most exposed to danger. It has been shown by the Year Book of statistics of injuries received on the Union of German Railways, that in 1882 there was a proportion of 67 wounded per thousand of the staff on the trains, against 29 per thousand wounded on other railway systems, that is the proportion on the Union was more than double the proportion on the other systems. It would be well to have more detailed results of wider observations taken on this matter.

*England.*—Accidents seem to be still more numerous in England.

In regard to this we will quote from an important document handed by Mr. Findlay, General Manager of the London and North-Western Railway, to the superior commissioner charged with the superintendence of the amendment to the Act of 1880, the Employers' Liability Act. It is a report from the president of the London and North-Western Railway Insurance Company, presented to the General Assembly of delegates, February 23rd, 1886. We extract from it the following statistics of accidents, of which railway work people have been the victims.

Years.	Number of Work people.	Killed in their service.	Permanent incapacity for work.	Temporary incapacity for work.	DURATION. — Weeks.
1882.....	36,326	102	46	4,292	17,534
1883.....	38,129	88	53	4,285	17,558
1884.....	37,649	86	55	4,465	17,734
1885.....	36,364	83	52	4,368	17,917
Average per 1,000 work people and per year.		2,431	1,387	117	—

The duration of temporary incapacity for work exceeds four weeks per wounded persons; the average is thirty-two to thirty-three days.

These figures are very high; nevertheless the source from which they are derived seems an unquestionable guarantee of their reliability.

There are certain calculations according to which the proportion of killed among the workmen on English railways is carried still higher. In a communica-

tion to the Journal of the Institute of Actuaries and Assurance Magazine, January, 1882, Mr. Whittall quotes statistics of accidents relative to the period of 1870, 1871, 1872, according to which there is an average of 614 killed on a total of 129,688 workmen, or 4·73 per thousand.

In the discussion that followed, Mr. Neison asserted that the proportion was 3·3 or 3·4 per thousand according to facts given by insurance companies "embracing 200,000 years' risks." It is less, according to this actuary, on passenger lines than on freight lines.

As for the wounded the proportion is about 1 in 12 workmen, which gives about 83 per 1,000, the staff comprising all the work people insured in the companies.

No comparative study of accidents of travel on the railways in different countries has not yet been made. Time and space are lacking, which would prevent our undertaking such a work, and, with regret, we must allow ourselves to be restricted to the preceding indications. We see that according to the different documents quoted the working staff on railways is exposed to many and serious accidents. Without wishing to generalize we may say that the frequency of railway accidents varies between the given average and double that amount in different countries and that in France there are fewer deaths, and probably also, fewer wounded than in Germany, and especially than in England. The speed of running trains must influence the proportion of victims.

#### ACCIDENTS IN MINES.

*France.*—In France the statistics of mining accidents in the mining of minerals are given every year in a detailed statement by the corps of mining engineers; it is inserted in the Statistics of Mineral Industries, published every year by the Minister of Public Works.

According to the provisions of article 11 of the decree of January 3rd, 1813, workers of mines are bound to give information to the State Engineer of any accident which from any cause whatsoever may have occasioned "*death or serious injury to one or more workmen.*" This provision is the fundamental basis of statistics of mining accidents.

The limits assigned this report do not permit of our inserting the numerous extracts that could be taken from the official documents already quoted, and which form a continuous series from 1833 for mines and factories, and to 1847 for accidents. We will only give the most recent general results which treat directly of the object of this study.

The following gives, from 1878 to 1887, the number of killed and wounded per thousand workmen employed underground or on the surface; firstly, coal mines, anthracite and lignite; secondly, in other mines of any kind:—

YEARS.	COAL MINES.			OTHER MINES.		
	Workmen.	Killed.	Wounded.	Workmen.	Killed.	Wounded.
1878.....	106·415	153	1·060	13·824	30	86
1879.....	102·500	164	1·069	12·700	22	87
1880.....	107·200	188	1·066	11·700	22	63
1881.....	106·410	175	1·245	12·428	21	76
1882.....	108·269	154	1·336	12·187	14	78
1883.....	113·003	172	935	11·324	16	68
1884.....	109·426	171	895	10·059	11	45
1885.....	101·616	171	746	8·794	14	63
1886.....	102·354	133	601	9·028	17	56
1887.....	103·163	178	612	9·121	10	46

For these ten years, the average of victims per 1,000 workmen employed, was as follows:—

	Killed.	Wounded.
Coal mines.....	1·56	8·87
Other mines of any kind.....	1·49	6·01

The excess of victims in the mining of combustible matter is due exclusively to explosions of fire-damp; otherwise, for the greater part, these mines would be less dangerous than the mining of metals where, though there be no danger from fire-damp, as a general thing, the more frequent use of powder and dynamite are the cause of relatively frequent accidents. The following figures give proof of this fact, and at the same time give an idea of the variable number of accidents due to carbonized hydrogen, in the annual statistics of miners who meet their death in coal mines:

YEARS.	PROPORTION PER 1,000 of workmen killed in coal mines.		
	By Fire-damp.	From other causes.	Total.
1878	0,15	1,29	1,44
1879	0,16	1,44	1,60
1880	0,14	1,61	1,75
1881	0,21	1,43	1,64
1882	0,11	1,31	1,42
1883	0,34	1,18	1,52
1884	0,20	1,36	1,56
1885	0,41	1,27	1,68
1886	0,23	1,07	1,30
1887	0,82	0,91	1,73
Average of ten years.	0,277	1,287	1,564

The exceptionally large number of victims caused by fire-damp in 1887 is due to a catastrophe that occurred in the Chatelus mines in the St. Etienne basin, in which 79 miners were killed and 6 wounded.

It is easily understood and everyone knows that the risks are much greater in the mines than on the surface. It is important that the difference should be noted, the more so that, for the most part, it is omitted in foreign statistics.

Thus in 1887, in coal mines there was a loss by death of 165 workmen, and 537 wounded on a total number of 72,972 working inside mines, or respectively 2,26 and 7,36 per 1000, against 13 deaths and 75 wounded out of 30,191 workmen employed at the surface of mines, or respectively 0,43, and 2,49 per 1000 only. If we may be allowed so to express it, the normal nature of a mine leads to accidents, which are the fewer in proportion as a larger number of men at the surface in comparison with the number of those working below, and inversely.

To acquire a knowledge of the causes of the most ordinary accidents to which miners are exposed, and of their relative frequency, which is subject to but very little yearly variation, except as regards explosive gas, it is necessary to cast a glance at the table given below.

We find that for the year 1887, the proportion of killed and wounded, in coal and other mines of any kind, per thousand workmen (pickers, wood workers, carters, etc.) employed *below the surface* was .

CAUSES OF ACCIDENTS.	COAL MINES.		OTHER MINES.	
	Killed.	Wounded.	Killed.	Wounded.
Falling in . . . . .	0,63	3,29	0,72	3,47
Fire-damp . . . . .	1,15	0,37		
Pits   Falls in pits . . . . .	0,11	0,20	0,14	0,15
Breaking of cables, etc. . . . .	0,01	0,06	0,29	
Blasting . . . . .	0,04	0,36	0,29	1,01
Underground railways . . . . .	0,14	1,86		0,58
Manual labor . . . . .		0,56		0,72
Divers causes . . . . .	0,18	0,66	0,15	0,86
Totals . . . . .	2,26	7,36	1,59	6,79

We may casually mention that the statistics of mining industries for the last few years contain a complete list of accidents from fire-damp, with a reference to their cause. Accidents occurring outside have been assigned a special place in this publication.

The total number of mines, up to 1887, give as compared to accidents below the surface, a proportion of eight times less for deaths, and three and a half times less for the wounded.

As we have shown in the beginning, the statistics given relate for the most part, if not altogether, to workmen who have been seriously wounded, or who have seemed to be so at the time the accident occurred. The definition of this class of accidents has not been given in the regulations; in fact they principally consist of broken limbs.

With a view to obtain a knowledge of the total number of wounded, either seriously or otherwise, the administration of mines, incited thereto by projects of law then before the Parliament, to alleviate the situation of the victims of accidents of labor, proceeded in 1888 to a special enquiry of great importance in the principal coal mines through the intermediary of engineers in charge of the local service of mines in the departments. We were entrusted with the organization of this enquiry and had the satisfaction of seeing the miners lend the engineers all the assistance in their power. The aid funds, which are in operation in most of the mines, and the remarkable organization of which we made public in our work in 1884 (*Annales des mines*, 5e livre) give a very complete and a retrospective census on the number of victims. It was consequently decided that, in order to afford as broad a basis as possible for statistics of accidents, the work should comprise the three years 1885, 1886 and 1887.

Information was received from the 80 most important coal companies, and had reference to a staff comprising:—

90,633	workingmen or employees	in 1885
92,568	do	do in 1886
93,273	do	do in 1887

Altogether: 276,474 persons.

The corresponding victims for the three years are divided into:

- 1st. 474 killed.
- 2nd. 38,168 wounded who were incapacitated for work for more than four days.
- 3rd. 10,640 workmen very lightly wounded, having not lost more than four day's work.

Besides the latter cases which are least interesting and the number of which cannot be obtained with absolute certainty, because the aid fund does not always allow any pecuniary indemnity for wounds of this class, the victims have all been indicated by lists filled in by the companies, by their names and surnames, with a mention of their occupation, wages, age and the date of the accident, its nature, and the number of days of incapacity for work that have followed it.



According to a special calculation of victims belonging to the female sex, the latter form about 1.5 per cent. of the total number of wounded. Thus in 1887 the lists of names furnished by the engineers included not one woman among the killed, nor among the permanently injured, and only one among the names of persons affected by a partial incapacity for work, finally 181 among 12,655 wounded whose temporary incapacity for work exceeded four days.

However, in 1886, there were 2 women (married) killed, and 3 in 1885.

In 29,911 cases the nature of the wound, that is, the part of the body injured, was indicated exactly. The division was as follows:—

	Number.	Proportion per 1,000 wounded.
Fractures .....	1,056	35,3
Dislocations, sprains, wrenches.....	1,266	42,3
Wounds.....	6,957	232,6
Contusions.....	20,632	689,8

The *Statistics of mining industries for 1887* (Exposé p. 69) contains a detailed list of the parts of the body injured, with an indication of the injury. It is shown among other wounds particularly mentioned, one-fourth of the fractures (263) consisted simply of broken fingers.

Finally, four-fifths of the persons wounded, were but slightly injured and lost no more than 1 to 20 days' work. The proportion of those whose permanent or temporary incapacity for work lasted more than 10 days was from 3.5 per 100 (35.6 per 1,000); it coincides nearly exactly with those of fractures. And, as having led to death or serious wounds (occasioning more than 3 months' incapacity for work), 6 cases per 1,000 workmen. In 2 of these cases the wounded persons were rendered unable to work for more than six months, and even permanently.

The mining committee, on the other side, instituted a private enquiry on the condition of the working of the mine, and have published the results in a circular dated 17th June, 1887. The figures relating to accidents are as follows:—

Average.		Number of workmen to whom this average refers.
Killed.....	1,93 per 1,000	45,352
Wounded.....	133,90 —	43,501
Duration of each workman's sickness from wounds.....	24,87 days	37,679
Duration of sickness for each workman employed.....	4,07 —	37,679
Workmen killed per 1,000 work- men wounded.....	14,94 —	40,569

These statistics give much fewer details than those given by the administration of mines; the number of workmen included is much more limited, and does not apply to the same period of time. Although presenting certain variations, the averages which do not always possess exactly the same signification still approach each other in a satisfactory manner. No doubt can exist as to the large number of victims of labor in coal mines.

*Germany*—In other countries the annual number of workmen killed in mines is a little larger than in France.

In Prussia, according to the official reports given in the *Zeitschrift für das Berg-hütten und Salinen-Wesen im preussischen Staate*, in 1887 there were 663 killed, to wit:

	Workmen.	Killed.	Killed per 1,000.
Coal mines .....	191,379	513	2,68
Lignite mines.....	23,266	58	2,49
Metalliferous mines.....	63,660	70	1,10
Other mineral minings.....	10,089	22	2,18

The general average, for the total number of mines, in which 288,394 workmen were employed came to 2,30 per 1,000.

For the decennial period from 1877 to 1886 it is still higher, 2,53.

In coal mines the proportion of victims from fire-damp was 0,46 per 1,000 for 1887. It amounted to 0,82 for Westphalia alone, where more than nine-tenths of the accidents of this nature occur.

The small proportion relative to victims in metalliferous mines is due, in great part, to the fact that the staff for the interior is increased by more than half, by the addition of that belonging to the dependencies on the surface, in particular the workshops for sorting, washing and preparing the minerals for fusion, in which the conditions of labor are not very dangerous.

The statistics given by the Prussian engineers takes into account only such wounded persons as have lost one month's work through incapacity for labor, and they rank them into two classes, viz. :—1st. Those who, through temporary incapacity, have lost from *one to six months' work*; 2nd. Those permanently incapacitated from working at *their trade*. These have been calculated according to the nature of the work :

	Temporary Incapacity.	Permanent Incapacity.	Total	
			Number.	per 1,000.
Coal mines.....	3.714	351	4.065	21,24
Lignite mines.....	260	19	279	11,99
Metalliferous mines.....	566	40	606	9,52
Other mines .....	109	3	112	11,10
Altogether.....	<u>4.649</u>	<u>413</u>	<u>5.062</u>	<u>17,55</u>

The proportion of invalids (workmen permanently incapacitated for work) amounts, on an average, to 1,43 per 1,000 workmen employed. In coal mines it amounts to 1,83 per 1,000.

It is to be remarked that during the last four years, although the number of deaths has decreased or remained stationary, the number of wounded has not ceased to increase. In fact the total amounts given annually are as follows for all sorts of mines taken together :—

Year.	Temporary Incapacity.	Permanent Incapacity.	Total	
			Number.	per 1,000.
1883.....	2.686	188	2.874	10,04
1884.....	2.570	206	2.776	9,51
1885.....	2.954	223	3.177	10,85
1886.....	4.237	402	4.719	16,39

This phenomenal difference is shown, not only in the mining industry, but in nearly all branches of labor, and is recognized as being due to the operation of the law of accident insurance of 6th July, 1884.

Statistics of accidents, classed according to their nature, give two tables of detailed statements, one relating to deaths and the other to wounded persons. The latter table contains no less than one hundred columns. We give a *résumé* of the figures relative to accidents in coal mines which afford the most interest from the order in which they are given, and by limiting them to two decimals :—

Nature of accidents.	Proportion of killed p. 1,000.	Proportion of wounded p. 1,000.
By blasting .....	0,12	0,80
By falling in .....	1,06	8,49
On planes and inclined pits .....	0,30	1,25
In pits .....	0,23	0,59

Nature of accidents.	Proportion of killed p. 1,000.	Proportion of wounded p. 1,000.
In the working shanties .....	0,08	3,68
By fire-damp.....	0,46	0,35
By foul air .....	0,04	—
By machinery.....	0,04	0,51
By flooding.....	0,05	—
On the surface .....	0,23	3,00
Various causes .....	0,07	2,57
	2,68	21,24

Accidents from fire-damp are subject to a special analysis and are examined from all points. In 1887 there were over 79 explosions, 61 of which were inoffensive; the 18 others caused the death of 88 persons, of which number 52 were the victims of one single catastrophe.

In 1887, 1,717 mines were worked in the *German Empire*; in these 346,146 persons were employed. This number of workmen and employees were insured against accident as members of the Mining Syndicate, according to the last report from the Imperial Insurance Office, presented to the Reichstag 5th December, 1888.

We extract from this document, which is of the greatest importance as regards the application of the law of 6th July, 1884, the following figures concerning the number of "wounded persons to whom indemnities have been paid during the course of the financial year: "

Consequences of accidents.	Number of cases.	Per 1,000 insured.
Death.....	498	2,45
Incapacity for work during more than 6 months.....	{ Totale... 5.5 { partielle. 951	1,67
Temporary incapacity for work from more than 13 weeks to 6 months .....		2,74
	497	1,45
Altogether.....	2.872	8,30

Besides the above mentioned victims to whom pensions or indemnities were paid, there were 1,349 similar cases from accidents received in former years. Such are the statistics of serious accidents. The report furnishes an accessory account of the total of accidents of which information was given to the local police in 1887, in virtue of article 51 of the law, that is which caused "an incapacity for work for more than three days, or death." The total number amounts to 24,630 or 71,15 victims per 1,000 insured. The number of wounded persons subjected to from 4 days to 3 months' enforced idleness would be about 21,758, or 62,86 per 1,000.

But the report is careful to draw attention to the fact that the latter information only gives an approximate amount, and that in a general way the *total number* of accidents given for the different industries is *less than the reality*.

Claimants to indemnity, left by death, are as follows:—

	Number.	Proportion per death.
Widows.....	535	0,63
Orphans sixteen years of age.....	1,407	1,65
Ascendants.....	42	0,05

What is most calculated to attract attention, in these mining statistics, is the extremely large number of wounded persons, wounded so seriously as to incapacitate them from work for more than six months, and which are *ipso facto* provisionally classed as invalids, and to whom an annuity of life pension is allowed. The propor-



tion is 4.41 per 1,000 insured, whilst in French coal mines, according to statements given by the companies (and the result would probably be different were the courts to verify the facts) the average proportion of workmen injured so as to be permanently incapacitated for work, does not exceed 0.9.

Besides, in *Germany* the incapacity was judged to be *total* in more than one-third the number of cases, whilst in France it was declared total in only one-fifth the number.

The difference stated is due in a great measure to the manner of establishing the statistics. The classification is not identical, notably for invalids. In this respect we must notice the great difference existing between the statistics of accidents that have happened in mines drawn up by Prussian engineers and similar statistics drawn up by the Imperial Insurance Office for the German Empire.

*England.*—In England the official statistics give complete and circumstantial information concerning total accidents that have occurred in coal mines and in metalliferous mines. In 1887, in the total number of these mines, the number of workmen working below and on the surface comprised 568,026 persons, of whom 1,051 were killed, or about 1.85 per 1,000. This large number of victims may be classed as follows:

- 1st. In coal mines .....995 deaths, or 1.89 per 1,000  
(The staff comprising 526,227 workmen).  
2nd. In metalliferous mines.....56 deaths, or 1.34 per 1,000  
(The staff comprising 41,749 workmen).

The difference shown between these two sorts of mines, as regards the frequency of deaths, a difference that with slight variations is seen every year, is due principally to explosions of fire-damp. Accidents of this kind, and of a very serious nature, still occur in England, but they are much less frequent than formerly. The figures given below taken from the reports of the inspectors of mines, show how much the death risk has decreased in coal mines since 1851, all causes taken as a whole.

Periods.	Average yearly No. of workmen in pits and on the surface.	YEARLY AVERAGE OF WORKMEN KILLED.				Proportion of deaths caused by fire damp per 100 workmen killed.
		By fire damp.	By other accidents.	Total.	Total per 1,000 workmen.	
1851 to 1860 .....	246,032	244.1	757.7	1,001.8	4.07	24.3
1861 to 1870 .....	316,240	226.7	835.9	1,062.6	3.33	21.3
1871 to 1880 .....	482,837	268.6	866.3	1,134.9	2.35	23.6
1881 to 1887 .....	514,522	169.1	858.8	1,027.9	1.99	16.3

In the interval between the two last mentioned periods the proportion of deaths from fire-damp fell from 23.6 to 16.3 per 100.

As regards metalliferous mines, the same publication gives, year after year, information as to the working staff and the number of deaths since 1874. During the period from 1874 to 1883 inclusive, the average number of workmen killed was 54,143, which gives a proportion of 1.645 per 1,000.

Total accidents occurring in mines are methodically classified by districts, and details concerning the accidents given. This will be shown by the following division of workmen killed in 1887 in the whole number of coal mines in Great Britain and Ireland:

ACCIDENTS IN THE INTERIOR OF MINES.		DEATHS.
Explosions of fire-damp.....		149
Falling in {	of walls.....	106
	of roof.....	364
	Unwinding of rope (cable).....	8
	Breakage of cable or chain.....	1
	By mechanical contrivances going up or down.....	16
Accidents in shafts {	Fall of workmen {	6
	from the top.....	21
	down part of the shaft.....	3
	Fall of objects {	6
	from the top.....	23
	from part of the shaft.....	22
	Different.....	6
Different accidents under ground {	By blasting.....	3
	Asphyxiated by gas.....	65
	Inundation.....	73
	Fall into water.....	10
	On inclined planes.....	3
	By waggons.....	
	By machines.....	
	Others.....	
Total.....		916

ACCIDENTS ON THE SURFACE.		
By machines.....		6
Explosion of the steam engines.....		4
Divers.....		69
General total.....		995

It is a much more difficult matter to ascertain the exact number of wounded than it is to calculate the number of deaths. This second portion of English statistics is incomplete. By direct research in the reports of inspectors of mines, for the year 1887, we have ascertained that there were 2,251 wounded, and 552 killed of a total of 269,979 workmen, which gives a proportion of 2,04 killed and 8,33 wounded per 1,000.

The variation between the different reports is too great to inspire any confidence in the value of the results given. In official statistics the wounds inflicted are at one time serious, at another light. It is certain that a very large number of accidents not followed by death, are not included.

In support of this assertion we will cite figures borrowed from the particular statistics of permanent Societies of Miners in 1885, the Report of the Council of the Central Association for dealing with distress caused by mining accidents, 4th May, 1886.

Societies.	Number of members.	KILLED.		WOUNDED.	
		Number.	p. 1,000 members.	Numbers.	p. 1,000 members.
Northumberland and Durham.....	86,866	182	2,10	14,924	172
North Staffordshire.....	5,044	22	4,36	952	189
Lancashire and Cheshire.....	38,232	93	2,43	7,054	185
West Riding of Yorkshire.....	15,374	27	1,76	2,415	157
North Wales.....	10,568	22	2,08	1,251	118
Midland Counties.....	1,743	2	1,15	477	274
Monmouthshire and South Wales.....	37,459	78	2,08	7,805	208
Midland District (accidental death only).....	14,020	20	1,43		
Totals.....	209,306	446		34,878	
Averages.....			2,13		166

We have now before us the statistics of the *Permanent Mining Societies* relating to the last six years: the proportions of killed and wounded are similar to those given in the above table. The number of wounded per 1,000 miners is very large; it agrees perfectly with that given by the special enquiry into accidents occurring in

French coal mines, therefore the proportion given by the statistics of the German Empire, for the total number of victims known, including wounded persons who are allowed no indemnity by the law of insurance, a proportion notably lower than in France or England, amounting as it does to only 71,15 per 1,000 in 1887, must be considered as below the reality.

*Other Countries.*—The details just given concerning France, Germany and England throw light on the question of mining accidents. We have but little space remaining in which to analyse the statistics of other European countries, where, moreover, mining is done on a less important scale, and the information given is much less complete as regards accidents having no serious results. Some few figures give an idea of matters in Belgium, Austria and Italy.

Belgian statistics published in the *Annals of the Belgian Public Works* contain a table of the workmen killed or seriously wounded in coal works since 1865.

During the decennial period from 1878 to 1887, of a total number of 102,168 workmen employed in the interior and at the surface of mines, there were 372 killed (or 2,32 per 1,000) and 76,5 wounded (about 0,75 per 1,000). We are evidently very far from being made acquainted with the real number of persons seriously wounded in Belgian coal mines. Mons. Harzé, chief mining engineer, director of mines in the Department of Agriculture, of Manufactories and Public Works, adds the following observation to this table:—

“In order to determine whether a certain period of time has been more calamitous than another, the comparison of the number of victims must be established essentially on the list of killed, with the exclusion of the wounded, the *serious nature of the wounds* having possibly been dependant on personal appreciation. We must, however, remark that such appreciations have a tendency to uniformity consequent on the second paragraph of Article 78 of the regulations of 1884, which define what must be understood by serious wounds.”

According to this regulation, by serious wound must be understood *any injury of a nature to cause death, or as a consequence to interfere with the victim's usual occupation.*

In Austria for the total number of mines including coal, lignite and metals, salt and other substances, the official report gives 141 killed, and 229 seriously wounded for the year 1886, against 177 killed and the same number seriously wounded in 1884.

The proportions per 1,000 workmen amounts to :

2,1 killed and 2,7 wounded in 1884.  
1,7 killed and 2,7 wounded in 1886.

In lignite mines in 1884 the proportions of killed have reached 2,5 and for wounded 4,1, and have not decreased in 1886 to less than 2,1 and 3,6 respectively.

In Italy, according to *Revista del servizio minerario nel 1886*, it has been calculated that in the mines there were 51,798 workmen, and 49,237 in 1886. The corresponding accidents have given :

In 1885 : 56 deaths (1,08 p. 1,000) and 146 wounded (2,82 p. 1,000)  
1886 : 143 do (2,92 p. 1,000) do 313 do (6,36 p. 1,000)

The rather large increase for the last year is due to two causes: 1st, to the caving in of a sulphur mine in which 68 persons were crushed or asphyxiated in a fire that followed, and where 8 others were wounded; 2nd, “to the facility with which information was received of the most trifling accidents thanks to the National Insurance Fund.” The mining engineer, Mons. Conti, in his report on the district of Caltanissetta, having stated that there occurred 116 deaths and 243 persons wounded in that district, confirms the increase in the number of cases as being especially due to the institution of insurance funds. “In fact,” he writes, “in 1886 the number of victims of accidents given in the bulletin of the Fund, of which no direct knowledge was acquired, was 79, besides 2 deaths and 80 wounded.”

Insurance organization is, in fact, the best means of establishing a complete system of statistics of accidents.

## ACCIDENTS IN QUARRIES.

We shall not go very lengthily into the subject of accidents in quarries. We will give only a few figures in order to establish the fact that: 1st, subterranean quarries are as dangerous as mines; 2nd, that open quarries, in general, offer notably less risk.

The establishment of these statistics present peculiar difficulties. It is difficult to know the average annual number of workmen employed in quarries; many of these works, especially those in open air, are notably temporary. Besides, it is with great difficulty that the exact number can be ascertained of workmen having received wounds which do not endanger their lives.

Nevertheless, in France, thanks to the mining engineer's superintendence, and in Germany to the application of the insurance law, the information collected is not without value.

According to the statistics of the mining industry the average number of workmen employed in 1887, in subterranean quarry work, was, in France and Algeria, 20,163; and information was received of 40 workmen killed and 61 wounded, or respectively 2 killed and 3 wounded per 1,000.

In open air quarries, of a number of 93,552 workmen, 101 were killed and 112 wounded, or 1,1 killed and 1,2 wounded per 1,000.

The number of wounded given is evidently less than the real number, and the number of killed is alone to be relied upon. The following is the average proportion of deaths per 1,000 workmen employed both in open air and underground in different mining operations during the ten years between 1878 and 1887 inclusively:

Mines of inflammatory materials.....	1,56	p.	1,000
Other mines of all kinds.....	1,49	—	
Underground quarries.....	1,38	—	
Open air quarries.....	0,90	—	

In the German Empire, according to the last report to the Reichstag concerning the insurance law of 6th July, 1884, the associated quarrymen comprised 187,929 insured persons in 1887.

The number of individual accidents having claim to an indemnity was 781, that is 4,16 per 1,000, viz.—

Dead.....	179.....	p.	1000.
Incapacity for work from 3 to 6 months.....	95.....		0,95
do for more than 6 months	{ partial.....383	}	602.....3,21
	{ total.....124		

The general total of victims known, including persons wounded whose incapacity for work lasted less than 3 months (or more precisely 13 weeks), amounted to 3,160, or about 16,82 per 1000.

By these last given statistics we are not enabled to establish any difference between underground quarries, and open air quarries, so dissimilar notwithstanding, as regards the risks generally incurred in their operation.

## ACCIDENTS FROM STEAM APPARATUS.

In France, an annual detailed statement is given of the explosions of steam apparatus, addressed to the Minister of Public Works by a central commission for steam engines.

The information given is entirely to be relied on, as according to the law now in force, any explosion gives rise to an enquiry and a detailed statement by the authority in charge of the local government and the mining engineers, or, if the matter concerns engines on boats, it is seen to by the commission of superintendence, of which commission the engineers form a part.

The principal object of the enquiry is to discover the cause of the accident; the number of the victims either killed or wounded, which holds an important place in the question, is always entered in the statements and in the reports drawn up on the matter. These official documents are forwarded to the administrative or legal authorities, in accordance with the royal ordinance of 23rd May, 1843, relating to steamboats navigating streams and rivers, with the royal ordinance of 17th January, 1846, relative to steamships navigating the sea, finally to the decree of 30th April, 1880, bringing the rules of public administration to bear on the use of steam in apparatus used on land. This latter decree, which replaces the old ordinance of 22nd May, 1843, and the decree of 25th January, 1865, relative to steam boilers other than those in use on boats, obliges the head of the establishment in direct terms by article 38, to give instant information to the engineer charged with the superintendence of any accident whatsoever that has caused death or inflicted injuries on anyone, or that has only done material damage. A report, in any case, is drawn up because it is essential to the public security to discover all possible causes of an explosion.

The *Official Journal*, the *Mining Annals* and the *Statistics of Mining Industries and of Steam Apparatus* annually publish a *Table of accidents having occurred through the use of steam engines*, as drawn up by the Central Commission. It gives the dates of the accident, the nature and the situation of the establishment in which the apparatus was placed, the nature, form and destination of the apparatus, the circumstances of the accident, its consequences as regards persons and things, and its presumable cause.

We have arranged the tables relating to the last eight years with regards to the risks inherent to the use of steam, and have extracted the following facts, for France and Algeria together:

YEARS.	ACCIDENTS.			VICTIMS.			
	Having caused victims.	Not having caused victims.	Total number.	Killed.	Wounded or laid up for more than 20 days.	Wounded or laid up for less than 20 days.	Total Number.
1880.....	19	6	25	30	30	"	60
1881.....	19	10	29	15	10	11	36
1882.....	30	7	37	40	20	19	79
1883.....	17	17	34	40	62	30	132
1884.....	25	12	37	46	40	34	120
1885.....	18	7	25	34	33	29	96
1886.....	23	7	30	33	24	14	71
1887.....	21	15	36	17	17	33	67
Average for the eight years.	21,5	10,1	31,6	31,9	29,5	21,2	82,6

Throughout the variations shown in the above tables from year to year, we may, with a little attention, discover a sort of fatal regularity. Accidents are of a more or less serious nature, have a greater or less number of victims, or none, according to some mysterious chance. But their yearly number varies very little; it oscillates between the figures 31 and 32. The death rate is about the same figure, subject however to greater variations. If we overlook the number of persons slightly wounded, and whose enforced idleness does not exceed 20 days, we find that on an average half the number of victims seriously injured do not survive the wounds or burns received. It is the frequency of death as regards the wounded that characterizes the fatal consequences of explosions.

The following table of statistics relating to a previous period (1873, 1879), confirms our statement. It is to be remarked that persons lightly wounded are not included, their number not having been given :—

YEARS.	ACCIDENTS.	KILLED.	WOUNDED.
1873.....	30	37	48
1874.....	32	54	63
1875.....	26	26	31
1876.....	35	28	51
1877.....	22	40	32
1878.....	35	37	31
1879.....	35	35	52
Average of the seven years.....	31	37	44

Comparing the relative averages of the two periods, 1873–1879 and 1880–1887, we are led to the conclusion that the number of accidents is stationary, whilst the number of deaths is decreasing. Now the number of steam engines is increasing every year. In 1873 there were 67,489 boilers and receivers in operation in France; in 1887 there were 104,366, or half as many more.

We may conclude from this, with entire certainty, that in the interval there has been a relative decrease in the accidents caused by the use of steam, and an indisputable improvement as regards security.

The central commission for steam apparatus divides the *presumable causes* of accidents into three classes, viz.:

1st. *Defective State of the Establishment.*—Its construction, arrangement, placing of guards or defective materials.

2nd. *Defective State of its General Maintenance.*—Wear, friction, or wear of metal, repairs (for other causes) not made or defective.

3rd. *Ill-usage of Apparatus.*—Want of water (followed or not by unseasonable use of water), too much pressure, other imprudent acts or negligence.

Causes either unknown or divers form a fourth class.

The yearly total of presumable causes is higher than that of corresponding accidents, for the same accident is often due to several causes at once. For the period from 1880 to 1887, the statistics referred to give the following figures :—

PRESUMABLE CAUSES OF ACCIDENTS.

Years.	Defective conditions		Imprudence or negligence in the use of apparatus.	Unknown and divers causes.
	Of the establishment.	Of maintenance.		
1880.....	4	9	13	3
1881.....	3	7	20	2
1882.....	10	22	15	2
1883.....	11	6	23	2
1884.....	16	9	22	“
1885.....	5	9	16	2
1886.....	9	12	12	3
1887.....	13	12	20	1
Total.....	71	86	141	15

The number of accidents that happened during the period above mentioned was 253. We find that in 141 cases, that is in 55 cases in a hundred, enquiry into the cause of accidents has established the fact that they were due to the imprudence or negligence of the engineer or to the stoker acting in his stead. Again in 157 cases (62 cases in one hundred) defects in installation, construction or care of the engine might be laid to the charge to the maker or to the head of the establishment, either apart from any fault on the part of the engineers and stokers, or together with them.

These particular statistics, given by the most competent men as regards steam apparatus, seem to us to hold a right to a place in this report.

There remains another question to be answered, and one of as much importance as the division of responsibility of the explosion between master and workmen: it is to calculate the danger of employing steam engines, the risk of accidents incurred by using them.

Statistics relating to the period between 1880-1887, as we have seen, give an annual average of about 32 killed to 51 wounded, about 83 victims. If we had a knowledge of the exact number of persons exposed to the danger of an explosion, we could, with mathematical accuracy define the actual risk. But the number is omitted from every regular report; it would be a great mistake to count as among these all the staff employed in factories worked by steam, and another to include only the engineers and stokers. The *zone of danger* increases or decreases according to the surroundings and to the extent of the explosion. On the other hand, the number of victims is generally in proportion to the number of workmen permanently or temporarily employed within that zone at the time of the explosion. Whilst one boiler explosion does injury to no one, another similar has a multitude of victims. Thus by an explosion that occurred in 1883 in the forges of Marnaval, 30 were killed, and 61 wounded; in a similar case, in 1884, in the forges of Eurville, there were 22 killed and 33 wounded.

In studying this question we meet with a concurrence of varying circumstances which seem to devote it forever to obscurity. Statistics, however, afford us a means of eliminating the most embarrassing peculiarities, and of solving the problem to a certain and sufficiently satisfactory extent.

Let us observe that there have been, within the last eight years, 661 persons killed or wounded out of a total number of 253 explosions. Consequently we have a result of an average of  $\frac{661}{253} = 2,6$  persons injured by accidents of this kind. Thus the *zone of danger* comprise on an average 2 or 3, *if not more*, persons to each steam engine. It is not to be doubted that there were at least 2,6 exposed to being wounded, since such is the average number of those struck. Thence, taking this data furnished by experience as a basis, we may assert that, in any number whatsoever of persons working near, or who are simply in the vicinity of, 100,000 steam engines for instance, there are 260,000 at least who run the risk of being the victims of an explosion.

However, the number of engines in use exceeds 100,000. In 1887 there were calculated to be a total number of 80,421 boilers (including locomotives and steam-boats) in operation in France, and 23,945 steam receivers subject to Government regulations, altogether 104,366 explosive machines.

Besides these, there were 1,028 in Algeria.

Consequently the risks were divided among 260,000 persons, at the least calculation.

As according to statistics for the last eight years, the average number of victims is 32 killed and 51 wounded annually, the proportion does not exceed  $\frac{32}{260,000} = 0,123$  on 1,000 killed, and  $\frac{51}{260,000}$ , or a little less than 0,2 per 1,000 wounded.

As shown by these figures, steam boilers have become much less dangerous than is generally thought. Compared to other bad risks of which workmen have to take their chance, these are almost overlooked in the chances of accidents of labor.

This happy result is due in a great measure to the number of safeguards in use around steam boilers, some of which are ordered by law, and others adopted by manufacturers themselves, in order to secure the safety of the public.

## II.

### ELEMENTS OF THE COST OF INSURANCE AGAINST ACCIDENTS. SCALE OF RISKS.

#### INDEMNITY TO BE ALLOTTED IN DIFFERENT ACCIDENT CASES.

It cannot be concealed that an equitable and humane compensation for misfortunes caused by accidents, necessarily leads to great expense in factories counting a large number of victims of labor among their workmen. For many years aid societies, for this purpose, have been organized by mining companies, by railway companies, and in general by all the larger industries, and indemnities, in cases of permanent or temporary incapacity, in the form of pensions to widows and to orphans of deceased members, are distributed in a greater or less degree of munificence.

Those allocations nearly always comprise aid and medicines not only for cases of wounds but in cases of sickness also. Sometimes the expense is borne by the master, and sometimes by the workmen, sometimes by both together. Statistics of this kind in France and in foreign parts would furnish materials for several volumes. It is a subject we cannot even touch upon just now. We cannot bind ourselves to the discovery of what are the expenses to be foreseen to assist insurance against accidents under certain determined conditions, that is to say, in taking as an object the allocation to victims or to their heirs of indemnities, the highest that can be given, or the largest pensions that have been allotted by the laws of the country, in which, from this point of view, the condition of the working class has been improved.

The German Empire, where a law of insurance against accidents is in force since 1st October, 1885, furnishes much useful information on this subject, and abundant data to go upon; we will make use of the official information published in that country, from which we will take numerous extracts as it is on the law already quoted, that, with little exception, is founded the *project of law concerning the responsibility of accidents of which workmen at labor are the victims*, which the Chamber of Deputies has adopted on second deliberation on 10th July, 1888.

It is indispensable here, for the proper comprehension of this study, that in their essential points, the basis of indemnities foreseen in this project and left to the charge of the head of the enterprise, are as follows :

#### *In case of death :*

- 1st. An indemnity twenty times the victim's daily wages for funeral expenses ;
- 2nd. A pension to the widow equal to 20 p. c. of the average annual wages of the victim ;
- 3rd. Pensions to orphans, having lost both father and mother, to the age of fourteen complete years, the total amount of which varies from 15 to 40 per cent. of the annual wages of the victim, according to their number, if there is a widow, and from 15 to 50 p. c. of the same wages, if there are only children.
- 4th. A pension of 10 per cent. of the same wages allotted to the widow mother of the victim or to each of his two ascendants over sixty years of age, if the victim was unmarried or a widower or widow without children.

#### *In case of permanent and entire incapacity for work :*

An annuity varying from one-third to two-thirds of the average yearly wages of the wounded person according to circumstances left to the judgment of the court, under reserve of a minimum of \$80 annually for men, and \$50 annually for women.

#### *In case of permanent partial incapacity for work :*

An annuity similar to the preceding but "reduced in proportion to the remaining capacity for work."

#### *In all cases of accidents :*

- 1st. Doctor's and druggist's charges restricted to \$20 per wounded ;



2th. Daily indemnity equal to half the average daily wages of the victim between the limits of from 20 cts. to 50 cts. This temporary indemnity will be paid only for accidents that have caused more than three days' incapacity for work.

In Germany widows' pensions are calculated the same as in the French project. The expense is a little heavier for orphans who are pensioned until the age of fifteen complete years, and for whom the total amount of pensions may be 60 per cent of the victims' daily wages. The pension is  $\frac{2}{3}$  of the average annual wages of the victim in case of total incapacity for work *lasting more than six months*; in case of partial incapacity it is reduced "in proportion to the remaining capacity for work." The law makes no mention of *permanent* incapacity; the pensions are to be paid "for the duration of the incapacity."

Insurance funds established by law pay these indemnities only after the fourteenth week after the accident. During the three first months, the expenses are borne by the sick aid fund, or by the communal insurance against sickness.

Consequently the official statistics of the results of obligatory insurance against accidents, in Germany, has nothing to do with wounded persons whose incapacity for work has lasted less than three months. It is restricted to approximate indications of the number of wounded there are in this class. On the other hand, we find classed as invalided, any wounded person who has been unable to resume the exercise of his trade at the end of six months, or who has remained partially incapacitated at the end of the same period.

There results from this a great difference in the proportion of victims, according to the statistics consulted whether French or English, in which is notably classed *permanent disablement*.

We must be very careful, therefore, not to allow ourselves to become confused on this point, as so many authors have done.

The preliminaries bases being given, we will successively examine the different elements of the expenses that are charged to the head of industries, and which it is intended insurance should altogether or partially cover.

#### COST OF THE MEDICAL TREATMENT OF THE WOUNDED.

Generally those expenses are higher than those for the treatment of the sick, particularly when the wounds necessitate the transfer of the victims to hospitals.

They vary a good deal in the different establishments, according as they have or not a physician, an infirmary or a hospital attached; according to the number of workmen employed, if they work closely together, or are disseminated, &c.

The operations of the mutual aid societies give valuable indications as to the cost of sickness, provided we consider as minima the averages given in the reports, when applied to the treatment of the wounded.\*

The cessation from work seems to last longer in the case of wounds than in that of sickness; the average is twenty-one days. By allowing for the wounded the same daily costs of treatment as allowed the mutual aid societies, that is to say, 25 cents per day's sickness the expense would amount to \$5.25 per wounded.\*\*

In some mines, the medical service is admirably organized; special hospitals attended by nurses and several physicians and surgeons are attached to the company. The expenses are then almost double. Thus, in a pamphlet lately issued, Mr. Marsault, chief engineer of the Bessèges Coal Company, in speaking of the aid funds of that company during a period of fifteen years (from 1873 to 1887), gives the average cost of treatment as \$0.442 per day per wounded, and as \$0.394 per day for the sick.

The German statistics corroborate these data, especially the increase of expense when the wounded have to be taken to hospitals.

\* See tables, pp. 228-229.

\*\* The average cost of 25 cents per day of sickness adopted by Mr. Keller, is based on the official reports of the French mutual aid societies for 1884. The reports of 1886, published on pp. 228-229, give an average of 25½ cents.

The report of the Imperial Assurance office, of 30th November, 1888, contains several figures respecting the cost of medical treatment (*Kosten des Heilverfahrens*) which can be compared as follows :—

		Number of wounded treated.	Expense.	Average expense per wounded.
Treatment at home.	{ Professional syndicates.....	6,025	\$ 72,393.80	\$ 12.01
	{ Government employees....	509	9,035.00	17.89
Treatment in hospital.	{ Professional syndicates.....	2,539	64,068.80	24.27
	{ Government employees....	147	3,652.00	24.84
Total.....		9320	149,149.60	16.00

The average expense of the treatment of a wounded is very high. But we must not forget that these statistics apply only to persons grievously wounded. If they included the wounded who recover before three months' time, a large number of whom having received only slight injuries are easily treated, and cost very little, the average cost per sick would naturally be much less, and come nearer the figures given above.

CAPITAL CORRESPONDING TO THE PENSIONS TO BE ALLOWED IN CASE OF DEATH OR OF INJURY.

After the retrospective enquiry instituted by the Administration of mines, on accidents that occurred in coal mines during the three years 1886, 1887 and 1888, the capital sums corresponding to the pensions to be allowed victims or their heirs, in conformity with the rules laid down in the project of law on the responsibility of accidents, were calculated with exactitude for each case referred to the enquiry, taking into account, in any case of disablement, the wages paid the victim, and his or her age; the age of the widow, the number of orphans and their ages, the number of accidents in any case of which death had been the result. The administration made use of the table or scale in actual use by the National Insurance Fund for cases of death or accident, entitled: "Table of rents with immediate enjoyment at any age, at the rate of 4 per cent." The calculations for temporary rents or pensions provided for orphans, were established in accordance with the latest information gathered relative to the mortality of children. The value of such a rent from age  $n$  to fourteen years complete, was equal to the difference between the value of an immediate life-rent at the age of  $n$  and the value of a life-rent from the age of  $n$  to the age of fourteen complete years.

According to these calculations the expense for 474 workmen killed in the principal coal mines during the three years mentioned, was as follows :—

Capital amount of pension to be allowed.	{ Widows.....	\$252,818 20
	{ Orphans.....	115,638 00
	{ Ascendants.....	12,502 60
Altogether.....		\$380,957 80
Funeral expenses.....		7,687 80
Total.....		\$388,645 60

For injured persons to the number of 51, afflicted with entire and permanent disablement, the capital sums allotted for pensions equal in amount to two-thirds the victim's annual wages, give a total sum of \$123,630.

For 204 cases of partial disablement the sums represented by the smaller pensions, that is, those equal to one-third the yearly wages, amount to \$266,006.

Consequently the expense, according to the case considered, for each victim, was as follows :—

Death.....	\$ 819 95
Total disablement.....	2,424 13
Partial disablement.....	1,303 95

It must be observed : 1st. That if the partial disablement costs on an average, a little more than half the amount of total disablement, it is due to the difference in age of the corresponding victims (39 years instead of 46 years) ; 2nd. The daily wages of miners killed was \$0.78, and as a general thing, those of the wounded was \$0.76, with an average of 285 days' work per year.

According to which as relating to the daily wages of the victim, an accident followed by death costs the price of 1,051 days of work, or about three years and eight months' work ; total disablement costs 3,190 days' work (or 11 years) ; partial disablement costs 1,716 days' work (six years).

As for temporary disablement for work we know that its average duration is twenty days ; as the wounded person is allowed half wages, the cost entailed, would be only ten days' work if the cost of medical treatment did not add from 6 to 10 days' work more.

Approximately accidents may be said to rank, according to the preceding calculations, in the following order, taking as a starting point the cost of a fatal accident :

1 case of entire permanent disablement is equal to 3 cases of death ;

1 case of permanent partial disablement is equal to about one and a half.

60 cases of temporary disablement to 1 case of death (counting all kinds of accidents and not only those entailing enforced idleness for more than 3 months).

Those figures apply specially to mining. But according to evidence given by the large insurance companies of Germany and to the calculations made upon them by Mr. Behm, by the assistance of tables of mortality, it was discovered that the cost of indemnities in case of death being 1, that resulting from cases of entire disablement, taking as basis a life pension equal to two-thirds the yearly wages, would be 2.9025, or very nearly 3. The equivalent above given may therefore be considered as generally applicable in all branches of industry. It affords a convenient means of determining at first glance the scale of risks, according to the statistics of accidents which occur every year in different industries.

#### COST OF APPLYING INSURANCE LAWS IN GERMANY.

The cost of enquiry and administration correspond to the manner of organization prescribed by the law of insurance.

There were, in 1887, 62 professional syndicates divided into 366 sections, whose members sharing in the insurance amounted to 3,861,560.

There were also 259,977 employees of the Empire or the States insured ; so that the total number of persons insured in virtue of the law of July 6, 1884, was 4,121,537.

The application of the law gave employment to a numerous staff, to wit :

Members of councils of administration of syndicates.....	731
— — — — — of sections.....	2.331
Electors delegated to assemblies of syndicates.....	2.350
Representatives of syndicates ( <i>Vertrauensmänner</i> ).....	6.750
Accredited technical inspectors of syndicates.....	79
Workmen's representatives.....	2.407
State employees' representatives.....	440
Number of courts of arbitration.....	452
Number of syndical enterprises.....	319.453

Public administrations support almost the entire expense of management concerning the insurance of their employees, without any special allocation being made. But as regards the syndicates, the expenses are all kept count of and entered in the books, and published in the official reports. In detail they are as follows for the year 1887 :

Cost of enquiry and determining indemnities .....	\$ 39,561.00
Cost of courts of arbitration.....	51,446.80
Preventive measures against accidents.....	90,397.20
Cost of first establishment.....	56,418.60
General cost of administration.....	724,291.40
	962,115.00
Total .....	962,115.00

Under the heading "Preventive measures against accidents" are included the costs for inspection which represent the greater part of the expense. Then come the publication of provisions whose object is the prevention of accidents; these provisions are due to the initiative taken by the syndicates and are simply authorized by the Government. Finally, for premiums for saving life and accessory expenses, the modest sum of \$2,000.

The general expenses of administration comprise the following articles, of which we will merely give the items:

1. Cost of travel and board.
  - Of members of the councils of administration of syndicates.
  - Of representatives do do for sections.
  - Of representatives of syndicates (Vertrauensmänner).
  - Of electors delegated to assemblies.
  - Of employees.
2. Salaries of employees and persons in the service.
3. Rent, heating and lighting offices.
4. Furniture of offices, printed forms, etc.
5. Postage, messengers.
6. Insertions and different publications.
7. Taxes and different expenses of administration.

These expenses, the total amount of which is rather large, are divided among the 3,861,560 insured persons. The amount of each insured person is \$0,249, viz.:

Expenses of administration.....	\$0,1872
Costs of enquiries, arbitration, inspection and others .....	0,0618

Total.....	0,2490
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If on a parallel with the expenses demanded for the application of the law, and which amount to \$962,115, as we have just seen, we put the indemnities allowed during the year, including therapeutic treatment, the total of which for syndicates does not exceed \$1,343,374, we are struck with the diminutive useful result of the gigantic machinery put in motion: about \$0,25 expenses for \$0,35 indemnity per insured person. There is such a disproportionate difference between the effort and the result as to have awakened criticism even in Germany. However, the expenses seem less exorbitant when we take into account the millions paid to the reserve fund, over and above the pensions paid to victims of accidents. This exaggerated difference disappears when, as will be shown later, it is compared to the larger capital sums representing the constitution of life-rents; in fact, under these conditions they form only 6,20 per cent. of the charges for accidents that have occurred during the year.

It is interesting to compare with the expenses of administration we are speaking of, which amount to \$0.1872 per insured person, with the cost of management of French mutual aid societies.

In 1884 their average amount, per participating member, was \$0.36 for the 2,173 authorized societies, and \$0.19 for the 5,570 approved societies.

It is to be supposed that the general expenses of administering the insurance law in Germany will increase year by year in ratio to the increase in pensions. They will probably approach those of the most important aid funds in this country, for instance the mining funds the average of which in 1886, amounted to \$0.402, and in 1887 to \$0.422 per member.

## RESOURCES NECESSARY TO MEET INSURANCE.

The German law settles the amount of indemnity and pension to be paid victims of accidents. It acts in a rational way when it ascribes no limits to the subscriptions necessary to meet the expense.

According to Article 10 "the means of meeting indemnities, to be furnished by the syndicates, and the costs of administration, are created by means of yearly subscriptions or rates divided among the members in proportion to the wages and salaries paid to insured for their work, and according to legal tariffs of risks."

The syndicates are, moreover, bound to make supplementary payments during the first eleven years, settled in accordance to a determined scale, in order to constitute a reserve fund.

In a statement drawn up by Messrs. Behm and Bödiker, the annual charges for insurance are calculated on the basis of an average annual salary of 750 marks (\$185.50). According to this calculation the annual expenses, not including cost of management, will go on increasing during a period of 75 years, in a very rapid manner during the first 40 years. The payment to be made by masters for each of their workmen, deductions made of the cost of management is calculated at \$0.417 for the first year and to nearly double that sum for the second year (\$0.780): it amounts to \$1.01 for the third year, and to \$1.65 for the tenth, to \$2.91 for the thirtieth and finally to \$3.49 for the seventy-fifth. Mons. Ed. Gruner gives a clear view of this subject in his work on "*The laws of labor assistance in Germany.*" He considers syndicates to be "supported exclusively by their annual receipts." "The reserve fund provided, ceasing to be increased otherwise than by its own interest (at the end of 11 years) is, in reality, nothing more than an aid fund destined to ward off the consequences of some future social upheaval, which would for the time prevent regular work; but it is no sense a regular reserve fund such as should be established by private insurance companies."

From the very first year, however, the increase foreseen by Messrs. Behm and Bödiker, has been exceeded by the increase in the number of victims, which subject we will refer to later on; and the different increases every year.

We know the exact amount of the expenses for the year 1886 and 1887; for 1888 even we have general approximate results in the *Official Journal* of the Imperial Insurance offices in Germany for 15th February, 1889.

The average yearly expense for each insured person is as follows:—

	1886.	1887.	1888.
Legal indemnities.....	\$0.122	\$0.348	\$0.548
Cost of applying the law.....	0.230	0.250	0.264
Payment to reserve fund.....	0.390	0.644	0.822
	<hr/>	<hr/>	<hr/>
Altogether.....	\$0.742	\$1.242	\$1.634

The figures given for 1888, resulting partly from valuations, are those given by the Central Committee for Forges of France in one of its circulars printed 5th March 1887. The author of this circular basing his calculations on those of Behm and Bödicker, calculates that the real *definitive* value of insurance is, according to results given for 1887, 17 marks 62, or \$4.40, and that it amounts to 18 marks 39, or \$4.59 according to those of 1888.

We must not be surprised to use made of calculations of probabilities, even appreciations. However numerous may be the figures inserted in official reports concerning the application of the insurance law of 6th July, 1884, the elements necessary to calculate with exactitude the *premium* for insurance as it is usually defined, and which suppose that the capital constituting life-rents are immediately paid, or are, at least, exigible, these elements, or at least some among them, a knowledge of which is indispensable, are wanting. Thus the amount of pension allowed for more than six months' disability, entire or partial, is confounded with temporary indemnities, and no indication of the victims' ages is given.

This matter of the premium is of such importance that we are bound to do our best to elucidate it, making use for this purpose of the facts gathered by the Minister of Public Works, as to the constituting of the pensions following the enquiry of 1888 on accidents in French coal mines, and applying them to German statistics.

Although the statement of the problem is not quite the same in France as in Germany, the similarity of the law project of our deputies to that already in force in Germany permits of our making use of a means to obtain a sufficiently close valuation of the average premium of insurance, as regards professional syndicates.

CALCULATION OF THE AVERAGE INSURANCE PREMIUM OF PROFESSIONAL SYNDICATES IN GERMANY, ACCORDING TO STATISTICS OF 1887.

Number insured.....	3,861,560
Salaries fixed with a view to subscription..	\$590,169,335 00
Average annual salary.....	152 83

The number of days' work is unknown. If we settle it at 280 or 281 per year, to keep count of the causes for enforced idleness, which must be very numerous in such a large number of different industries, the average daily wages amount to about \$0.55 per workman.

The number of heirs in case of death is 0,64 for widows, 1,43 for orphans, 0,06 for accidents, altogether 2,16 per victim (1).

The capital required for pensions is calculated as follows, with regard to the daily wages, according to the number of days work they represent, and which serve us as a known quantity in each case.

	Number of cases.	Known quantity.	Capital for Pensions.	
Deaths.....	2,956	1,051	3,106,756 × \$0.55	
Disability for more than 6 months.....	{ Entire.....	2,827	3,190	9,018,130 × 0.55
	{ Partial ..	8,126	1,716	13,944,216 × 0.55
Altogether.....			26,069,102 × \$0.55	
		Or.....	\$14,338,006.	
Temporary disability from 3 to 6 months. }	2,061	30	61,830 × \$0.55	
		Or.....	\$ 34,006.60	

For other expenses we give the exact figures of the official report; and thus form the table given below :

TABLE OF EXPENSES FOR INSURANCE OF PROFESSIONAL SYNDICATES.

1st. *Legal indemnities.*

Capital for pensions (including funeral expenses).	\$14,338,006.00
Indemnities for enforced idleness (3 to 6 months)..	34,006.60
Medical treatment at home.....	\$72,393.80
Treatment in hospital.....	64,068.80
Aid to families of wounded persons....	30,708.20
Capital paid to foreigners.....	13,905.40
2nd. <i>Expense of applying the law.....</i>	962,115.00

Total..... \$15,515,203.80

(1.) The similar total as given in the statistics of accidents in French coal mines for 1886 to 1888 is but little different : 2,06. However, the proportion of orphans and heirs to a pension is less (1,33 instead of 1,43) because the limit of age adopted is 15 years instead of 16 as in Germany.

From these figures result the following annual expenses :

Legal indemnities .....	\$3.76
Expense of applying the law.....	0.25
<hr/>	
Total.....	\$ 4.01 per insured.
Expense in regard to wages.....	25.94 per \$1,000

As the expense of administration would inevitably increase if the syndicates were obliged to collect immediately and preserve and manage the large capital sums corresponding to the pensions, and which would go on accumulating, we must calculate the actual cost of applying the law.

But on the other hand it is to be observed that pensions ceased to be paid to wounded persons when cured. It is probable that this cessation of pension does, in the end, reduce the sum of legal indemnities.

The proportion cannot become known with any exactness before a certain number of years, and on this point we are reduced to hypothesis. Will the reduction of corresponding expenses be greater than the increase occasioned by the constantly augmenting number of wounded persons whose recovery is not complete at the end of six months? Will not the number of accidents decrease in proportion? Finally, will the expense of insurance decrease to a little below the sum of \$25.94 as shown above, or will it attain larger proportions still? The future alone can tell.

We may here remark that the honorable reporter for the Parliamentary Commission who in 1887, was charged with examining the project of law, and its propositions, concerning the responsibility of accidents of which workmen are the victims while at their labor, adopted a very different valuation the errors of which are very manifest at the present time. He based his calculated amounts on an average charge of \$11.20 per \$1,000 wages, as the result of the German statistics (Appendix I of Mons. Deputy Duché's report), when this average according to the figures given in 1887, appear to us to approach \$26.

CALCULATION OF THE PREMIUM FOR INSURANCE OF THE SYNDICATE FOR MINES IN GERMANY, ACCORDING TO STATISTICS FOR 1887.

Let us make a calculation after the same method for the important mining syndicate. It is not, as may be imagined, a useless work. The knowledge of the following figures will enable us to see clearly the working of the mining aid funds of Prussia, of which the financial results for 1887 will be given as follows:—

Number of assured.....	346,146
Wages (fixed in view of assessments).....	\$64,156,793
Average annual wages.....	185.34
de daily do .....	0.65

(The daily wages are calculated by counting 285 days of work a year.)

	Number of Cases.	Given quantity.	Capital for Pensions.	
Deaths.....	849	1.051	892,299	$\times 0.65$
Disability for more than 6 months. } Total....	565	3.190	1,834,250	$\times 0.65$
} Partial .	951	1.716	1,631,916	$\times 0.65$
			} Altogether..... $4.358.465 \times 0.65 = \$2,833,002.20$	
Temporary disability from 3 to 6 months.....	497	30	14,910	$\times 0.65 = 9,691.40$
Expenses of medical treatment and other aid (real expenses).....				44,191.40
				<hr/>
Total of legal indemnities.....				\$2,886,885.00

Taking the above calculated pensions as a basis, together with actual accessions, we obtain for each insured person the following figures:

Legal indemnities.....	\$8.34	}	\$8.51
Expense of applying the law (real expenses).	0.17		
Or, per \$1,000 salary.....			\$45.95

This is the approximate expense to which we are led with regard to the reserve already mentioned, plus  $4\frac{1}{2}$  per cent.

#### MINING EXPENSES OF PRUSSIA.

In order to complete this subject, we will give in detail the receipts and expenses of the mining funds of Prussia for 1887, to the operation of which the insurance law presents no obstacle.

We will then know the amount per workman of the expenses occasioned by accidents during the said year, in the one, among all the industries, in which aid has been assured to victims during the longest period of time, and in which catastrophes are the most frequent.

There were 77 societies (Knappschaftsvereine) in that country, including 1,846 mines, factories and salt-pits. The members, some of whom have entire, some restricted rights, numbered 329,209 in the beginning of the year, and 336,021 at the end of the year.

	NUMBER OF PERSONS ASSISTED.	
	In the beginning of the year.	At the end of the year.
Invalids .....	27,983	30,162
Widows .....	30,124	31,163
Orphans .....	52,202	54,127
<b>Totals .....</b>	<b>110,309</b>	<b>115,452</b>

Adding to these the number of persons assisted by the sections of professional syndicates in virtue of the insurance law against accidents we counted 32,837 invalids, 32,804 widows and 62,347 orphans.

#### *Receipts.*

Payment of members .....	\$2,560,757
do chiefs of enterprises.....	2,286,784
Interest on capital, fines, etc.....	363,268
<b>Total.....</b>	<b>5,210,809</b>

#### *Expenses.*

Aid to Invalids.....	\$1,649,417	}	\$2,957,172
— widows.....	845,585		
— orphans.....	462,170		
Expense for sickness.....			1,274,219
Exceptional aid, expense for interment, etc.....			77,139
Schooling expenses.....			82,558
Cost of management.....			138,339
Different expenses .....			151,811
<b>Total.....</b>			<b>4,681,338</b>

Under the heading of invalids are included, at least so we believe, all the wounded receiving indemnities, who, however, are not under treatment.

There were counted 135,712 sick persons to whom were paid sick-wages (Krankenlohn). The average duration of a sickness was 16.1 days (as against 16.8 the preceding year.)



Among the different expenses are included \$84,812 for purchase of immovables, which constitute a real payment into the reserve fund.

If we leave these expenses aside, as well as the expenses for schooling, there remains an average expense of \$13.59 per member, to wit:

Aid to the wounded, widows and orphans.....	\$9.040cts.
Expenses of sickness.....	3.894 "
Exceptional aid, funeral expenses .....	0.235 "
Expenses of management.....	0.422 "
<b>Total.....</b>	<b>\$13.592 cts.</b>

According to which the total amount of expense incurred for members in case of accident or sickness compared with the average wages of miners, which, as we have seen, is \$185.34 for all Germany (taking it for granted that the average is sufficiently applicable to Prussia) amount to 7.33 per cent, without counting the different expenses, and those for schooling.

During the preceding year, the aid (*unterstützungen*) for invalids, for widows and for orphans amounted to scarcely \$8.64 per member, instead of \$9.04. There has therefore been a considerable increase in the expenses from one year to the other, and there is nothing to show that the maximum has been reached.

ANNUAL INCREASE IN THE NUMBER OF ACCIDENTS KNOWN, AND COVERED BY INSURANCE IN GERMANY.

Accordingly as the insurance law is applied accident statistics are being completed ; and, an important circumstance, to be partly attributed to *simulation* which appears to us to be the natural consequence of the law, or rather of the natural feelings of humanity which incline both doctors or arbitrators to refrain from lessening the amounts claimed for indemnity, is the fact that the proportion of serious accidents is beyond all that had been foreseen. The case is the same as regards fatal accidents which shows that the workman has grown more imprudent. But as regards this matter we believe that the syndicates moved by their financial interest, will insist on the general use of preventative means of precaution, suggested by experience. The continual increase of serious accidents cannot last very long.

In any case the fact must be admitted that it is impossible to actually fix the limit of the expense that must follow from obligatory insurance, when we find that in 1888 for a small increase in the number of insured persons (4,242,100 instead of 4,121,537 in 1887) for the professional syndicates and public administrations together, the total number of accidents claiming indemnity, increased at the rate of 20 per cent. (20,666 instead of 17,102).

The details of the statistics for 1888 are not yet known ; and that is the reason we have been obliged to base our calculations principally on the results of the year 1887. However, the total amounts published by the Imperial Insurance Office for last year allow us to establish comparisons between the three years 1886, 1887 and 1888, which are likely to prove instructive.

NUMBER OF VICTIMS PER 1,000 WORKMEN AND PER YEAR.

Result of the Accident.	1886	1887	1888
Death .....	0,73	0,79	0,84
Disablement for more than 6 months .....	0,48	0,77	0,65
Temporary disablement from 3 to 6 months.	0,56	0,53	0,91
<b>Total number of accidents giving a claim to an indemnity, in virtue of the insurance law.....</b>	<b>2,83</b>	<b>4,14</b>	<b>4,84</b>
<b>Total number of accidents known.....</b>	<b>27,19</b>	<b>28,02</b>	<b>32,01</b>

*Classification of Risks—Principal Methods of Classification.*

Insurance companies establish tariffs in which the different elements of statistics of accidents are taken into account as far as they may be gathered from the different branches of industry.

Sometimes these tariffs are given in detail; the cost of insurance varies according to the kind of the work, according to the nature of the manufactory. Sometimes the industries are divided by groups of a certain limited number, in each of which the risk of accident is supposed to be the same and the cost of insurance identical for all the establishments grouped.

This last method has been adopted in Italy by the National Accident Insurance Fund for accidents of labor.

For individual insurance the establishments are ranked into 14 classes of risks. Their names are given in a work entitled: "*Arti per l'istituzione della cassa nazionale d'assicurazione per gli operai contra gl'infortuni sul lavoro*, vol. II. The classification was established on those of the following insurance companies: General Insurance of Venice, the *Fondiarìa*, the *Paternelle*, the *Urbaine* and the *Seine*, the *Zurichoise*, and the *Winterthur*

In Germany, at the time of the short enquiry which preceded the vote of the insurance law in 1884 the authors of the preparatory studies divided the different industries into ten classes of risks, according to statistical facts gathered at the time.

It is this work, of which experience has since shown the inevitable errors and oversights, that, in France, led to the nomination of the Commission of the Chamber of Deputies to determine the amount of premium to be paid in case of recourse being made to insurance under State warranty.

By reducing the risks to five classes it succeeded in simplifying the problem, without, however, assisting in its solution.

Finally we have another combination which is the least favorable of all; it is that which preceded the establishment of the National Insurance Fund in case of accident, organized by law, 11th July, 1868. The different industries are taken as a whole and as presenting one identical risk, and are subject to the payment of the same premium whatever may be the danger surrounding the work. It is not without reason that Mons. Duché pointed, out this sole premium as one of the causes of the Funds' failure to win public favor, which was never with the fund. For several years the number of insured has been, with difficulty, maintained at 1,200. In 1887 the fund received:

619	subscriptions of	\$1.60.
361	—	1.00.
255	—	60.

Of the 1235 subscriptions more than half (688) were paid by *firemen*. Millers, printers, locksmiths, a few municipal guards formed the greater part of the remainder.

During the year, three accidents were liquidated, one of which entailed entire disablement from work, and two a permanent disablement from professional work. The reports of the higher commission concerning the operations of which we speak, make no mention of the trades exercised by the victims. There is no reason to devote our attention further to this fund, which, moreover, it is announced, is under process of complete transformation.

CLASSIFICATION OF THE PROFESSIONAL SYNDICATES OF GERMANY ACCORDING TO THEIR EXPENSES FOR 1887, FOR ACCIDENT INSURANCE.

The Imperial Insurance Office of Berlin is of necessity, as a consequence of the law now in force, the headquarters for information as to the degree of risk inherent to each kind of industry. However, no communication has been made to the Press in respect to this important subject, at least not to our knowledge. But the details published in regard to the financial results of the application of the insurance law of 1884 during the year 1887, supplies the want.

Classification of syndicates.	Persons insured.	Wages.	Expenses.	Relation of expenses to wages per 100.
		Marks.	Marks.	
Tabacco .....	90.735	42.222.688	56.470	1,34
Silk .....	35.526	21.390.712	33.087	1,55
Clothing industry .....	86.193	46.706.530	81.020	1,71
Printing .....	55.792	48.876.695	115.476	2,36
Ceramics .....	48.214	32.040.751	83.540	2,60
Industry of metals (2 syndicates) .....	77.993	57.442.895	198.163	2,93
Working in paper .....	48.906	34.201.472	108.964	3,19
Textiles (6 syndicates) .....	502.102	277.615.675	938.201	3,37
Musical instruments .....	18.267	12.971.292	46.071	3,55
Ironmongery ( <i>feinmechanik</i> ) .....	40.513	32.634.807	128.373	3,93
Glass .....	43.902	28.283.326	114.444	4,04
Shipping, warehousing .....	54.317	45.964.050	192.450	4,19
Flax .....	34.139	17.420.715	74.487	4,28
Leather industry .....	38.085	31.478.870	138.332	4,39
Tiles .....	190.487	71.052.190	384.534	5,41
Carting .....	54.566	39.615.153	243.124	6,13
Foods .....	35.765	24.743.351	149.025	6,90
Machines, manufacture of small iron wares .....	69.455	57.529.488	403.021	7,00
Gas and water apparatus .....	21.006	18.976.743	143.326	7,55
Ironworks, steel (7 syndicates) .....	383.050	318.960.854	2.575.855	8,08
Inland navigation (3 syndicates) .....	53.171	31.023.909	257.600	8,33
Private railways .....	27.580	20.991.925	180.259	8,58
Distilleries .....	38.829	22.258.416	191.637	8,61
Wood industry (4 syndicates) .....	159.218	110.330.128	958.449	8,68
Building (12 syndicates) .....	671.815	383.643.386	3.414.248	8,90
Sugar .....	106.817	33.664.679	326.331	9,69
Tramways .....	44.326	14.257.505	144.797	10,15
Mills .....	82.693	54.181.948	564.975	10,43
Paper manufactures .....	49.553	27.873.796	335.397	12,03
Chemical products .....	82.011	62.710.378	756.880	12,07
Quarries .....	187.929	61.457.421	791.056	12,88
Chimneys .....	5.648	3.127.682	42.953	13,73
Mines .....	346.146	256.627.172	3.887.886	15,15
Brewing and malting .....	61.562	49.070.933	1.096.860	22,35
Altogether .....	3.861.560	2.389.349.536	19.157.395	8,06

If, for each professional syndicate, we divide the amount of expenses by the sum of the annual wages of those insured, we obtain quotients whose value is in direct relation to the expense and the indemnities for which each syndicate has to provide during the course of the year. We have made use of these quotients to draw up the accompanying table which indicates the number of persons insured in the different branches of industries, the amount of wages corresponding for 1887, the expenses incurred for insurance during the same year and the relation of those expenses per 1000 to the wages.

The last number which represents the expense in France per \$1,000 of wages is, in a way, the given quality of risks.

We must remember that according to the observations and calculations already made, we must triple and even quadruple this given quantity to obtain approximately the value of the premium which will be exigible when the operation of insurance is become normal.

To obtain more generality, we have united similar syndicates which differ but little from each other, except in the part of the empire in which they are situated. Consequently the 62 professional syndicates form actually 34 industrial distinct groups, in which the risks of serious accidents are on the increase.

The relation of expenses to wages, which appears in the last column represents an average for each large industry considered in the whole number of its factories, its workshops, and establishments. But each branch taken individually gives use to very different risks. Thus the wood industry includes workshops for wheel making, carpentering, coopering, for the manufacture of wooden shoes, carriages, workshops for turning in which accidents are very infrequent, especially where no mechanica

motor is used, whilst in works on square timber, as in all others where the workmen have large and heavy masses to handle, serious accidents are rather frequent. As we are aware the German law leaves the regulating of these risk tariffs to these syndicates, by statutory means, for each kind of establishment, according as the nature of the work to be done and the material conditions in which it is done offer more or less risk of serious accidents.

#### SCALE OF RISKS ACCORDING TO THE NATURE OF THE INDUSTRY.

In the preceding table we see that the given quantity of risks varies from 1.34 for the tobacco industry, the least dangerous (which in Germany is not a State monopoly) to 22.35 for brewing and malting where most accidents occur, or as from 1 to 16½. Leaving this latter industry aside, where particular danger seems the result of a defective organization, or of work done on too large a scale, without sufficient superintendence (for in other countries, the results are much less unfavorable as regards the lives of the workmen employed in the manufacture of malt and beer,) the *scale of risks* ascends from 1 to 11.3. Mines are at the top.

If there was any need to point out the reality of the *professional risk*, the comparison of the figures (the entire length of the scale) would amply suffice. As for determining the exact value of the risk, it presents great difficulty in so much as it exacts, as a starting point, very precise statistics, established on very numerous observations,

Insurance companies are unable to supply the deficiency shown in their own statistics—or those they have been able to procure and which they keep as secret as possible—except in praising the premiums to supply the existing deficiency. They even refuse, through prudence, to insure certain risks.

#### SCALE OF RISKS ACCORDING TO THE NATURE OF THE ESTABLISHMENT, ACCORDING TO INSURANCE TARIFFS OF "LA PRÉSERVATRICE."

The companies or insurance associations against accidents number 12 in France, they pay from \$1,000,000 to \$1,200,000 in indemnities every year.

In order to better understand what, in general, is the scale of risks in industries, we will conclude by giving the classification to which we are led by the study of the insurance tariffs of one of these companies "La Préservatrice" which was founded in 1861.

In this company, heads of establishments are allowed, if they choose, to insure against all risks run by the workman at his work or only against a portion of these risks, for instance, against the most serious accidents: death and permanent disablement for work. In this latter combination, the only one to which we will here refer, insurance is limited to the following payments:

1st. In case of death, a capital of \$200 for the widow and orphans; 2nd. in case of permanent disablement from work, a pension of \$60, \$40 and \$20 according to the degree of such disablement.

Besides, in case of contestation or action at law, the master's civil responsibility is covered to the extent of \$1,400 for each accident. This latter amount may be carried to \$2,000 by means of a supplementary tax of 10 per cent.

The staff of an establishment should not, on principle, be insured by fractions; the contract should include the total number of wage earners. This rule may, however, be deviated from where the work of an establishment is divided into branches, quite distinct the one from the other, and offers no risk of accident, except in one or more special branches.

For this purpose the company authorizes printing establishments, for instance, to exclude compositors, proof-readers, foremen, folders, &c., and to insure the staff in other branches of the business; in delf-works, china-works and potteries, to exclude workmen, moulders, painters, &c., employed in shaping the pieces, and to insure the staff employed in extracting and in carrying the material, and in firing the pieces; and moreover to exclude women and children under fifteen years of age.

The subscription is generally paid in day's work; it is sometimes settled at the rate of \$20 of wages. This is especially the case in spinning and weaving industries.

We show in the accompanying table, the subscription to be paid in each industry per workman for 300 days work. In the spinning and weaving and other similar establishments where the staff comprises many women and children, the rate is \$0.40 per \$100 of the wages; the subscription per member and for 300 days may be subject to great variation. It cannot exceed 60 cents for a yearly salary of \$150, which seem to be about the average wages. These establishments are consequently among the lowest taxed.

For coal mines in which the insurance tariff is *limited to the most serious accidents*, the rate is \$2.70; it must be noted that accidents occasioned by fire-damp and by flooding are formally excluded from the warranty.

Subscription per 300 days work.	INSURANCE LIMITED TO SERIOUS ACCIDENTS. NAME AND CLASSIFICATION OF RISKS.
Variable.	Spinning and weaving of cotton, thread, woollens, flax, silk; preparation and bleaching of goods; printing stuffs, colored cloth, dyes; manufacture of wadding.
0 60	Manufactures of oils and grease; wiredrawing; tinsmith's work <i>without zinc plumbing</i> .
0 75	Manufactures of crockery, china and pottery <i>without machinery</i> .
0 81	Coopers, turners; wheelwrights, carriage making <i>without mechanical saws</i> ; makers of wooden shoes <i>without motive power</i> ;
0 90	Wheelwrights with mechanical saws; makers of wooden shoes with motive power: Manufactures of wax and other candles; soap factories; tanneries, white leather workers and curriers; glass and crystal workers.
0 96	Brewers and malters; mechanical nail making, cutlery, ironware, gunsmiths; galvanization, silver and gold plating; art bronzing.
1 05	Bricks and tiles <i>without machinery</i> ; foundries and locksmithing ( <i>small articles</i> ); manufacture of boots and shoes by machinery.
1 14	Manufactures of foods; manufactures of perfumery; boat and ship building, enterprise for sweeping; house painting.
1 20	Carpentering <i>without mechanical saws</i> : cabinet-making; india rubber and gutta percha works; rope walks; blacksmithing; plumbing, tinsmithing and zinc working; printing and lithographing ( <i>partial insurance</i> .)
1 35	Refiners of metals; small forging; carpentering <i>with mechanical saws</i> ; inlaying; ceiling plasterers; salt works; waggon making.
1 38	Manufactures of mortars and cements.
1 50	Workshops for sharpening; heating and lighting apparatus; gold and silver beating; bricks and tiles <i>with machinery</i> ; manufacture of manures; musical instruments and machines; gas factories; marble works; sugar factories; manufactures of champagne wine.
1 56	Manufactures of asphaltum and bitumen.
1 59	Mills (stationary).
1 65	Steelworks, forges and blast-furnaces; docks and warehouses <i>without machinery</i> ; paving ( <i>without quarrying</i> ).
1 80	Manufacture of dye woods; large-locksmithing; lime and cement ( <i>extraction and manufacture</i> ); manufacture of aerated waters; foundries ( <i>large pieces</i> ).
1 95	Building of marine docks; canals for gas; building roads and ways; sugar refineries.
2 10	Building canals without tunnels, bridges.
2 22	Yards for fire-wood, coal and coke.
2 25	Chalk factories; mushroom beds; distilleries.
2 34	Exterior plastering, and cleaning of fronts.
2 40	Open-air quarries; building (masonry, timber, roofs, &c); lumber yards; canal building with tunnels, dykes; dredging; dealers and drivers of horses and cattle; docks and warehouses, <i>with machines</i> ; horse-breeding, riding-schools; bargemen; petroleum distilleries; street-porters.
2 55	Work in wood-carpentering; building of railways <i>without tunnels</i> ; paper and cardboard factories.
2 70	Slate quarrying in pits, quarrying in rough and paving stones in pits, clay pits, kaolin, sands; coal mines.
2 79	Building of aqueducts and viaducts, railways with tunnels; removing furniture.
2 82	Underground canals (water pipes, drains, &c); extraction and manufacture of lime for underground masonry (for quarries, mines, &c).
2 85	Abattoirs.
3 00	Threshing of grain; marble and cut stone quarries; marble and stone sawing; roofing, chimney makers; gravelers and terrace makers; carriage by diligence, omnibus, tramways, private and public carriages.
3 60	Enterprises for demolition; inflammable and explosive chemical products.
3 72	Nightmen.
3 90	Carriage by horse and cart, led on foot.
4 50	Sawmills, cutting and splitting wood.
5 40	Lightermen (dockwork); loading and unloading ships; rigging ships; carriage by vehicle drawn by several horses, led on foot.
9 00	Drain makers.

This table affords more opportunity than did the preceding to go into the details of the different trades. It demonstrates the increase in risks resulting from the use of machinery in similar establishments, and among other peculiar points, shows, if we admit that the premiums are rightly calculated, that horses are in general more dangerous motors than the machines themselves. In regard to this we may cite according to Mr. Whittall, statistics of fatal accidents in England in which horse-breakers show the highest average number of deaths (4.79 per 1,000). In the same statistics boatmen, whose business is also very dangerous, rank next with an average of 4 deaths per 1,000. According to the list given, we perceive that "La Préservatrice" demands the highest premiums, putting drain-makers aside, from workmen engaged in loading and unloading, or in rigging vessels, and from drivers driving vehicles drawn by a number of horses.

Taken as a whole the classification of risks we have given according to the tariff of this company agrees satisfactorily with that given by statistics of professional syndicates in Germany; if we take into account the subdivisions established in the different industrial groups.

#### GENERAL OBSERVATIONS TAKEN FROM FRENCH AND FOREIGN STATISTICS ON ACCIDENTS OF LABOR.

Our only purpose has been to draw in broad lines a picture of the state of the serious question of accidents of labor without entering too much into detail, and without going beyond facts given by statistics. There are numbers of documents within our reach which, however, could not be employed in this report, which must of necessity be limited in extent.

It remains for the members of the Congress to bring the contingent force of their own personal observation to the vast field of study open to them, to provide supplementary statistics, above all by authentic figures, that is to say, figures supported by a long series of observations, or embracing as large a number of persons as possible, and each presenting a clear significance.

From this time forward, we can extract from French and foreign statistics the most worthy of confidence, a general series of traits of great interest. We will give a brief sketch of them.

If we take under observation a certain fixed number of workmen, provided the number be large enough (100,000 for instance), all working at the same trade, we find a surprising regularity in the number of accidents occurring every year to these workmen, and also in the number of killed and wounded. Doubtless there are differences from one year to the other; but the variations, as shown by statistics, if they are exact, are generally a very secondary matter.

The conclusion is that these accidents, even when they seem due to chance alone, are governed by some mysterious laws. They occur every year with a fatal frequency. And it is on the frequency of accidents of the same kind, that, as we are aware, insurance is based. In any determined organization of labor, in each branch of human activity, the principle of the regular, *constant risk* constitutes the fundamental basis of theoretical studies relative to accidents.

However, the *laws of chance* are not inflexible. Risks decrease in all industries in which preventive means are employed, where safety apparatus is used, and where wise regulations are enforced in order to secure the safety of the workmen. The use of lamp with a metallic trellis work, and of ventilator in coal mines infested with fire-clamp, safety signals, automatic checks, machinery for coupling on railway trains, safety valves on steam boilers, various means of insuring the safety of workmen in the use of instruments and the machinery for conveyance from other machinery in motion, in all sorts of industrial establishments, are to be seen in statistics, especially in decennial statistics, frequently in a very obscure and indistinct manner as to the causes, but very apparent as to effect, by a periodical decrease in the proportionate number of victims.

There are a rather large number of trades in the exercise of which the peculiar risks run have so far not been stated; accidents do occur—they occur everywhere—but they are not sensibly more frequent, nor more serious, than those to which every man is exposed, even when he is not employed at regular manual labor.

But always where there are heavy masses to be moved, when man has to struggle with the powers of nature and to compel the rebellious elements to obey, he is exposed to injury and sometimes to death.

In most industries there is the *risk of professional accident*, often characteristic, and the importance of which is liable to increase or diminish accordingly as the conditions of the work are more or less well regulated.

The danger assumes different forms in accordance with the industry; in some by the frequency of the accidents, in others by their seriousness, in the more dangerous trades by both their frequency and seriousness.

The relation existing between the killed and the seriously wounded is not well understood; we may however state that it varies from one trade to another, because it depends on the nature of the danger to which the workmen are exposed.

Women are usually employed at less dangerous work, and on this account the number of wounded and killed is much smaller than among men. The same reason applies to children.

The chances of death succeeding accidents increase with the age of the victim. Such is also the case in instances of permanent disablement.

As regards causes, accidents may be divided into three classes: Some are the workman's fault, others the fault of the master and his employees; others again reveal no serious fault that may be laid either to the master, nor the workman, and these are generally classed as due to *fortuitous* causes. In regard to this statistics are, for the most part, very imperfect; which we can easily understand as exact information in this matter implies enquiries instituted, examinations by experts, and moreover, judgments rendered on the subject. All that we can state in a general way is that the class of accidents said to be due to fortuitous events, is the more numerous.

The expense for doctor and medicines for workman, is a little heavier in cases of wounds than in sickness, and the duration of the disablement is also a little longer. The expense for wounds is, in particular, greater when the patient is treated in hospital than when he is cared for in his own home.

Each workman loses more day's work during the year from sickness, than he does from wounds, even in such industries as mining where accidents are most frequent.

The cost of insurance depends mainly on the amount of indemnity guaranteed to the victims or to their heirs. Taking into account the rate of life pensions provided in the projected law, the result as shown by mining statistics would be that on an average, the workman, whose wounds are the cause of a total and permanent disablement, costs the head of the industry three times as much as the workman who is killed on the spot.

If we examine the accounts of insurance funds we discover that expenses vary according to the nature of the industry from a simple figure to ten times that amount and even more. Certain trades, otherwise exceptional, are fifteen and twenty times more dangerous than others.

Wages bear no comparison with the scale of risks. Therefore the premium for insurance necessary to equitably compensate accidents vary between greatly extended limits.

The census in France for 1886, shows that the staff of workmen employed in the different industries and in transportation all branches taken together, number 6,774,000 souls, exclusive of domestics, servants and employees. Granting that fatal accidents are about as numerous with us as they are in Germany, as seems very probable, we would calculate an annual number of 5,419 workmen killed, allowing the rate to be 0.8 deaths per 1,000, which has been the average in this country during the three last years. The number of workmen entirely disabled for a period exceeding six months, is more than 4,000 per year.

These figures show what an important thing it is as regards the nation, as regards all humanity, that practical solution to the problem should be discovered, that efficacious means should be universally adopted, in the first place, to prevent accidents or at least to limit the number; secondly to succour the unfortunate victims of labor.

## ORGANIZATION OF INSURANCE.

By EMILE CHEYSSON,

Chief engineer for bridges and causeways, former president of the Society of Social Economy, former director of the Creusot,

Industry, and more especially modern industry, is a real battlefield, on which numbers of victims fall every day. For each of these accidents the master is held to be more or less responsible, either according to common law which obliges him by whose fault injury has been done to another, to repair it, or in accordance with a special legislation founded on the principle of professional risk.

Confronted with such a misfortune, a certain number of masters expose themselves to it directly, much as we wait in expectations of hail or fire to meet and repair the damage done by them; others, on the contrary, resort to that combination which has done such good service in similar cases, that is insurance. Insurance is one of the most marked and most honorable characteristics of this end of the century. Whenever it has been possible to value risks with any exactitude, it affords a chance of escape by means of corresponding premiums. For a trifling sacrifice of known extent is given in exchange, security and escape from the uncertain consequences of an eventual disaster. Scatters over a large basis the blows of fate fall lightly; they touch everybody and crush nobody. Insurance is the triumph of human foresight over chance.

We have adopted insurance into our customs for fire, drowning and epizootic diseases.....It is now being applied to accidents of labor, and applied in this way assumes different forms in accordance with the character of different nations, and above all, in accordance with their legislation.

The study of these forms or difference of organization in insurance will form the subject of this report, written at the request of the Committee of organization for the International Congress of accidents of labor.

All the questions relating to this extensive subject of accidents are bound and linked together, whoever touches one raises all the others. However, we will endeavour in this report to avoid trenching on the domain assigned to other reporters, and to keep within the limits of our own bounds however elastic they may be. This report being compiled from a documentary rather than a theoretical point of view, we will restrict ourselves to giving a summary of the solutions given to this part of the problem of accidents, by the principal countries that have given attention to the matter, except to gather them together in the end, and to draw the deduction to which the matter naturally leads.

### ORGANIZATION OF INSURANCE IN GERMANY.

Germany stands at the head of the movement, and it is she offers the most complete and connected system for all questions relating to the sickness, accidents or old age of the workingman. It is inspired by an avowed state socialism and by considerations at once political and social, and presupposes its application by a hand of iron on a disciplined and submissive people. The extent and radicalism of the solutions of this system, and at the same time, its contagious influence and we might say the fascination it possesses for all countries in process of labor reform, even for the most liberal minds, brings it prominently before the Congress. There is no place for liberty in this system; obligation is the pivot on which it acts; insurance is obligatory. Heads of industries left to themselves might have withheld from it; but henceforth the law lays a constraining power over every one; the master is, by the very fact of being engaged in an industry, obliged to insure against accident. He is



forced by the State to be provident. All is foreseen and provided for by a code containing over one hundred articles and which bears the appearance of a military regulation. Workmen and masters are taught their duties and their rights as a soldier is told the countersign; nothing is left for arbitration or the unforeseen; nothing either is left to legal contestation, and herein lies the benefit of the law. There is no embarrassment caused by distinction of cases, no speciality of circumstances: it severs all difficulties as by a cut from a sword, settles tariffs and hands over their application not to legal courts but to a technical jury, whose duty it is to identify the victim, examine and verify the nature of the accident and the nature and extent of its results.

Article 1st of the law of July 6th 1884, lays down the principle of obligatory insurance and points out the persons to whom it is to be applied. Other laws extend the classification, and scarcely any are excluded insurance but domestic servants, artisans and messengers,—and there is even question of including them also. (1)

This insurance, which is paid solely by the master, is for fatal accidents, and takes no account of any other until after the thirteenth week of disablement. During the interval, a period of about three months, the injured has a right to assistance from the insurance fund for sickness. (Law of 15th June, 1883.)

This restriction has a double effect: first of all, it excludes from insurance all trifling accidents which represent the  $\frac{7}{8}$  of the whole number (in 1886 of 115,475 accidents, only 17,102 came within the law of 1884); then it obliges the workmen to share indirectly in the expense resulting from accidents to workmen who contribute two-thirds of the amount to the sick fund even when they have nothing whatever to do with the second fund. (2) Thus the masters alone bear the expense of serious accidents and the workmen the two-thirds of the light cases. What shall be the organisation of insurance thus definitely indicted. Having from the first, thrust aside private companies, which harmonize badly with the essential characteristics of the new law, it had in the beginning been the intention, in the project presented to the Reichstag, March 8th 1881, to constitute a grand Imperial Fund. (*Reichsversicherungsanstalt*) which the State should administer and subsidize. But the Reichstag rejected both the principle of a subsidy and of a central fund, and substituted for it an organization of corporations or syndicates of insurance which prevailed in the law of 6th July, 1884.

These corporations are composed of masters and heads of industries all engaged in the same or in a similar business within very wide limits. Thus, of sixty-two (62) corporations organized at the end of 1886, 24 covered more than one State, and 26 the whole Empire (3). That of miners, for instance, included 343,619 workmen.

When the corporations become too large they may be divided into sections, corresponding to basins, all the members having more contact and affinity with each other than with their colleagues in the more distant parts of the Empire. Thus the workers in the basin of the Ruhr will better understand and agree upon their own common interests than they could with the miners of Hartz or Silesia. Each of these sections are independent to a certain extent, having on special occasions a right of recourse to the general corporation.

These corporations are governed by a committee of direction named in general assembly, and, to ensure the proper working of its affairs, to visit the mines, to class

(1) The law of the 28th May, 1885, extends the law of July 6th 1884, to the administrations of Post Offices, telegraphs, railways and to those of carriage by land and water.

The law of March 15th 1886, includes employees in the civil administration of the Empire, those of the army and navy.

The law of May 5th 1886, applies to persons engaged in agriculture and forestry.

The law of July 11th 1887, is for seamen and workmen in building yards, (shanties.)

(2) The sick fund pays the indemnity during the first thirteen weeks; but after the fifth week the master is bound to supply the difference between the rates of  $\frac{2}{3}$  the wages allowed the victim and the rate of half the wages allowed the sick, about  $\frac{1}{4}$  the wages.

(3) The corporations extending over the whole Empire, are those of mines, quarries, glass works, china works, brick works, chemical products, paper making, sugar factories, malt works, railways, printing, etc.

(4) The corporations extending over the whole Empire, are those of mines, quarries, glass work, china works, brickworks, chemical products, paper making, sugar factories, malt works, railways, printing, etc.

them according to their risks and hold inquiries after accidents have occurred, they employ "men of trust" (*Vertrauensmänner*) who are the real working pivots of the institution.

Indemnities to be allowed to victims or their families are, as we have already stated, according to tariffs made by law in proportion to the wages and according to the gravity resulting from the accident. The direction of the corporations or of the sections, settles the amount of indemnity to be granted in accordance with these tariffs, the interested parties having a right to recourse of a court of arbitration.

The yearly premiums, as in mutual insurance companies where the insured are their own insurers, are not fixed in amount in German corporations, but depend upon the indemnities to be paid, the costs of administrations and the amount of reserve. We know that, in order, to make the new organization more acceptable to industries in the beginning, the system of division was preferred (*Umlageverfahren*) to that of technical reserves (*Deckungsverfahren*) which is practiced by private insurance companies. The first system, it is true, releases the present, but it is at the expense of the future, to which it may subsequently bring formidable difficulties; it benefits the master of the day to lay a heavier burden on the master of to-morrow, although the latter, to whom such an engagement is bequeathed might well cry:

Comment l'aurais-je pris si je n'étais pas né?  
(How could I be bound when I was not born?)

The system has the further disadvantage of disguising the real consequences of the institution, by inserting it, as we may say, like a wedge, the pressure of which comes the more painful, the further it is driven in. It makes over to future generations at a very high charge, the immediate and momentary savings realized in the present (1). It is the proceeding, not of the father of a family, but of a prodigal for whom the future does not exist, being yet distant, and who would willingly say with the fabulist: from this to forty years hence,

Le roi, l'âne ou moi nous mourrons.  
(The King, the ass or I will die.)

If, by one of those fluctuations of fashion or of public taste, of which history presents more than one instance, an industry languishes and dies out, how will the corresponding corporation honor the burdensome legacy left by its predecessors? The law must have foreseen this possibility, and, according to the case, the charges of the failing corporation fall either on the Empire or on the Confederate State (Art. 33). Thus, as a last analysis, the State is offered as guarantee for the corporations and is substituted for them in the obligations they are unable to meet.

It is the State which, at bottom, is the great motor of the grand mechanism of mutual syndicates; it is the State that moves the wheels and who together with the Imperial Insurance Office (*Reichsversicherung*) from above presides over their operation. This office, the headquarters of which are in Berlin, and the members of which for the ordinary service, are named by the Emperor, is the keystone of the arch and keeps the hand and eye of the Government over all the workshops in the Empire. Making all corporations revolve under its superintendence, it is a veritable "instrument of domination," a sign of power, and as such is a subject of reproach with the

(1) The respective charges of the two systems have been calculated as follows:

	System of division.	Reserve system.
1st year	4	
10 —	66	
17 —	100	
20 —	105	
30 —	135	
40 —	150	
50 —	155	
60 —	162	
70 —	166	
80 —	168	
90 —	170	
		Constant rate. 100

See *Assurances ouvrières*, by Mons. Bodenheimer, p. 99.

socialists who, after voting the law, now call it the barrack socialism, *socialisme de caserne*.

Such an organization could not exist without a large official staff. Besides the 43 persons in the Imperial Office, there are 731 members belonging to the committees of the corporations; 2,331 to the section committees; 6,750 men of trust; 2,350 electors delegates to the syndicates' assemblies; 2,407 representatives of the workmen; 3,252 members of courts of arbitrations; in all 17,457 persons to regulate 17,102 accidents.

The general expenses are on a par with the bureaucracy, and are, like it and for the same reason, at once a necessity and an evil of State socialism. Obligatory insurance against accidents could not be an exception to the system. In 1886 the amounts paid in indemnities and aids amounted to 1,711,699 marks and the expense of administration to 2,324,299 marks or about \$1.35 of general expense to each dollar of indemnity. The proportion is better for 1887, although still excessive; the amount for indemnities is 5,373,496 marks and for general expenses 3,621,447 marks (not including 455,039 marks for expenses of enquiries and arbitration courts) (1). Here again are two thirds of the useful result gone to loss. This heavy machinery wastes a great deal of power in friction. (2).

As the result of several causes—the principal of which is perhaps a certain careless “letting things go,” due to the want of individual responsibility of masters, not sufficiently aroused by official inspection which can never be worth private interest,—the number of accidents indemnified increased from 100,159 in 1886 to 115,475 in 1887; parallel with this increase the amount for indemnities, instead of being doubled as had been expected by the addition of the accidents for 1887 to those of 1886, was nearly three times as much. 1888 produced a similar result. Whilst according to the calculations of the authors of the law, the legal indemnities should have increased at the rate of from 1 to 2 and to 3 for 1886, 1887 and 1888; in reality the increase was 1,—2.89,—4.49. The miscalculation was 44 per cent. for 1886 and 55 per cent. for 1887. The insured paid per year for each workman \$0.74 in 1886, \$1.24 in 1887, \$1.63 in 1888. Moreover, in spite of this rapid increase, the latter contributions scarcely amounted to one-third the charge corresponding to the actual yearly number of accidents. If, in fact, each year had liquidated its debts instead of carrying part of them on to the future, the rate per head and per year should have been about \$4 in all: and consequently German industry in 1888 would have had to pay, on this account, not simply \$6,200,000 but \$15,400,000, not including the expenses of medical treatment for the 100,000 wounded whose disability from work lasted more than thirteen weeks (3).

To sum up, according to German legislation the master is responsible for every accident (except when the victim has caused it through his own fault and designedly). He is bound to insure against this responsibility and to belong to an insurance corporation formed of all his colleagues practising the same or a similar business throughout the whole Empire. The working of all these groups is under the direction of the Imperial Insurance Office. The State binds itself to supply the deficiency caused by the acknowledged insolvency of any one of them.

Thus the State intervening through the obligation, by the regulation, by superintendence, and at need by financial warranty, that is to say, the State from the foundation to the summit of the system, with its heavy hand, its costly and cumbersome bureaucratic system, the inexorable uniformity of its forms; but likewise with the force of its intervention which by one turn of the wrist gives a firm and general solution to an irritating problem, which shakes the torpid and inert, crushes egotism, and in advance defines the rights of the appearing parties, leaving no loop-hole for a suit at law. Such are the characteristics of this grand German experience whose powerful organization and seductive traits must be acknowledged, even when we

(1) Whilst the general average of expenses for administration for 1887, was \$0.25 it amounted to \$1.22 for the Chimney-sweepers' Corporation, which in this respect is at the head of the list.

(2) According to the approximate results of 1888 the proportion for this year is reduced 48 per cent.

(3) See Mr. Keller's report on the statistics of accidents.

formally reject the principle. It enjoins on all nations the duty, not of imitating this combination which may be repugnant to their national feeling, to their history, to their character or to their peculiar constitution, but the duty to, at least, study it closely, to attentively watch its results, and to profit by the lesson it teaches.

## II.—ORGANIZATION OF INSURANCE IN AUSTRIA.

The organization of Austrian insurance, as established by the law of 28th December, 1887, is formed on the German law just described, and differs very little from it; the two principal marks of difference being in relation to the grouping of corporations, and the settling of the rates for premiums.

In consideration of the peculiar characteristics of the different regions of the Empire, and the antagonism of the races which form its population, it has been impossible to preserve the professional corporation, including the countries, from frontier to frontier. Thus, instead of the profession being the basis of the corporation, it is the province, from which it follows that many dissimilar professions are grouped together. There are, therefore, many corporate centres, instead of one sole centre, from whence the action of the government would spread over all.

As for the settlement of premiums, that is done by the system of technical reserves (*Deckungsverfahren*). Each year the corporation "must furnish the necessary amount to constitute a capital corresponding to aids and pensions, in conformity with the technical rules of insurance" (article 16); it is also obliged to form a reserve fund to meet the accidental fluctuations in the charges from year to year.

It is also to be remarked, that the law takes no note of accidents whose duration is less than four weeks (instead of thirteen as in Germany), and that the workman bears the tenth part of the cost of premium (article 17) (1).

Finally, the Austrian system is a copy of the German system, except that it is not centralized, and that the calculation of premiums is more correct. This is another experiment it would be well to watch and to note its results.

## III.—ORGANIZATION OF INSURANCE IN ITALY.

Crossing the Alps into Italy we meet with quite another system, which appears to us to be perfectly adapted to countries inhabited by the Latin race, although different from those already mentioned.

Confronted with the accident problem, the Italian Government had, in 1883, thought to solve it both by defining the master's responsibility by means by intervention of proof, and by organizing insurance.

The first project of law, deposited 19th February, 1883, by Mons. Berti, Minister of Agriculture, Commerce and Industry, was voted by the Chamber of Deputies, 15th June, 1885, but has since then been held in check by the Senate, whose authority has greatly modified the economy of the projected law.

The second law passed more successfully through the trial of Parliamentary debate, and became law on 8th July, 1883, establishing a National Labor Insurance Fund against professional accidents (*casa nazionale di assicurazione per gli infortuni degli operai sul lavoro*).

Here the State no longer holds a prominent position; it intervenes no longer by the strong hand of obligation; it does not enforce insurance, but limits itself to lending its assistance. Neither does it proceed by its own power, but appeals to the concurrence of all the principal Savings Banks of the Kingdom, that is, to those provident institutions that have taken such deep root in Italy and whose strong and active organisation, is a subject of envy and admiration to other countries. These Savings Banks, by their traditional disinterestedness and their "maternal impersonality" to make use of the happy expression of my eminent friend Mons. Luzzatti one of the most ardent promoters of the law—by the legitimate confidence placed in them by their clients and by their constant contact with them, where the best

(1) If the workman is paid in kind, the premium is chargeable to the master.

possible machinery by which to set in motion the new law of insurance and the surest means to ensure it being adopted among the customs of the people.

The institutions that co-operated in forming the National Fund were ten in number namely: the seven Savings Banks of Milan, Turin, Bologna, Rome, Venice, Cogliari, (1) Genoa, the *Monte dei Paschi* of Sienna, and the Banks of Naples and Sicily; the whole ten are taxed to constitute, by their contributions which vary from \$10,000 to \$120,000, a guarantee fund of \$300,000.

This fund exercises only a moral influence; its affairs are administered by the Savings Bank of Milan and directed by a superior council in which each of the institutions that co-operated in its foundation, are represented. It offers its clients either individual insurance, simple collective insurance or combined collective insurance (2); the tariffs for premiums have been determined in an eclectic manner subject to revision every five years, when the experience of the principal foreign companies are brought to bear upon them. Being oppressed neither by profits, since Savings Banks ignore the shareholders and the distribution of dividends, nor by the expenses of management, of which the founder societies have taken the exclusive charge, the premiums are as low as possible, amounting on an average to one cent per day per head, that is, to about one-fifth or one-tenth of what it costs a workman for his daily morning glass. Moreover, their effects is felt by private companies which have had to modify their prices as to local dealers when subjected to the competition of co-operative provision associations. Professions are classed in 14 classes of risks, the premiums of which vary as much as from 1 to 13 (3). In the four last classes (11 to 14) where the riches are greatest, the civil responsibility of the master cannot be covered beyond nine-tenths. One-tenth of the indemnities pertaining to this responsibility remains, therefore, to the master's charge, in order that his vigilance may not abate (4). The workman is paid the daily aid, to which insurance gives him a right in case of temporary disablement, only after the 31st day of disablement.

The State reserves to itself the right of approval of the tariffs and regulations for the Fund's administration. In return for the control thus exercised, it allows the Fund entire exemption from stamp taxation and enregistration fees, as well as the gratuitous services of the postal Savings fund for passing insurance contracts, the collection of premiums, and the payment of indemnities. Although the State seems content to assume the simple part of a benevolent guardian, the more devoted adherents of the National Fund, such as Mons. Ugo Pisa would still further loosen its bonds, to give it "that entirely self-government requisite to free and prompt action." They complain, and bring facts in support, that it is subjected to the bureaucratic impediments of governmental authorization for any change in its tariffs or regulations, whereas this interference should be limited to cases of reform restricted to the insured" (5). The State is reproached by them of failing to give an example of provident foresight by insuring its own workmen, by compelling contractors of public works to insure; finally to press the voting of the law on the responsibility of masters which, properly, should have preceded the establishing of the Fund and which would have given a great stimulus to its operations.

Instituting a fund is not everything; a way must be learned to reach those to be interested in it. We shall soon have in France, an example of a State Fund, ignored and consequently useless. In Italy where it has long been the custom to band together for works of mutual assistance and brotherhood, this tendency to band together has been applied to increase the spread of insurance against accidents. Such is the object of the numerous patronages (*Patronats*) established in many cities, and especially in Milan.

(1) The catastrophe of the Cagliari Bank is known to us all; but it has in no way shaken the stability or the vitality of the Insurance fund.

(2) Combined collective insurance is that which insures the civil responsibility of masters.

(3) The projects of the French law present only 5 classes of risks with premiums varying from 1 to 4.

(4) It is known that insured coachmen are less careful of the safety of passers-by, and we have seen how accidents have increased in Germany since the institution of the new organization.

(5.) "*La prévoyance sur les accidents en Italie*," Milan, 1889. Mons. Ugo Pisa, is the zealous and distinguished president of the "Patronat" of Milan.

This *Patronato d'assicurazione e di soccorso per gli infortuni del lavoro* began operations on the 1st of July, 1883. Its object is to assist the working class in cities and in the country parts, to insure against accidents by offering itself as an intermediary with regard to the fund, by advancing, when required, the necessary premium, and by even supporting a part of the expense which, however, must not exceed one-fourth of the whole; finally, in case of accidents, by helping them obtain lawful reparation. The patronage appeal to all classes of men to interest themselves in insurance, even those holding themselves aloof from their fellows, under the cowl of penitential brotherhoods. The committee of Milan includes 84 delegates belonging to the nobility, the liberal arts, to industry, to commerce and to manual trades. It has divided among its members, not only the different quarters of the city, as in Elberfeld, but also the hospitals, in order to gather instant information concerning accidents.

The province is likewise covered with a complete network of the committees belonging to the patronage having their headquarters in the different rural centres of any importance, and extending thence over the surrounding districts, the whole being under the direction of the Milanese committee.

It is due to this organization and to the devotedness of its delegates, that the patronage of Milan now numbers 551 members and owns a capital of \$35,000, and, since 1883, has insured 38,873 workers, 2,421 by individual insurance, 36,452 by collective insurance, not to mention aid to victims, and the moral and legal support given to their claims.

The patronage of Turin, founded in 1886, follows in the footsteps of the Milan patronage. (1) In Palermo, it is the Bank of Sicily that has assumed the task, and performs it with commendable activity. Other patronages are in process of formation, notably that of Rome.

The total number of workmen insured in the National Fund is 159,767, of which nearly one-half belong to the Milan branch (75,632);  $\frac{1}{4}$  to Palermo (29,327);  $\frac{1}{4}$  to Turin (20,195). The whole of the three branches represent nearly  $\frac{4}{5}$  of the whole, which shows the influence exercised by patronages in spreading insurance.

These results may seem of small importance if we compare the number of those insured to the mass of persons who are not, but they will assume more weight when we come to consider that they are due to individual effort, and to the personal work of those interested, seconded by the zeal of the patronages, particularly if we recall that the National Fund is deprived of the powerful support that could be afforded it by the legal determination of the civil responsibility of heads of industries. It is certainly a less difficult matter to change the appearance of matters by a stroke of the wand of obligation than to improve them gradually by their adoption into customs and the progress of public opinion, but, on the other hand, how much more meritorious and durable is the latter conquest!

Thus, far from being astonished at the smallness of the results obtained by the Italian National Fund we should rather appreciate them highly and do homage to the admirable principle of this organization, which restricting the State to the distant sphere of control and guardianship gives the first place to the provident institutions already deeply rooted in the provinces, and leaves the field free to the bands formed with a view to the public good. No doubt but the services of the fund will be greatly extended the day when the long and impatiently looked for law on professional risk will be passed, and when six hundred popular bankers which are ready and willing to lend their co-operation and disinterested assistance, will be accepted as local representatives of the Insurance Fund.

We cannot better characterize this splendid experiment than by borrowing from Mons. Luzzatti the reflections with which he terminates the study relating to this fund which he has just published in the *Nowelle Anthologie* (2).

(1) The *Patronato di assicurazione e di soccorso per gli operai colpiti da infortunio del lavoro* was founded at Turin, 30th March, 1886; it includes 77 members and has contributed to the rapid spread of insurance in that city, where the number of persons insured has, in 1887, increased from 1,419 to 14,773.

(2) Number for the 16th May, 1889.

"The trial of liberty of insurance against accidents now being attempted in Italy, seems to us to be decisive. We are no longer allowed to believe that, admitting the democratic character of our period! We can hereafter refuse to include insurance among the expenses of production. The producer is in this dilemma, either self-interest, joined to a sentiment of protection will spontaneously move both master and workmen to insure, or in default of this impulse of heart and head, we must expect the direct or indirect intervention of the law.

"I hope, moreover," continues the author, "I hope my country will escape the cyclopean organization of obligatory insurance by which Germany strives to solve social problems, applying to them methods of blind military discipline of which it makes use to organize and set in motion its formidable permanent armies."

#### IV.—ORGANIZATION OF INSURANCE IN ENGLAND, IN BELGIUM AND IN SWITZERLAND.

Official organization of insurance against accident implies logically a special legislation on the civil responsibility of masters, and especially the adoption of the principle of professional risk. Where common law is in force, there is felt less need of those vast systems that crush the workingman, although maintained by him. The master is not threatened; the power of the State stands further away. Recourse is, therefore, had to private companies, without each prefers to become his own insurer, with or without a private fund. Such is the situation of England and Belgium.

In Switzerland, although professional risk has been admitted in the laws created since 1875 (1), obligatory insurance has not yet been arrived at, but its basis is being carefully studied, and to judge from the works of the most noted writers in the country, the public mind inclines to the German solution of the question (2). To prepare its resolutions the Federal Council, in its message of 5th December, 1887, orders statistics of accidents to be taken, which are to keep step with the census of the population, and of the workmen employed in factories, "in order to learn the exact proportion of accidents to the number of workmen." Without this double verification accident statistics are incomplete, and legislation lacks foundation. The Swiss Government is, therefore, much to be praised for giving these different statistics as a preface to its projected legislation.

#### V.—ORGANIZATION OF INSURANCE IN FRANCE.

In France the responsibility of accidents is still governed by common law and by Article 1382 of the Civil Code, which obliges the workman to furnish the proof. Within the limits of the article, and except when called upon to answer for accidents before the courts of law, each one is free to settle his responsibility as he likes, without restriction by any preventive aid organization. The only exceptions to this general rule are workmen engaged in public works and in mines.

In virtue of the decree of 16th December, 1848, modified by the bill of clauses and general conditions of 16th November, 1866, workmen wounded in shanties of public works, after having been given instant medical attendance, have a right to gratuitous treatment at the hospital or at home, and to receive, during the obligatory interruption of labor, half their usual amount of wages. To secure medical attendance and aid the administration allows an amount of 1 per cent. on the sums due the contractor (3). Any balance left is payable to the latter; if there is a deficit the State supplies the balance.

As regards miners, the edict of Henry IV, 14th May, 1604, decrees that for each mine there shall be retained a sum of one-thirtieth (3·3 per cent.) "on the

(1) The Federal law on the responsibility of railway enterprises, 1st July, 1875. The Federal law on the civil responsibilities of manufacturers, 25th June, 1887. Extension law, 27th April, 1878.

See the pamphlet published by the Federal Department of Commerce and Agriculture on these different laws, and on the law of 23rd March, 1887, concerning labor in factories.

(2) See Mons. Bodenheimer's remarkable work on labor insurance (*Assurances Ouvrières*).

(3) The decree of 1848 says "2 per cent. of the wages;" but to simplify the documents it has been admitted that the work represents half the whole expense, and 1 per cent. has been substituted for 2 per cent.

entire amount of clear and net proceeds \* \* \* for the support of one or two priests as they may be needed, either to say mass at an hour to be determined on Sundays and holidays during the week, to administer the sacraments, and for the maintenance of a surgeon and the purchase of medicines." But Louis XV, by his edict of September, 1739, suppressed the law for the thirtieth part, leaving to the grantors to "provide themselves for the necessary expenses, and to the grand master of the mines, or to his lieutenant, to see that the spiritual and temporal needs of the workmen and others employed in the said mine are attended to."\*

At the present time the owners of mines are not bound by the provisions of Articles 15 and 16 of the decree of 3rd January, 1813, by which they were obliged to maintain on the premises all the necessary appliances for aid, and even a surgeon, if ordered by the Minister, on the proposition of the prefects and the report of the general director of the mines. We will see later on that mine-owners have exceeded this obligatory minimum.

Masters now who wish to provide against the ordinary risks of accidents may have recourse to one of the four following combinations: the State Fund, private companies, syndical funds, or private aid funds.

The insurance fund against accidents was created by the law of 11th July, 1868, under the management of the Deposit and Consigning Fund. Annual insurance and premiums are alike for all professions. This is an intolerable infraction of the rule which proportions the premium to the risk. It is evident that this sameness of tariff must drive away all good risks from the fund and draw to it all the bad ones.

As the result of different causes this fund has miscarried and presents the miserable total of 1,200 persons insured, half of whom are firemen insured by office. It liquidated three accidents in 1888. These figures make the four years' results of the Italian fund stand out more prominently by contract, in spite of the unfavorable circumstances that help to keep it back.

As regards private companies of insurances against accident, according to Mr. Keller, they are 12 in number and pay annually from 5 to 6 millions in indemnities. Mons. Béziat d'Audibert, on the other hand, compares the liberty they enjoy in France with the effectual superintendence to which they are subjected in England and by the State in Switzerland, and regrets that the constitution of their reserves is not large enough to guarantee the payment of pensions to claimants.

Although doing good service these companies have still to extend their custom and to consolidate their financial guarantees.

Certain professional syndicates of masters have established mutual accident insurance among their members. As being in the first rank we must mention the Syndical Chambers (*Chambres Syndicales*) for building which, in Paris, form what is called the Lutèce Street group. In the greater number among them, especially in those for plumbing and roofing, the cost of insurance is entirely supported by the masters. According to Mr. Gauthier, the president of this Chamber and one of the most zealous promoters of the institution, it includes nearly half the whole building staff in the department of the Seine, that is, 75,000 workmen, on a total of 150,000. Since 1883, the fund regulated 908 accidents, for which it paid \$22,903.60 to the victims. It has, besides, a beneficial influence in preventing accidents by its superintendence of the tools used. This initiatory proceeding cannot be too highly lauded, nor its general spread too earnestly desired (3).

It is above all in instituting aid funds that the spirit of "patronage," with its suppleness and ingenuity is displayed. These institutions are a sort of mutual aid societies, with the distinction that they treat not only sickness but wounds, that they include only the workmen of one establishment and that many among them are exclusively maintained by subsidies from the master. In such a case the honorary members pay everything instead of contributing only a portion. In other cases the funds are the proceeds of a certain possible surplus in co-operative provision societies, from

\* See Treatise on Legislation of Mines (*Traité de législation des Mines*), by Louis Aguillon, vol. ii, page 351.

(3) See *Etudes Syndicales* by J. B. Gauthier.



profit-sharing, from certain industrial gratuities, or a donation or legacy.....The aid fund is often supplemented by a dispensary, a hospital. Sometimes they are isolated cases, special to one establishment; others, again, they are confederated by basins, and whilst maintaining their own individuality as regards light accidents, by their grouping they constitute, as in Belgium and at Saint Etienne departmental funds (*régionales*) which assume the charges for serious accidents with the prolonged aid, and the retiring pensions.

To describe all the different combinations suggested to masters by the inspiration of "heart and mind" would oblige us to developments outside the limits of this report. For such a purpose we would have only to consult the enquiry opened in 1883 by the administration on mining aid funds, and the Exhibition of Social Economy annexed to the Universal Exhibition of 1889.

In a remarkable report published by the *Annales des Mines* in 1884, Mr. Keller gives an account of the enquiry, and shows us the generous sacrifices consented to by Coal Mining Companies in the interest of their staff. On a total of 100 of their workmen 98 share in the aid fund. Here then we have a whole population who, free from constraint, have found ample means to solve the problem of accidents.

Nor has the railway fund, which includes twice the number of members in the mining fund, any need of outside help; the care of the companies for their staff has organized aid and provident funds to assist them. Retiring pensions for the victims of accidents are settled prematurely, and, in case of death, pensions are paid to the victim's family. The Orleans company, by a regulation of 3rd March, 1888, decided that victims would be paid a pension of at least \$80, whatever might be their age, or length of service, with a gradual increase in accordance with these two facts. In the event of the death of a pensioner husband, the widow and children are allowed a pension of at least \$60. (1)

The Exhibition of Social Economy is, on the other hand, a source of valuable information on the thousand suggested solutions offered by the patronage in favor of wounded workmen. They are given from facts, from living reality, not alone by walking through galleries in which the tables and diagrams are exhibited, but by studying the reports (some of which are quite remarkable) in which many of the exhibitors have described their institutions, and the principles that govern them. (2) In another congress we have studied the striking characteristics of this exhibition, (3) and we intend to give more numerous details yet in the report which the Jury of the Social Economy have done us the honor to entrust to us for the section XIV. (*Institutions patronales*.) (4) This moral intimacy with the highest class of masters, at the head of the industries of the whole country, has convinced us that the State has only to proclaim the principle of responsibility by law, to enforce its application in the courts, to assist, encourage and control from its height the provident movement; as for what remains, the customs of the people, public opinion, the freedom of action of those interested, whether they be masters or workmen, are to be relied upon.

Legal coercion could only be excused, if it were true—as is very loudly asserted—that workmen are condemned by the egotism and obduracy of capital to pitiless work, that nothing is done for them, and that therefore the State must of necessity interfere to force masters to fulfil their neglected duties. Such is the basis of State socialism. For our part we are not averse to the dilemma to which Mr. Luzzatti drives masters: "Act, or the Law will act for you;" we would allow them to be confronted in the distance by the spectre of the German system as a threat, if they

(1) In the German system—and in the French project—if a workman dies from the effects of an accident once his pension is settled, his widow has no right to the reversibility of the pension.

(2) Among these documents, which we cannot refuse ourselves the pleasure of naming, are: *The Aid and Provident Fund of the Coal Mines of Besseges*, by Mr. Marsault; the *Notice on the Labor Institutions of Blanzay*; the *Labor Institutions of Vieille Montagne*; the *Notice on the Coal Mines of Mariemont and Bascoup*.

(3) Communications to the Congress of Social Economy, 13th June, 1889, on Social Economy at the Universal Exhibition of 1889.

(4) There is a movement on foot at the present time to have these admirable documents preserved in a permanent museum, and also collected in an illustrated publication annexed to the reports of the jury.

still remained inactive, but we would protest against the abuse of State intervention, wherever patronages are displaying their beneficial efforts.

We are not of those who hold by the irreverent aphorism: "When the State does good, it does it badly;" but we, at least, believe that individuals can do it better, because they profit by the pliability and the richness of the solutions born of liberty, whereas the State is forced to make use of the brutal and levelling uniformity of obligation. What more conclusive argument against this kind of intervention than the sight presented by provident institutions opening out spontaneously at the breath of liberty? Could the State have ever given rise to those varied, ingenious and complex systems, so well adapted to each particular case, in a word to the thousand combinations that have suggested themselves to individuals, or to associations impelled by their feelings, and their interest of course? In place of this healthy and luxuriant vegetation, the State would have planted its posts, and official lines, all the same, all dull, monotonous and dry, not only without leaves, without flowers, but what is more, without fruit.

In fact, obligation is barren; together with spontaneity, it suppresses all the merit and social efficaciousness of the institution. When thrift, and forethought, and patronage become obligatory they cease to be virtues; they no longer draw the classes together; they no longer give a stamp to character; it is a tax levied, not a spontaneous effort; formulas and mechanical orders given, it may be, by means of gendarmes will have replaced free action, which is fruitful precisely because it is free.

#### VI.—PROJECTED ORGANIZATION OF INSURANCE IN FRANCE.

The project of law voted in France by the Chamber of Deputies, 10th July, 1888, and now pending before the Senate, gives rise to many questions within the bounds of this report. But, to keep to our subject this is the solution it gives for insurance organization.

First of all, the insurance is optional, not obligatory. The law decrees the principle of professional risk, but it leaves each one free to shield himself with it as he chooses. For my part, I think it worthy of high praise for having resisted the powerful attraction of the German law and although having borrowed some of its provisions from it, for having drawn back from obligatory insurance.

The principal types, any of which may be chosen by those interested are precisely those we have before examined and which are at their disposal.

They may become their own insurers if they have the power, like railway companies; or they may insure in an ordinary insurance company; or have recourse to the State within the limit of professional risk, that is to say, to the third of the annual salary; finally, and this form is favored by the projected law, they may group themselves together to institute freely mutual insurance syndicates whose operation is similar to that of the German and Austrian corporations, but with restrictions intended to prevent them from acquiring too much power, and a disquieting amount of resources.

Having neither the seat nor the stability of German corporations, these groups are but a feeble image of them and, notwithstanding their similarity of aspect cannot in practice play the same part. It is, moreover, to be desired that in the formation of these syndicates, to which the State may be led to make considerable advances in case of disaster they should be provided by some guarantee and regulated as closely as can possibly be done by the generous terms of the law.

It has certainly been the desire of the law to encourage this form of insurance by giving to the Syndicates the Postal Savings Bank as a banker, but it is to be feared that the premiums for insurance indicated by the State will, by their excessive moderation, make all competition by their companies, whether mutual syndicates or private companies, impossible.

If, with its present impotence, the State does not do much good to workmen, at least it does no harm to neighboring funds. But it will probably be reorganized on a more rational basis; then, with the rate for premiums, likely insufficient, such as is settled by the project of law, no other system will be able to exist near it.

This is the usual result of the juxtaposition of a State industry with free industry. The State can afford losses, for it draws upon the Treasury to make up its industrial deficits, making all taxpayers pay for them; consequently, free industry has only to give up the contest. In the case referred to, if the State Fund work at a loss, the many workmen not admitted to profit by the law will pay for those who do, which further increase the difference between them. If the State works at a profit it has the appearance of speculating at the masters' and associated workmen's cost.

In organizing this law, legislators met with the great difficulty of settling them limits beyond which accidents would be justifiable by the new law.

If the German and Austrian laws have admitted accidents to have a right to indemnity only after the 13th or 5th week, it is because, for the prior period, the sick or wounded are cared for by the sick fund. In this way the system is complete and shows neither blank nor break.

In France, however, we have no official insurance for sickness:

Is a wounded person to remain one month without help?

When he lies mutilated he needs instant help; nothing can do away with this necessity. And, therefore, the projected law, braving technical objections, admits the victim to insurance from the date of the accident. It, therefore, resigns itself to the heavy burden of slight accidents which represent  $\frac{9}{10}$  of the whole, and to treat a scratch or a sprain as seriously as an accident followed by death.

In the course of debate the project has become much modified which is to be much approved. Instead of doing away with aid funds and mutual aid societies, that is to say, of that part of the organization now existing against accidents, it retains it and in this copies the German system, adapting it to our national situation very happily. We would, on account of the importance of these provisions, request permission to quote the text of the articles from 9 to 11 of the new project.

Art. 9.—Masters may discharge the obligation imposed on them by Article 7 of paying the expenses of the victim's sickness and the temporary indemnity for three months if they prove.

1st. That they have established either with or without the assistance of their workmen or employees, individual aid funds, or that they have, at their own expense, affiliated these to other approved and authorized mutual aid societies.

2nd. That these funds or societies are obliged to pay, over and above medical care for the wounded, an indemnity of half the amount of their wages, with a minimum of 1 franc, and a maximum of 2 frs. 50 per day for the entire duration of the sickness, or at least, during the three first months.

ART. 10.—In the event of the first aid required being secured by particular funds, or by mutual provident societies under the provisions of the preceding article, the insurance of one of the heads of enterprise by any of the methods provided in title V and VI, may be restricted to the consequences of the accident beyond the period of three months dating from the time of the accident.

ART. 11.—The Statutes of individual aid funds must be established in accordance with the laws and decrees on mutual aid funds and professional syndicates.

A regulation of public administration shall determine within a delay of three months, the modification to be made in the statutes types of mutual aid societies to adopt them to the new powers given them.

By this combination the law may be relieved of the burden of slight accidents which would prove a great impediment to its progress, and an inevitable occasion of fraud; masters would have an interest in establishing factory funds after the German fashion (*Betriebskrankencassen*) and to group the workmen around, thus drawing together the bonds of the industrial family; finally a new impulse will be given to mutual aid societies, and thus without obligation, will be solved the problems of accident and of sickness.

#### VII.—CONCLUSIONS.

We have reviewed the different forms given to insurance organizations in the countries guarded by this difficult enterprise.

It has been our endeavor to do justice to each of these systems, without however concealing our preference for those systems that are due to liberty of individual action.

Having thus described what we have done, may the reporter be permitted to speak on his own account, and air his own ideas of a system of insurance organization or rather of thrift in general?

This system has been suggested by the difficulties encountered in entrusting provident funds to individuals, to ordinary companies or to the State.

Individual administration, even that of ordinary companies, lack the necessary guarantees; but too many examples can, alas! be cited; it lacks the prestige that commands confidence and without which insurance cannot exist.

The State has this prestige; insured persons give over their funds to it without hesitation, and in our country the official stamp seems to be considered the only guarantee for the security of their investments.

The credit of the State is a mighty power and engenders thrift, which is killed by the least alarm. If there be any doubts, as of the solvency of the fund, there is the grog-shop ready to receive any small sums one might have been tempted to save from immediate wants.

It is certainly a great advantage; but how many difficulties and dangers accompany it! Those relating to the engulfing of savings banks in the State Fund have often been brought prominently forward. What would be the result if to them we added retiring funds, profit-sharing and insurance against accidents—in a word—all provident funds in every shape? If all the resources of the country are thus emptied into the coffers of the treasury, what will remain for the work of production?

Thus, private administration lacks security; State administration lacks fruitful economy. How then shall we avoid this double danger?

I would wish us to assume a stand similar to that we have taken in regard to transport. Between absolute and entire liberty as in the United States and England, and adoption by the State as in Germany, France has known how to assume a middle course and retain at once both liberty and authority by organizing companies for the concession of railways.

Such is the type I would copy to form large district companies which would be to thrift what railway companies are to transport. Established by provinces with the concurrence of the Saving Banks of the large cities, after the manner of the Italian Fund, its members taken in the district from among the first men, and those most devoted to the public good, they would administer the provident funds within the limits of their statutes and under the strict superintendence of the State, which is in railway matters an excellent guide though but a poor speculator. They would employ their capital, and following the example of Italian, German, and Belgian Savings Banks, would make use of every means to restore to the country as fruitful investments, the savings the country would have entrusted to them. One of the surest and most useful investments seems to be that of subsidizing enterprises for building workingmen's houses, in the same manner as is done by the Savings Banks of Marseilles and Lyons. The people's savings employed to improve the people's houses: can a more beneficent *circulus* be imagined, and is not this combination to be preferred to that by which all funds are fruitlessly swallowed in the State Fund?

These companies being regional would open a way for benevolent persons whose devotedness to their fellow-beings is now condemned to inactivity in their Province, and who by their generous efforts would give life to the locality now waiting for an impulse. There would soon be established among them a rivalry for doing good, each company being left free within the limits of its statutes.

In constituting the large regional companies, the State would confer some special privilege on them in exchange for the charges assumed by them, and might at need give them as is done in Belgium for the General Savings and Retiring Fund of Brus-

sels, its financial warranty as security to the public. This warranty is willingly granted for railways, why should it be refused to moral and social matters that are surely as worthy of consideration as railways?

As soon as a company becomes strongly established in any region the State will withdraw, and leave to its management any one of the provident institutions most required in the region (such as savings, retiring or assurance fund.) Special measures will be taken to insure the safe transition from one system to the other.

By this means the State would be gradually relieved of its already too burdensome financial responsibility, now about to be still further increased. The new organization—which on more than one point resembles that already described for Italy, and that which governs the Brussels Savings Bank—will give to State security that freedom of action that can only be given by private interests. Thus this system, which is already proved by its success in railway matters, avoids all the difficulties attendant on State enterprise or private operation, whilst it combines the advantages of both systems.

Everywhere public spirit is being awakened from that sort of lethargy that threatens countries too much self-centred; everywhere the feeling is becoming apparent, although yet ill-defined, that if there are exigencies of national unity, national unity does not imply one entire uniformity of solution, and the absorption by the State of all national powers. The combination we have taken the liberty to submit, in our own name, to the Congress, will possess the advantage of relaxing the strain to relieve this want, to lessen the pressure to the centre, and to vitalize the benumbed extremities. If the Congress were to favorably receive this measure, public opinion enlightened by it, would not delay in insisting on its adoption by Parliament, and thus enabling us to avoid the dangers of either too excessive centralization or of a too broad scattering.

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So as to give an idea of the subjects treated in the various reports presented to the Congress respecting accidents inherent to labor, we collate from the minutes of proceedings the following summaries of those reports.

## REPORT ON THE GERMAN GENERAL EXHIBITION FOR THE PREVENTION OF ACCIDENTS.

*Held at Berlin, April to October, 1889.*

BY MR. EMILE MULLER.

In the absence of Mr. Muller, reporter, Mr. Mamy recapitulates the causes which have occasioned the Berlin Exhibition, and the classification which was adopted there. The speaker, in a very clear manner, develops more particularly the points which have struck him, either on account of their novelty or their importance; such as connections and disconnections by pulleys, ropes or by electricity; brakes for steam motors, worked at equal distances; the organic or inorganic dust collectors so interesting for manufactures in cities, which cannot throw it outside; the various appliances applied to dangerous machinery employed in the wood industry, such for example, as the tops, the lower part of the planer, and circular saws, for which some seventy precautionary means have been proposed, but of which two or three seem at all practicable. Paper making and printing present various ingenious devices, among which Mr. Mamy cites, especially, a protecting arrangement for the knives of trimming machines. As regards the textile industry, what account can replace the precious work which, thanks to Mr. Engel-Gros, will soon be placed in the hands of every member of the Congress? \* It is the selection of results of 22 years of study undertaken by the

\* Collection of provisions and apparatus destined to prevent accidents by machinery—42 plates, with explanatory notes in French, English and German. Published by the Society for the prevention of accidents in factories of Mulhouse, Alsace. For sale at H. Stuckelberger, bookseller, Mulhouse. Price, \$2.00. A copy of this magnificent volume has been offered to each member of the Congress by Mr. Engel-Gros, president of the Association. Every manufacturer desiring the welfare of his workmen ought consult this work and adopt the preventive measures which it preconizes.

Mulhouse Association, which society occupies the place of honor in the Berlin Exhibition. As to mines, special reports dispense with all developments, nevertheless Mr. Mamy has noted a very pronounced tendency in using electric lamps, which has been adopted by the German companies.

Furthermore, an official illustrated report of the Exhibition at Berlin will appear next winter.

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## OFFICIAL RULES AND INSPECTION OF MINES, QUARRIES, RAILWAYS, AND STEAM APPARATUS.

REPORT BY M. OLRV.

Mr. Olry deals only with subjects which, to his mind, require a little more light. Respecting mines he asks: Why, under the English Acts of the 10th August, 1872, and 16th September, 1887, authorising the nomination of mining delegates, the workmen in that industry have not used the option given them of having the workings (*exploitations*) inspected by one of themselves? As to railways: Is it proper that branches worked by the State should be without control?

Regarding steam engines, Mr. Olry asks Congress to decide as to which of the three modes to which they have to submit in the different countries is the best: that of perfect freedom in construction, placing and working; that of a moderate rule fixing the conditions of placing, submits the boilers to be inspected and to periodical trials, and compels the use of a safety apparatus—valves, water level pipes, &c.; or that of an absolute rule imposing not only the placing, the inspections, the trial, but submitting the system and the conditions of the materials used in the construction.

Mr. Adolphe Smith, editor of the *Lancet*, observes that only 140,000 miners are actually united, and that their assessments for the purpose of sending two members to the House of Commons amount to \$3,000 a year; consequently, it is difficult for them to remunerate the inspecting delegates, inasmuch as they consider that they should be liberally paid, so as to obtain the most capable and independent ones. Mr. Smith believes that, to keep up the institution, municipalities or the State will have to give them subsidies.

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## OFFICIAL RULES AND INSPECTION OF THE WORK OF WOMEN AND CHILDREN.

REPORT BY MR. LAPORTE.

He shows at the outset that during the last ten years in the Department of the Seine, two-thirds of the accidents to children are attributable to their own imprudence: whence the necessity of preventing it.

Then he asks Congress if it would not be well to generalise the prescriptions of Article 12 of the law of the 19th March, 1874, and to make them cover all industries, whether employing children or not, and to exact from constructing engineers the protection of the dangerous parts of their machines.

The president asks the speaker to state if it necessary to make the builder assume a part of the responsibility in the accidents resulting in the use of those machines? That was indeed what Mr. Laporte understood.

Mr. Laporte then asks if the inspector must indicate the means of protection. He shows that, in the most recent laws relating to protection of labor that in that of Canada (1888) precautions against fire have been taken, and he puts this question to Congress: Is it necessary to introduce such prescription in a law respecting the protection of work? Mr. Louis Guyon, factory inspector of the Province of Quebec, shows that manufacturers had been refused to use machines, because their dangerous parts were not protected according to the exigencies of the law.

He says also that steam engines cease to be under official inspection, so soon as they are affiliated with an inspection association.

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## MANUFACTURERS' ASSOCIATIONS ORGANIZED FOR THE PREVENTION OF ACCIDENTS.

REPORT BY MR. MAMY.

In the midst of dangers which can be found in work, the manufacturers have not thought that private initiation should remain inactive. In 1867, Engel-Dolfus founded in Mulhouse an association for the prevention of accidents, which was given and still gives great service; in 1880, Messrs. de Coëne and de Sapincourt founded a similar one in Rouen; in 1883, Mr. Emile Muller, with the aid of the Society for the protection of apprentices, founded the Manufacturers' Association of France, which radiates over the whole territory, whilst the former are in districts; finally, thanks to be the help of Mr. Poillon and the aid of the manufacturers' society an association was founded at Amiens. In Belgium an association of the same kind has just been constituted; there also exist some in Rhenish Prussia.

The associations are of great importance, because the dangers in a workshop escape the notice of the workmen who are there and their chief. Thus, since the 22 years the Mulhouse Society exists, it is estimated that 65 per cent. of the accidents could have been prevented by its intervention, and that 54 per cent. have been effectively; and if we consider all the existing associations, the figure of 50 per cent. seems to have been attained.

The association of Rouen, which is actually ten years old, and which has under its tutelage 35,000 workmen, has reduced by half the number of accidents to which that working population would have been victim but for its intervention; but these statistics are always hard to obtain, because manufacturers are not bound to report accidents. That is a deficiency which it is necessary to fill. The protective laws could not exclude societies for the prevention of accidents which satisfy the sentiments of humanity, and, moreover, present the great advantage of relieving the mutual aid funds or accidents societies by decreasing the number of victims to be assisted.

To be successful these associations must be in districts, on account of the industrial characteristic of each of these districts. It is important the members know one another and that the industry be the same. The success of the Association of Mulhouse is due to that fact. These associations must not remain isolated; on the contrary, it would be convenient that they be united by an annual congress. It is necessary to establish special statistics of accidents so as to form a basis for a law regarding accidents.

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## STATISTICAL DEFINITION OF ACCIDENTS, AND ENUMERATION OF OCCUPATIONS.

REPORT BY MR. EMILE CHEYSSON.

Mr. Cheysson resumes his report on the Statistical Definition of Accidents and Enumeration of Occupations. He shows how, on account of the misunderstanding in the manner of computing accidents, statistical results vary in ratios of from 1 to 3 on railways and of 1 to 24 on mines, depending on whether all accidents or only the most severe are reported.

On the other hand the working staff is but imperfectly known, the coefficient of the chances of accidents is then most often undetermined. To be able to collect careful informations, it is necessary to have direct data, as is done in Germany, Italy, Belgium, Switzerland, &c.

A good legislation against accidents cannot be had, if it has not for basis a reliable statistic respecting accidents and industries.

These statistics then must be created, and, it is necessary to arrive at an international understanding for that purpose.

Such, then, must be the first object of the association, which will, without doubt, be called upon to follow the work of the Congress.

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**RESPONSIBILITY OF ACCIDENTS OF WORK AND PROFESSIONAL RISK.**

REPORT BY MR. DEJACE.

Mr. Dejace proves that all are in accord in acknowledging that the regime of common law, as found in the civil code, is insufficient to assure the share due on account of accidents.

The divergencies are seen, on the contrary, as soon as solutions are arrived at. Mr. Dejace divides them into juridical solutions and social solutions.

In the first category, he includes the methods of Mr. Sainctelette and of Mr. Pirmez\* which he combats, one or the other, as not giving sufficient satisfaction to the workman, and as being made to bear heavily on industry.

As regards social solutions they have been radical in Germany and Austria, for they even suppress the question of responsibility. The honorable reporter rejects them as only leading to stife, both in the master and workman, the sentiment of prevention.

Therefore, he rallies to the mixed system of the professional, risk which has the double advantage of being juridical and of not hurting industry.

He defines the inherent risk of industry which the workman runs, independent of the act of the master and of his own gross fault. Without doubt it exists in every industry; but to arrive at a practical result, it must be limited, in spite of something better, to certain particularly dangerous industries.

Besides, and this second limitation is essential, the right of reparation which follows from it, must only be applied to accidents due to machinery, the danger of which has necessitated the proclamation of the new principle.

Therefore, the honorable reporter aims at the triple classification of accidents, corresponding to a triple solution :

1. Will remain entirely at the charge of the patron, accidents due to the fault of the latter or his overseers; in this respect the common law is sufficient.

2. Will be entitled to charity those due to the gross fault of the workman.

3. All other accidents will be grouped under the name of professional risk. Without being properly speaking responsible, the patron will be held to pay a certain part of the indemnity.\*\*

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**OF THE INTERVENTION OF THE TRIBUNALS FOR ASCERTAINING INDEMNITIES TO BE PAID IN CASE OF ACCIDENTS.**

REPORT BY MR. JOURDAIN.

Mr. Jourdain determines the points to be discussed :

1. Is it necessary to leave to the tribunals a complete liberty in the fixing of indemnities ?

2. Is it necessary, on the contrary, to bind their hands by the establishment of a sort of invariable tariff which they will limit themselves to apply to each of the cases submitted to them ?

3. Has there not been cause to adopt a mixed system, which leaving the judge a certain latitude between a maximum and minimum, will permit him to keep count, in each case of accidents, of the aggravating and extenuating circumstances which present the responsibilities incurred by the patron and the workman.

The reporter refutes the first opinion as consecrating the actual state of things; the second, as not leaving the judge a sufficient power of appreciation, and he adopts the third, which permits of proportioning the reparation to the degree of imputability.

He proposes, then, the establishment of an average, a maximum and a minimum. As to the rights of the victim, it is not necessary, in the calculation of the indemnity, to keep to one element, the salary which the victim brought to the house, and the family considerations, must remain outside of the question.

\* Economists and political Belgians, members of the Labor Commission.

\*\* The debate on this important report lasted two days.



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EXPERIMENTAL PHYSIOLOGY OF OBLIGATORY INSURANCE, AND OF  
FREE AND OPTIONAL INSURANCE.

REPORT BY MR. LUZZATTI.

Mr. Luzzatti commences by declaring that he prefers the Alsacian type as being the ideal type, because it is that of liberty. The ideal, in fact, would be a system of free provident funds adopted by each industry, with a good law of responsibility tending to assurance, the latter not being obligatory. But that is not a reason not to examine with impartiality the German system, and to lend to it faults which it has not. In that way one is wrong, in seeing the increase of accidents, in believing in a necessary correlation with obligatory assurance, and to say: *Post hoc, ergo propter hoc*. In the first place that increase is not very large. And, then, how can one judge it in a proper manner since that system is nascent, and that heretofore there were no statistics relating to accidents of work? Let us add that obligatory assurance is completed by the obligatory inspection, which can impose technical and hygienic ameliorations.

In fine, the want of centralization which we make to the German system is not founded; in reality it is a very decentralizing system with its corporations which have each a district personality. That is a reason why we must not confound *service of State* with *centralization of State*; the comparison between German and French or Italian railways shows well the difference. The reporter concludes by a few details on the part of his report treating on the Italian organization respecting accidents; he explains the working of the national fund and the powerful help which it receives from masters.

In the course of the discussion on this report, important facts have been cited and which it is useful to describe.

Mr. Mamy, engineer of the Manufacturers Association of France, declares that in a Congress held respecting the law on accidents, a large number of French manufacturers\* have adopted the principle of obligatory insurance, with the two following provisoes:

1. Participation of workmen to the payment of the premium, in a proportion which represents the accidents due to their own fault, the masters taking in their charge accidents caused by fortuitous causes or by major force; in that manner all accidents would be insured, and would give place to indemnity;

2. To leave to the option of manufacturers either to insure themselves with the State, to assure themselves with insurance companies placed under State control, or to form mutual assurance syndicates.

Mr. Vandervelte, delegate of the Belgian Commission to the exhibition, explains how the Belgian socialist party came to ask for obligatory insurance. It did not come to it by the theory of professional risk. The starting point is found in the analysis of the contract of labor. So as to conserve and develop the forces of work of the nation it is necessary:

1st. The the salary of the workman include not only that which is necessary to the daily reconstruction of the force of labor, but, moreover, what Cobden has first called, *assurance salary*;

2nd. That the workman, thus earning enough to insure himself, be foreseeing enough to do so; unhappily, not being insured against forced idleness, as in England, he is discouraged and renounces to insure himself.

The solution of this difficulty is bristling with difficulties, variable according to the countries. In Belgium it is impossible to apply the Alsacian method, that is the generalization of factory funds; the workman themselves put obstacles, because having often been persecuted, they have become suspicious. From that time, we come fatally to obligatory insurance.

Passing to the mode of payment of the premium, M. Vandervelte shows that in theory, no matter whether the master or the workman pays for it, that premium

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\* Some members of the Congress remark that these manufactures did not represent the majority of French manufacturers.

falls, in a last analysis, on the consumer. But in practice, it is better that it be paid by the master, because the repercussion on the consumer operates more easily, and that on the other hand it suppresses all difficulty in case of forced idleness.

## MEASURES TO BE TAKEN TO GUARANTEE THE PAYMENTS OF PENSIONS.

REPORT BY MR. BEZIAT D'AUDIBERT.

Mr. Beziat d'Audibert remarks that the important question as to whether the indemnity must consist of *capital* or of *rents*, has not been put. He has then supposed the problem solved in favor of *rents*. Can one in France obtain a good method for the annuity of these rents? England and Switzerland have institutions which answer that need; in France there are none up to the present. The funds having to be placed in a financial establishment, it is necessary that the guarantee be: 1st, efficacious; 2nd, equitable; 3rd, liberal. Actually when tribunals grant a pension, they exact that they should be placed in Government stock. The title is registered in the name of the victim for the usufruct, in the name of the master for the fee-simple. That system is onerous: 1st, to the master; 2nd, to the companies which must pay the capital of the rent, without their title in fee-simple being of any utility. Moreover, the high price of Government stock, calls for an enormous disbursement. The Retiring Fund, organized by the law of 1886, cannot lend itself to the payment of indemnities caused by cases of accidents, for the law does not permit it to constitute immediate rents in the name of a specified person.

The insurance must be optional and free. Then, an alternative is found for the companies; or else they are relieved from the payment of pensions, and then they must be free, *without any control*, or they make the payment of pensions, and then deposits in Government stocks are obligatory.

The reporter concludes in saying that he is opposed to the German system: 1st, on account of corporative lien; 2nd, because it necessarily leads to obligatory assurance.

## ON THE DIFFERENCES TO BE BROUGHT IN THE ORGANIZATION OF INSURANCE, ACCORDING AS THE INDEMNITIES ARE OF LONG OR SHORT DURATION.

By MR. BODENHEIMER.

If the assurance is obligatory for accidents and for sickness, there is great danger in dividing, according to their length, the accidents into small or serious accidents, some remaining completely or for a part at the charge of the workman, the others at the exclusive charge of the master, as the German law has done. Theoretically, in fact, one is led to think that the workman will try especially to avoid accidents, to the share of which he contributes. Statistics from Germany, for 1886 and 1887, have confirmed these apprehensions. For the two categories, it is necessary to apply the principle of the financial participation of the workman, which brings in his share in the management.

As to the accident insurance, it has as a necessary consequence the sickness insurance: 1st, because it is often difficult to distinguish the accident from the sickness; 2nd, because the sickness is often the result of the accident; 3rd, because the sickness is as interesting as the wounded person; 4th, because there are professional sicknesses.

In the two branches of insurance the co-operation of the workman must be the same. If accident insurance only is admitted, the distribution of the charges must be equal between the patron and the workman.

One cannot distinguish between the great and the small accidents, because often when the accident occurs, it is not known whether it will be long or short.

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# APPENDIX.

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## A P P E N D I X . <sup>(1)</sup>

### SYNDICS OF THE MASTER ROOFERS AND PLUMBERS OF THE TOWN AND DEPARTMENT OF THE SEINE.

#### MUTUAL GUARANTEE ASSOCIATION AGAINST ACCIDENTS. (2)

##### *Extract from the Constitution.*

Sec. 1. There is a mutual assurance society among the master roofers and plumbers of the Department of the Seine who comply with the present constitution, conformably to sections 6, 7 and 8.

This society is founded under the patronage and by the action of the Syndics of the Master Roofers and Plumbers, contracting for works done throughout the territory of France.

Sec. 2. The object of this Society is to guard its members from the pecuniary consequences resulting from accidents to persons.

The guarantee applies as well to accidents to persons employed at the works as to outsiders, provided the accidents are due to the execution of the said works.

This guarantee is unlimited, whatever be the amount of the pecuniary risks.

Sec. 7. The insurance is entered into for so long as the Society lasts, except that the member and the Society have the respective right to cancel the contract at the end of each period of three years, by giving to each other three months' notice in advance by means of a declaration signed by the member and addressed to the Board, or signed by the President and addressed to the member.

The insurance takes effect from the day following that on which the new member has signed his engagement. The period of three years mentioned in the preceding paragraph dates only from the first January following the day on which the insurance was entered into.

Sec. 9. Every six months the member will address to the head office a declaration signed by him of the amount of his expenses for labor.

He will pay an assessment fixed proportionately to his total expenses for labor of all kinds, including carters, for personal injuries, and can make his employees and clerks participate to the benefits of the insurance by declaring the same beforehand.

This assessment is paid annually at \$0.10 per every \$20 of the total expense for labor incurred by the member, and is payable half-yearly on the 15th January and 15th July.

It can be increased or reduced according to circumstances, by the vote of the general meeting, for the year following the date of that meeting.

On joining the insurance every member will pay the sum of \$20 as part of his assessment, this sum will be refunded to him at the expiration of his insurance, less his last premium.

Section 12. In every case where a member leaves the insurance or loses his rights in some way or other, the sums paid by the assured and accrued by his assessment, remain the property of the insurance.

Section 18. The society of insurance is managed by the Board of Syndics.

The Board of Management is by right the office of the general meetings.

All the necessary powers for administering and conducting the society are vested in the Board, and are exercised in its behalf by the president, who is therefore, qualified and authorized to act for the Society in everything and in all actions, judicial or others, entered against the members or in their name.

(1) The documents published in this appendix have been inadvertently omitted, and contain necessary explanations on particularly interesting projects.

(2) This insurance dates from the year 1869.

## REGULATION.

Section 21. Every employee or workman injured in the performance of his duties, will receive a daily allowance to the extent of half his salary during all the time of his temporary incapacity, which may vary from one to 180 days.

The cessation of work, forming the basis for the payment of the indemnity, will be certified by the physician of the insurance, or his substitute. If the certificate is given by another physician, it will have to be countersigned by the physician of the insurance.

Section 22. Every accident entailing permanent inability to work at one's occupation (such as the loss of a leg, of a foot, of a hand) will entitle the person injured to an annual life-rent of \$36, payable quarterly, or if the person injured prefers the cession of that life-rent, the Board can redeem it, by paying 80 per cent of the amount of that rent, capitalized at the rate of 5 per cent.

The payment of the life-rent will be made through a life insurance company, chosen for that purpose by the Board.

Sec. 23. Every accident entailing a permanent and absolute inability to work (such as the loss of sight, or the loss of the two limbs) will entitle the person injured to an annual life-rent of \$70, payable quarterly, with the same right of cession and redemption and on the same conditions as in section 22.

The payment of the rent will be made as mentioned in section 22.

Sec. 24. A capital sum of \$400 will be paid over to the widow and children under age of an employee or workman killed by accident; this sum to be paid one half to the widow and one half to the children under age.

If there are no children under age the widow will receive only one half of the indemnity.

If there are no children under age nor widow, the father and mother sexagenarians or infirm of the person injured, will each be entitled to one fourth of the indemnity.

Sec. 25. Injuries or death resulting from drunkenness, violation of the laws, disorderly conduct, are a bar against the benefit of the insurance.

Anyone who knowingly uses fraudulent means or documents in order to exaggerate the result of the accident, will lose all rights to an indemnity.

Sec. 26. Every accident should be declared to the head office of the insurance within forty-eight hours, under penalty of forfeiture.

Sec. 27. The injured person who refuses to obey the directions of the physician, loses at once all right to the indemnity.

Sec. 28. For every injury caused by the workmen of the assured to a third party, during the execution of the work, there may be paid (in conformity with section 21) an indemnity of 75 cts. for every day lost certified by the physician of the insurance.

NOTE.—Accidents are examined and settled by a commission sitting in the office of the Syndics on the second and fourth Tuesday of every month, at three o'clock.

ASSOCIATION TO PREVENT ACCIDENTS IN FACTORIES, FOUNDED IN  
1867, UNDER THE PATRONAGE OF THE INDUSTRIAL  
SOCIETY OF MULHOUSE.

*(Extract from the Constitution.)*

1. An association is formed whose object is to prevent avoidable accidents in factories, either by regular inspection of the establishments or by the adoption of rules and machine apparatus most appropriate to protect the workman, or again by indicating the best regulations to adopt.

7. The Board of the association appoint the inspectors and all the salaried staff needed. The utmost discretion is imposed on them by the contracts entered into.

8. The inspectors are bound to apply to the heads of establishments before proceeding to visit the workshops.

The heads of establishments are at liberty to accompany them, or to appoint a delegate for that purpose.

The inspectors bind themselves to abstain from examining anything that is not connected with the prevention of accidents.

9. The duties of inspectors of the association are incompatible with those of umpire's or arbitrators in matters of accidents in factories.

10. The observations of the inspectors are entered, without any personal mention, in a book which is kept private, and for the use only of the members of the association.

11. After each visit the inspectors deliver to the heads of the establishments a sealed envelope containing a summary note of their passage.

Moreover, a detailed report is sent to him within the two weeks following the visit.

12. The free members make known to the association any accident which has occurred within their establishments, and necessitating a cessation from work of three days. As for the others their own corporation go through that formality.

13. Every year the association makes a report on the rules and machine apparatus, the best adapted to prevent accidents in factories.

*The Association to Prevent Accidents in Factories* publishes rules indicating the precautions to be taken to guard the workmen from all accidents that can be prevented.

So far the association has published ten rules, that is to say:—

No. 1.—General rule. No. 2.—Management of steam machines. No. 3.—Cleaning of shafting. No. 4.—Handling of belting. No. 5.—Elevators. No. 6.—Threshing machines. No. 7.—Carding machines. No. 8.—Spindle frames. No. 9.—Self-acting looms. No. 10.—Roller printing machines.—Instructions as to the first remedies to be applied in case of accidents.

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These rules, printed in large type, are published as posters and hung in all the workshops, so that the workmen can read them and follow the instructions they contain. The two principal ones of these rules are reproduced here.

#### INSTRUCTIONS ON THE IMMEDIATE REMEDIES TO BE APPLIED IN CASES OF ACCIDENTS.

(Summary Extract of Chapters II and III of the Work by Messrs. E. Ferrand & A. Delpech, at Messrs. J. B. Baillièrre et Fils, 19 Rue Hautefeuille, in Paris.)

##### ASPHYXIA.

Asphyxia is a state of apparent or real death caused by the stoppage of respiration.

Any cause which prevents a sufficient quantity of air from reaching the lungs may cause asphyxia. Such is drowning, strangulation, the compression of the chest (by something falling, for instance), the existence in the air of unbreathable gas, etc.

The first duty to fulfil in case of asphyxia is to remove the victim from the cause which occasioned the accident. We will not dwell upon the manner of drawing out a drowning man from the water, or upon the necessity of immediately loosening the rope from around the neck of a man hanging, etc. A few words are necessary on the precautions to be taken by the preserver in case of asphyxia from unbreathable gas, to prevent his being struck down himself.

He should commence by making an opening from without if possible, by means of ladders and poles, breaking the windows where the accident occurred so as to renew the air before going in.

If this cannot be done, he should put over his nose and mouth a cloth saturated with vinegar and water, and should pass around his body a strong rope, which will enable him to be pulled out should he lose consciousness.

Before going into the place he should draw a long breath and try and hold his breath until he should have opened all the apertures so as to let in the pure air. In certain cases where sufficient air cannot easily be let in (as in cellars, etc.), he should also carry a rope, the end of which is held outside and on the other end of which is a noose which he should attach to the victim's clothes, and that being done, he should quickly retire while the assistants will draw out the asphyxiated person.

If the gas that has caused the accident arises from the combustion of coal or pit coal, it would be useful, before entering the room, to throw in large quantities of water mixed with slack lime.

In a case where the accident is caused by illuminating gas, he must take great care not to enter the room with a light, that might ignite the gas and cause an explosion.

*Immediate help.*—The man is then carried into a well-ventilated room, moderately warm, and should have around him only those absolutely required. As a general rule, in cases of asphyxia as well as for all other accidents, if it be a woman, the assistance should be given, if possible, by other women, and the curious should be strictly prohibited from entering. The victim should be undressed quickly, or if this be difficult the clothes should be cut with scissors. He should then be placed on a bed, or on a simple mattress placed on a table, after having placed a bolster under the shoulders to raise the body slightly, the head falling backwards. He is then covered with a light covering, and for want of better, with straw or dry hay. These preliminaries having been quickly done, the mouth of the asphyxiated is opened and a small piece of wood is placed between the teeth, or a handle of a spoon or some other flat object, not sharp, is inserted; the jaws are kept apart by placing a cork between the large teeth, and the tongue is drawn out with the fingers which are covered with a handkerchief or a cloth. With the finger or with the feathered end of a feather, the nostrils, mouth and throat are cleared from mucus and froth that obstruct them.

All this is done quickly but methodically, while the assistants try to restore warmth and the circulation by dry rubbing, with hot bricks and irons and with hot smoothing irons wrapped in flannel and passed over the body. Rubbing with spirits with a flannel, a rough towel or a handful of straw is useful.

A lighted match should frequently be placed to the nostrils and a cork still wet with alcohol whose sharp penetrating vapour produces a salutary irritation.

If, notwithstanding these manœuvres, the body still remains inert, and the respiration does not return, artificial respiration must be resorted to without too much delay.

*Artificial Respiration* by the Sylvester process: This process consists in producing, by movements of the arms, the play of the muscles that raise and lower the chest.

The operator places himself at the head of the asphyxiated who is lying on his back and raises his shoulders with a blanket or an article of clothing rolled up. The feet are supported and held by an assistant so that the body remains immovable.



It is needless to say that all the preceding precautions which have been described should have been taken, that the nose and the mouth should have been cleaned and that the tongue has been drawn out. In case of need, it is kept in this position by passing a handkerchief under the chin in such a manner that it is pressed between the teeth.

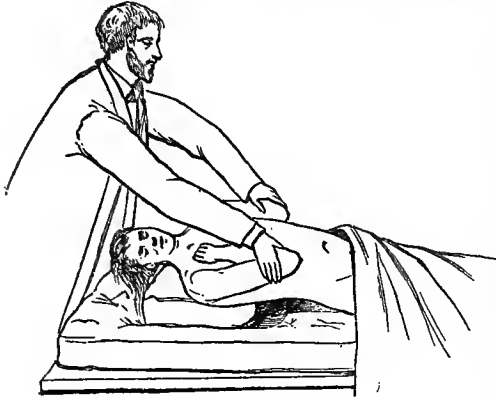


Fig. 1.

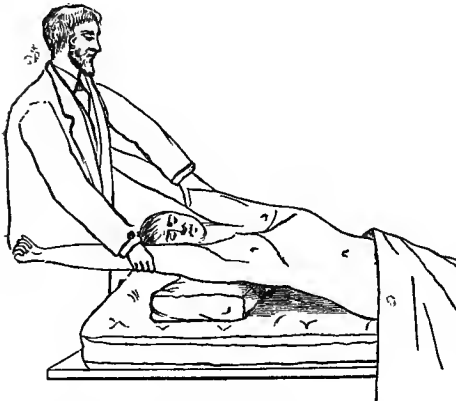


Fig. 2.

The operator then places himself at the head, he grasps the arms of the asphyxiated close to the elbows, the forearm being bent on to the arm (Fig. 1); and having pressed them rather tightly on the sides of the chest, he then raises them quickly but without violence over the head, making them describe the arc of a circle (Fig. 2). He then brings them back to the first position and recommences the manœuvre, imitating the beats of normal respiration. The operator ceases after a few movements in order to judge the effect he has produced, and begins again if the respiration is not established of itself.

During these manœuvres the assistants continue rubbing under the covering or over the dry clothing; they renew the application of hot flannels, of bottles of hot water, or of hot bricks placed along the body, to the feet or under the armpits.

As soon as there are signs of life we give the sick persons a few spoonful of cordial, hot wine, grog, &c. If there be nausea we aid the vomiting by passing over the uvula an oiled feather.

Then we place the sick person in a warm bed, his head being slightly raised, and care should be taken to allow air to circulate well around him. It will not be long before he will fall asleep, but his sleep should be watched in case new symptoms of asphyxia should manifest themselves. We have seen persons asphyxiated return to life after a very long period (several hours); therefore we must, so long as any hope remains, continue to practice the artificial respiration, changing the operator so as to prevent fatigue.

Here are some of the signs by which we may know that all hope is gone:

If, on applying the ear to the chest in the region of the heart, we hear no beating; if a glass placed at a short distance from the mouth be not tarnished; if a hot coal, placed at the end of the toes, produces no sign of feeling or no blister.

### LOSS OF CONSCIOUSNESS.

The loss of consciousness is due to various causes. Besides those we have already described as being caused by asphyxia, we will mention among the most ordinary cases: concussion of the brain, (see farther on) overcome by heat, apoplexy, epilepsy (or *haut mal*) syncope. We call syncope the state of a person who is ill either on account of emotion, weakness, loss of blood, etc.)

*Immediate help.*—Send away the curious; loosen the collar and belt; give as much air as possible.

If the face is pale (syncope) lay the sick person down flat, the head low, throw a few drops of cold water on his face, make him inhale vinegar, ammonia or ether, and rub the temples and forehead with vinegar and water, eau de cologne etc.

If the face is highly colored (congestion, apoplexy) place the sick person on a bed the head high and the legs hanging, and place on the head cloths dipped in cold or ice water. If there be vomiting, turn the head on one side to prevent the matter from being breathed into the lungs.

In case of epilepsy (which we distinguish by convulsions which accompany the loss of consciousness) all the cure consists in securing the sick person from the violence of the shock and the fall, put in the tongue which might be caught between his teeth and bitten. We must then wait patiently until the workings cease of themselves.

## BRUISES.

### CONTUSIONS.

They are the result of a violent shock against some body that will not yield (such as blows, falls &c.) and are characterised by pain and swelling of the part affected, the skin remaining intact. A violent contusion without any of the vital organs being injured brings on syncope. (See what is to be done in such case.) Finally the contusion of some important internal organ such as the brain, the lungs, may entail the most serious consequences and cause, according to the organ injured, the loss of consciousness, spitting of blood, &c.

*Immediate help.*—In cases of slight contusions apply wrung out cloths dipped in cold water or *eau blanche*. If the accident is more serious, carry the wounded person into a well-ventilated room, put him on a bed or mattress and be careful to remove everything that can interfere with his breathing. And while awaiting the doctor, keep, on the part injured, compresses of ice water, and renew these frequently.

### WOUNDS.

Wounds are of different kinds according to their causes, such as a piercing, a shock, an incision a tearing; their gravity depends on their extent, their depth and above the particular organs injured, such as blood vessels, lungs, heart etc.

*Immediate help.* Take scrupulous care not to touch the wound with dirty fingers, dirty cloths, sponges, and cover them with lint or cob webs, &c., all manœuvres that might introduce into the wound bad germs might be the cause of poisoning, and consequent blood poisoning and death. Clear the wound from anything that may soil it (such as sand, earth, &c.) by washing it thoroughly with pure water and better still with phenic water, and with the aid, if required, of a clean piece of linen such as a napkin, a handkerchief, &c.

While waiting for the doctor you should never permit any one to remove anything that has penetrated into the wound and which offers any resistance to a slight pull, we should not pull off either the pieces of skin adhering or the clots of blood which the water could not remove.

Cover the wound with a compress cold water, or, better still, phenic water, and keep it in its place by a napkin or linen band.

### HEMORRHAGE.

Hemorrhage or loss of blood, which accompanies every wound, may assume such proportions as to necessitate immediate remedy.

*Immediate help.*—When the blood is thick, of a dark red color and flows gently and not by starts, it is generally sufficient after having removed everything from the wounded part that could interfere with the circulation, such as clothes, garters, etc., to press on the wound with the aid of the fingers or by means of a piece of linen moderately light.

This process is insufficient in the greater number of cases where a small artery is injured. In such case vermilion red blood flows from the wound by starts corresponding with the beatings of the heart, and death is imminent unless the hemorrhage is stopped. Compression of the principal artery of the limb, while awaiting medical aid is always the surest means of saving the life of the wounded.

It is important to know the places where this operation can be more easily performed and consequently with more chance of success.

We will now enumerate them.

For a wound in the forearm or the hand seek the artery above the elbow in the inside of the arm beside the biceps muscle. (Fig. 3.)

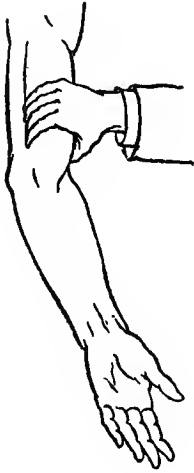


fig. 3.

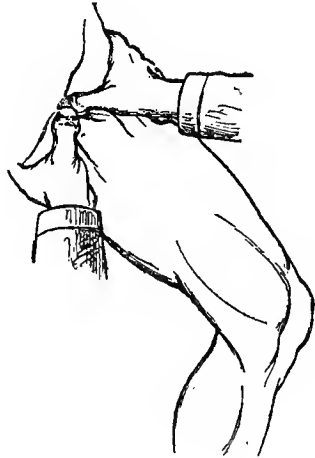


fig. 4.

For the lower limbs in the middle and a little above the fold in the thigh. (Fig. 4.)

For a wound in the head, seek the artery (carotide) near the middle of the neck on the front side of the principal muscle, which from behind the ear extends to nearly the middle of the chest and press it from the front to the back of the vertebræ of the neck. (Fig. 5.)

The cessation of the hemorrhage will indicate that we have found what we sought.

If we do not succeed in stopping the blood in this way we must try and produce with compression by means of elastic bands (such as suspenders, etc.) bound round the injured limb above the wound. Should it be required, we should use a cloth folded like a cravat, the ends of which we fasten in a knot and under which knot we pass a piece of wood (a cane, etc.) sufficiently long that by turning it we succeed to tighten the cloth and compress tightly the limb. (Figs. 6 and 7.)



Fig. 5.

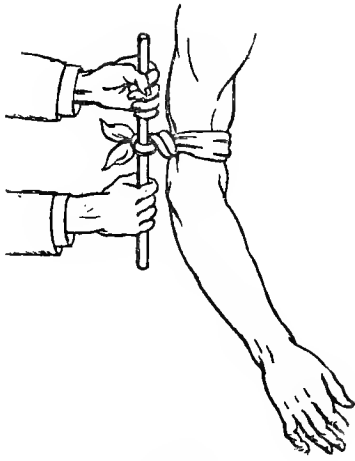


Fig. 6.

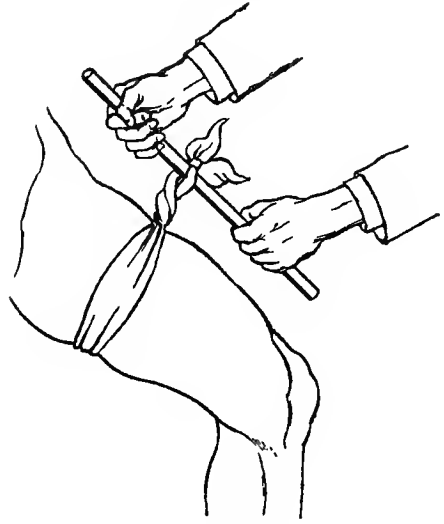


Fig. 7.

## WRENCH (SPRAINS).

*Immediate help.*—Apply fresh water in the form of a bath, running water, or compresses frequently renewed.

## DISLOCATIONS.

There is dislocation everytime that the extremity of a bone comes out of its natural cavity to take a wrong position. We are notified of the dislocation by the characteristic malformation of the place when compared with the symmetrical one, by the change in the length of the limb and by the inability of the injured person to perform certain movements. These dislocations are caused by falls, violent movements made in abnormal positions, sometimes by blows.

*Immediate help.*—It would be dangerous to attempt the work of replacement, which to be of any use would require accurate anatomical skill. We must then content ourselves by the exercise of palliative measures that will soothe the patient and stop the swelling of the part, until such time as the doctor arrives.

We must simply apply compresses of (eau blanche) sugar of lead water and keep the sick person lying down in the least fatiguing position possible.

## FRACTURES.

The immediate symptoms of a fracture are the impossibility or difficulty of moving the injured limb, the change more or less great from its natural position, and the rubbing of the two ends of the broken bones. We may notice also in the parts that are held together by a single bone, such as the arm, an unnatural bend, and the individual movements of the two parts which form the bone.

*Immediate help.*—We must avoid all protracted attempts to assume ourselves that there is really a fracture and apply the remedy indicated as if we were positively certain. The first thing to be done is as simple as possible, and is intended to keep the limb immovable in its normal position. It is formed of small pieces of wood (splints) which are cut the necessary length and thickness, and pieces of thick cardboard. While these are being prepared the injured limb should be covered with a compress dipped in cold (eau blanche) sugar of lead water. Then the splints covered with wadding or a soft thick cloth, are put round the limb and then fixed with bands or several handkerchiefs.

The figures 8, 9, 10, 11 and 12 render it unnecessary for us to enter into further details.



Fig. 8.

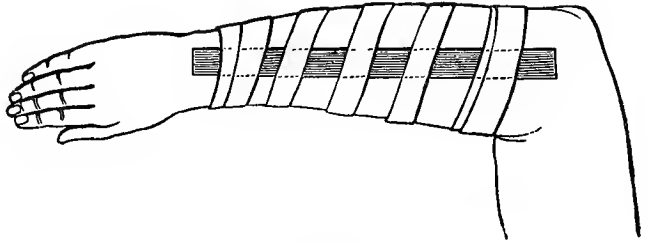


Fig. 9.

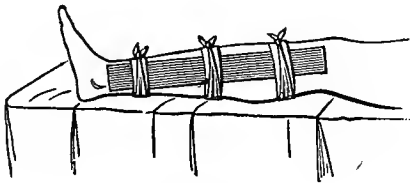


Fig. 10.



Fig. 11.

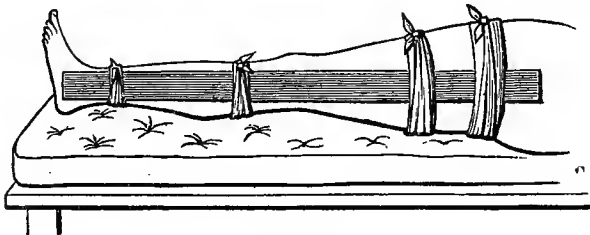


Fig. 12.

When the fracture is rendered worse by wounds, we must commence by attending to these as has been indicated; and after having covered the wounds with compresses, we apply the provisional remedy.

The doctor should be called within the shortest delay. He alone is authorized to make a thorough examination of the injured limb, to unite the fracture and apply

the final application. To wait too long entails much trouble; the painful swelling of the muscles next the fracture is an obstacle to the putting on of the bandage, which delays and interferes with the cure.

In case of a fracture of the arms, the injured person should, if his strength is sufficient, seek his own dwelling or that of the doctor, that is if the distance to travel is not too great. See on figure 11 the position of the sling used to support the arm.

If the fracture be in the lower limbs the patient should not in any case be allowed to walk.

To carry the wounded we must use a stretcher or upon something made to resemble it.

A plank, a shutter or a door can be used; it should be covered with a straw bed or dry grass, and care should be taken, by some means or other, to keep the head raised.

#### BURNS.

*Immediate help.*—When a person's clothes are on fire the first thing to do is to smother the flames by whatever means may be at hand; you should at once cover them with a cloak, a blanket, a quilt, a carpet, &c., and wrap it closely around him. The fire being extinguished we should relieve him of his clothes, using scissors if necessary, so as to prevent the rubbing which might pull away the flesh, and cause intense suffering. If pieces of the cloth remain stuck to the flesh it is better to leave them than to try and remove them.

Open the blister by a prick from the extreme point of a pin; but take great care to protect the skin that covers the sore and prevent direct contact with the air. Apply on the burned parts a liniment which is obtained by shaking in a corked bottle a mixture in equal parts of oil and lime, or if this cannot be obtained, use olive oil, butter or any other grease spread on cotton.

When the burns are caused by *chemical caustics*, we should be careful not to use water in the first instance; it would only excite the corrosive action, causing intense suffering; we must try, on the contrary, to extract what remains of the caustic by touching it gently with wadding or lint, until the drying up of the sore, and then only should there be frequent washing with alkaline water (a solution of carbonate of soda, etc.) soap suds, lime water; if the burn is caused by acids, then wash with vinegar water, if by burns from potash or soda, ammonia or quick lime is used.

#### FOREIGN BODIES INTRODUCED INTO NATURAL CAVITIES.

If a foreign body has penetrated the eye, the nose or the ears, and if it cannot be pulled out very easily, we should await the arrival of the doctor.

When a foreign body has entered the throat which, leaving aside the inconvenience and discomfort, might cause suffocation and even asphyxia, we should try and remove it with the aid of the fingers.

If this means is not successful, we must try and drive it down by making the patient swallow small balls of bread crumb, or pieces of cooked potatoes, as large as possible. If there be suffocation, try and make the patient vomit, by making him drink warm water or by tickling the palate.

#### POISONING.

*Immediate help.*—While waiting for the doctor, for whom we must send quickly, try and remove the poison as quickly as possible, by causing vomiting. For that purpose, make him drink large quantities of lukewarm water, tickle the throat with the finger or a feather.

Give him, moreover, emollient and softening drinks, such as milk (which should be given in the first place) and albumen water (which is made by beating the whites of four eggs in a pint of water) gum water, etc.

If it is known what poisons have to be dealt with, the following substances may be given:—

In poisoning with *acids* (sulphuric acid, or vitrol, nitric, etc.) carbonate of soda, pounded chalk, magnesia, etc., dissolved or soaked in a good deal of water is used.

In poisoning with *alkalies* (caustic soda or potash, etc.) water slightly flavored with vinegar or acidulated milk with the juice of lemon is used.

With *arsenic*, magnesia mixed with water.

With *salts of mercury* (corrosive sublimate, etc.) the white of an egg.

With *phosphorous*, magnesia and over and above, ten drops of the essence of turpentine in milk every half hour.

Avoid oil and fatty substances.

Finally, if we have to deal with *vegetable poisons* (such as opium, belladonna, etc.) administer strong black coffee and spirits, and apply compresses of cold water to the head.

#### CONTENTS OF AN AID BOX.

Bottle of ammonia (volatile alkali).

do spirits of camphor.

do extract sugar of lead.

To prepare (*eau blanche*) mix 2 tablespoonfuls of extract of sugar of lead in a pint of water.

Bottle of 100 grammes of high wines and phenic acid at 90 per cent.

To prepare phenic water (*l'eau pheniquée*), mix 2 tablespoonfuls of that solution in a pint of water, and shake the mixture so as to dissolve all the phenic acid, which commences by separating in the form of oily drops.

Bottle of vinegar.

do oil of almonds.

do lime water.

An empty bottle to prepare the calcareous liniment.

Bottle of *eau de melisse*.

do hydrate of magnesia.

A few linen bands; a few rolls of lint for dressing.

A few splinters of wood (splints) for fractures.

#### GENERAL RULES TO PREVENT ACCIDENTS BY MACHINERY.

##### A.—TRANSMISSION OF MOTIVE-POWER.

Art. 1.—It is expressly forbidden to come in direct contact with a motor in motion, to clean it with a rag or cotton waste in the hand.

Art. 2.—Cleaning or dusting shafts and pulleys in motion must be done whilst standing on the floor and with a pole long enough for that purpose, and a brush or hook holding junk attached.

The use of a ladder or other thing to rise above the ground is formally forbidden.

Art. 3.—Wheels, bearings and bushes must be cleaned only when the machinery is at rest, and during regular stoppages.

Art. 4.—It is also forbidden to clean a motor during accidental stoppages, and even during regular stoppages, unless it is done in conformity with Article 5; all cleaning or other operation to the motor must be done after the day's work.

Art. 5.—When anyone is busy with a motor during the hours of rest, or in the morning before starting, the foreman of the room wherein the work is going on and the tender of the motor must be notified.

The tender is only to start on the express order of that foreman, and after giving in all the workshops the specified signal.

Art. 6.—The handling of belting (mounting, taking down, lacing, cleaning or oiling) should be done only by the foremen, overseers acting as foremen, or by the workmen specially designated, such as tenders of motors, harness-makers, weavers, cardgrinders and their assistants.

All other workmen should abstain from handling belting.

Art. 7.—It is strongly prohibited to mount belting simply by hand on transmission pulleys in motion.

All belting should be mounted, during motion, by means of a pole with hook, or a belt hanger, if there are any. The hooked pole should be held alongside the body, and should be of such length that the lower end of the pole be never, during work, on a level with the abdomen.

Art. 8.—During the motion, it is recommended :

1. To take down the belts without quitting the floor, and, if possible, by means of the hooked pole ;

2. To clean or oil belts only by means of brushes with long handles, and on the sides where the belts unroll from their pulleys ;

3. Never lace a belt without removing it from the shaft by means of the hooked pole, if there are no belt holders.

Art. 9.—When a belt rests on a shaft in motion, it is forbidden—

1. To lean, or hang to, or hold on to that belt ;

2. To try stopping that belt should it happen to roll itself round the shaft, or taken up by the adjoining belt.

#### B.—MACHINES.

Art. 10.—The conduct of motors will be entrusted to persons carefully chosen for that purpose. A workman is forbidden from starting or stopping a motor, or to do anything to do, without the express order of the director.

Art. 11.—Whilst a machine is in motion, it is forbidden :

1. To clean the main pieces in motion, or even pieces at rest in the immediate neighborhood of main pieces in motion.

2. To oil main pieces difficult of access ;

3. To remove or displace covers of gearings, boxing or other safety appliances. The machine will have to be stopped before those things are done.

#### C.—ELEVATORS.

Art. 12.—It is expressly forbidden :

1. To overcharge an elevator ;

2. To start or stop an elevator during the absence of those entrusted with that duty ;

3. To start an elevator before all the gates opening on the passage are closed.

4. To leave the gates or barriers open after the loading or unloading of the cage ;

5. To lean out of the gates or other guards erected before the openings traversed by the cage, or again, to stand or move about near enough to those openings as to risk being struck by the cage in motion ;

6. To undertake any work underneath the cage, before it has been previously unloaded and wedged.

Art. 13.—If the elevator is provided with skids for the purpose of bringing the platform on a level with the floor of the different stories, the workmen should push these skids underneath the platform before loading or unloading the cage.

#### D.—IMPORTANT REMARKS.

It is recommended to the workmen :

1. Not to undertake any work in the immediate neighborhood of a machine or motor in motion, nor the handling of belts or cables, with loose clothes or sleeves torn, or with aprons, belts, neckties or cravats with loose ends ;

2. Never to change dress near main pieces of machines or motors in motion ;

3. To employ the preventive apparatus provided for their use ;

4. To signal to the head of the establishment, or his representative, any dangerous piece of machinery or arrangement, material or thing (such as pole, stairs, ladders, etc.) that would likely cause an accident.



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## THE WORKMAN'S CAPITAL.\*

“The idea of the workman's capital is so feasible, its practical use is of such importance for the working classes, that we feel justified in publishing, so that it may well be understood, the memoir which Mr. Courtehoux addressed on that subject to the members of the jury of the exhibition.”

\* \* \*

I have the honor to submit the operation of my two organizations, the Workman's Capital and Old Age Fund, free to workmen (details of which are given on page 404.)

By these two innovations I embrace all ages, by giving satisfaction to their several aspirations and drawing them nearer to the employer, without injuring the interests of the latter.

The success is undoubted, for out of a staff of 170 workmen (men, women and youths), 170 are members.

### WORKMAN'S CAPITAL.

To young people especially I recommend this system, it educates them morally and economically; it induces them to marry, and prepares them for all emergencies by assuring them of an honorable pension.

Remember, gentlemen, that our epoch having given instruction, must furnish the means to use it; the lot-bonds with monthly instalments of \$1.10 is a means to that end.

To show the result before any effort is made, through a title of \$100 in full property, has an astounding effect on youth, whose initiative and perseverance in the matter of instalments are kept alive in for the sake of the drawings, and never abate.

Do not neglect, gentlemen, to use those means of action which necessitate savings, keeps away from taverns, prepares well-assorted unions, and gives them a capital which they may make unseizable on risk in enterprises at their will.

If they are not successful, they will have at least secured a permanent revenue, the respect of old age, \$600 in hand, \$60 of life-rent at the age of 60, and ten changes of drawings every two months.

Thus at 60 years of age, the husband and wife should possess \$1,200 in hand, \$120 of life-rent, and twelve chances of drawings every two months.

To these advantages add:—

### THE OLD AGE FUND FREE TO WORKMEN.

These latter are specially applicable to households, and act as a compensation for their family burdens.

In fact, certain trades people, finding it a safe piece of business, never hesitate to advance money on notes payable at the master's office or at a local branch of that fund.

It suffices on one side, to offer these notes according to the value of the unpaid days (which replaces the trust system so expensive to the workmen), or else to exchange them for cash.

The employer is thus in a position to be useful to his staff, and the town to some of the ratepayers; for the workman the result is:—

1st. Goods at lower prices;

2nd. A saving, without pinching, which is entered on his book of old age, when he takes up his notes.

You can thus, gentlemen, replace the supply associations and induce them to distribute their benefits in the shape of books of old age, and thus constitute an indestructible general saving; a progress surely.

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\* See page 404.

By the local or employer's notes, you certainly have greater advantage than the supply associations, for you can operate on all objects without exception, avoiding leakages and getting the best articles, having been bought by interested parties.

This would sustain the retail dealers, which the towns and state are interested in maintaining.

The working is this: it is sufficient to point out to the workmen those of the trades people who have consented the highest rebates, and if it is 5, 10 or 15 per cent., deliver colored bonds, signifying that on their being presented for payment a drawback will be made of the amount entered in the workman's book when he took the bonds.

Without expense to anyone, a minimum monthly reserve of \$1 will be obtained; with me it is much higher than that. If you commence at the time of marriage, say at 22 or 23, the husband and wife will each have at least a life rent of \$60 at the age of 60 years.

The old people, without any sacrifice, will be able to induce their children and grand-children to economise, and create in their favor an annuity or capital the most considerable the younger they begin. The yearly \$12, placed on three-year-old children, being \$396 of life-rent at \$60.

These institutions will create emulation, and diminish poverty; in any case, they will relieve public charity, which will thereby find a better basis for the distribution of help, and become more efficient in other quarters.

If the interested parties have enough foresight and energy to subscribe to the workman's capital as also to the old age fund, they will acquire either an annuity of \$240 and \$1,200 in hand, or a reserve capital of \$90.80 as life rent, and \$1,874 for their heirs.

The improvident ones would thus be secured against misery later on, and the industrious ones would have no fear for the future.

Is it not the means to quiet the spirit, and prevent violent recriminations?

So far, gentlemen, I have spoken of the general state of affairs profitable to all classes of workers, and exhibiting a new class of proprietors.

I have now to prove to you that it will be very favorable to certain special classes, the more interesting as their risks of trade are greater.

Please refer to the table of the workman's capital which contains all the details, you will see that bond lots with monthly instalments of \$10 are personal and kept for the workman who can obtain them one by one. Every time he has to be authorized thereto by his municipality, and this forms the basis for the distribution of gifts and donations.

This title is the more advantageous to the workman, that the masters will rather prefer to employ the subscribers. In order to secure a steady staff they will hesitate to insure him against accidents and sickness; this will lead to a good understanding.

This is, gentlemen, a simple plan, since it suffices to issue bond lots; its execution is very easy, and to the advantage of the societies which will have the privilege thereof, for their property being the sureties of the masses, will be under their guardianship.

The project having been also examined in its financial details, as also in those affecting the workingman, I propose to you an organization in which each one, in case of misfortune, can strengthen himself. Do not reject it, I pray, without asking the explanations I am ready to give.

1789 gave independence to the classes; let 1889 give to the best favored of these classes the resources necessary to the emancipation of the intelligence and capabilities.

By developing the individual initiative, the syndicates will be formed without risks.

Please accept, gentlemen of the jury, the assurance of my respectful consideration.

L. COURTEHOUX.

Several times I have mentioned the easy system of loan on unseizable titles of the workman's capital. This operation should be confined to the savings banks, which would derive an extra revenue therefrom.

## APPRENTICESHIP.

Meeting of the Bronze manufacturers joined by the smelting, iron, zinc and silver industries, and all the plastic arts.

Instruction, encouragement, benevolence.

Sketch of the School of Designs and modelling of the meeting of Bronze manufacturers.

The school was founded by the exertions of the present chairman of the Syndics, Mr. Gagneau, with the help of the Bureau, in 1884. It was opened in September, 1885. It has now (May, 1889) 80 pupils taught gratuitously. The end in view was the artistic instruction of the sons of workmen and of patrons of the bronze industries, and to impart to them the technical knowledge of styles, or knowledge absolutely necessary for the intelligent execution of their work.

Courses of design and modelling are given daily by their able professor Mr. Eugene Robert.

They are divided into oral courses and studies in drawing and modelling.

The progress obtained are most satisfactory, and we are pleased with the result of our efforts.

We can show to the authorities who have patronized us, that their sacrifices have borne good fruits.

We form a group of workmen having all the indispensable knowledge in an artistic point of view, and the national industry of bronze cannot but benefit by it.

The expenses of this institution amount to about \$2,400.

In 1887 the Minister of Commerce was kindly pleased to grant us a subsidy of \$200, increased to \$400 in 1888.

In 1880 the Municipal Council thought fit to grant us a subsidy of \$60, to be increased to \$100 this year.

The surplus expenses are covered by volunteer subscriptions of our chamber.

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## BELGIAN LABOR COMMISSION.

### CONCLUSIONS ARRIVED AT IN REGARD TO ACCIDENTS OF LABOR.

1st. In matters relating to accidents of labor, reliable statistics should first be established of the number of workmen in each trade and of the number of accidents occurring at work, in order to be able to organize insurance on a scientific basis.

2nd. The master should be obliged to give information regarding each accident at labor that may occur in his establishment, the statement to be made according to a specified form.

3rd. The law should regulate obligatory reparation for accidents. The parties remaining free, after the accident, to agree upon the manner of compensation.

4th. The workman must be insured. He must be insured by the master. They may all be insured collectively.

5th. The law will attend successively to the case of paid workmen belonging to the different branches of manual labor.

6th. The workmen insured will be those receiving an annual salary of at least \$500, foremen included.

7th. The insurance company will be formed of a syndicate of establishments engaged in the same or in a similar industry, the operations of the company to be under control of the State.

8th. The object of the insurance will be the professional risks.

9th. The insurance company assumes the workman's place in his rights against the master, to the amount of the sum paid.

10th. No accident caused by serious fault of the insured workman will be charged to the insurer.

11th. The workman's age and the amount of his wages during the last five years will be the bases on which the indemnity will be determined.

12th. In cases of death, the law will determine who are the persons to be paid the indemnity, and also the amount of the indemnity to be paid each.

13th. To assist the workman in establishing his claims, an article of the law will oblige masters to keep a regular pay list.

14th. The master will pay the premium to the company. The amount will be in proportion to the professional risk and the reputation of the establishment and of the master.

15th. The premium must be large enough to constitute the capital for the pensions to be granted.

16th. The syndicate will be managed by a commission composed of one part masters and one part workmen, with a president who shall belong to neither the one nor the other class.

#### *Apprenticeship.*

1st. There is need that the public authority should encourage the establishment of professional schools, by annexing to academies and industrial schools, courses of study in the arts and sciences applicable to industry.

The instruction given should be of a practical kind. Private enterprise which takes the direction of establishing professional schools, and schools for apprenticeship, should be encouraged by the public powers, provided these schools answer to all conditions of publicity and inspection.

2nd. Cultivation of manual dexterity should be begun in the primary course.

The application to industry of scientific theories is taught in the industrial schools.

The application to industry of theories respecting the engravers and the plastic arts is taught in the decorative art schools.

Courses of apprenticeship are made in workshops, and in schools founded by masters or by trade syndicates, and closely connected with the workshop.

3rd. The action of the State must be limited to establishing harmony and a graduation between the different schools for professional instruction, to encouraging them by means of subsidies, whilst respecting as far as possible the steps taken by the groups by which they were founded.

4th. The communes may lend assistance to the course of professional instruction by :

a. The introduction of manual exercises in primary schools.

b. By founding industrial schools and classes for drawing and modelling.

c. Encouragement in the shape of subsidies, by a grant of the premises to the professional syndicates.

5th. The concurrence of the State and the communes should be limited to determining :

a. The minimum age for admission to the school of apprenticeship.

b. The minimum amount of knowledge verified by an examination for the admission of apprentices ;

This minimum may consist in a perfect knowledge of reading, writing and the four fundamental rules of arithmetic.

6th. The Government may encourage the establishment of superior courses of instruction for adults in which there will be given theoretical instruction suitable to the requirements of workmen in the larger industries.

#### *Workingmen's houses.*

1st. Scientific statistics concerning workingmen's houses should be established.

The Labor Commission expresses the desire, that in the enquiry on workingmen's houses, the Superior Board of Public Health should be called upon to produce a statement to be as closely approximate as possible of the number of families in which, during the hours of rest, there is separation of children from adults.

2nd. Communal administrations should be given the legal right :

a. To publish rules prescribing indispensable conditions for morality and health, in the building of houses.

b. To maintain, in the interest of public health, a permanent and vigilant superintendence over the construction of houses, especially of those destined for the occupation of several families.

4th. Public administrations should employ a portion of their capital in building suitable workingmen's houses and to lease them at prices which all expenses paid, will pay a fair remunerative rate of interest on the capital employed. Taverns should be forbidden to be kept in them. In order to give the tenants an interest in maintaining their dwellings in a proper condition, it would be well to stipulate that the amount of net profit exceeding a certain rate of interest on the capital, shall, each year, be divided among the tenants, to be deducted from the next year's rent.

6th. It would be well:

a. To encourage those societies whose sole object is the building, renting and especially the sale of workingmen's houses to working men, by authorizing these societies to issue premium obligations.

b. To exempt from land tax during the space of fifteen years, all newly built houses whose cost, not including the price of the ground, does not exceed \$320.

In the event of the sale of these houses, if the purchaser owns no other real estate, and that it is stipulated that the property is to be paid for in annual instalments, the exemption from the land tax will be granted for fifteen years, dating from the day of sale.

c. That the communal administration should exempt from road tax (purchase of lands intended for streets, walks, drains, water and gas pipes) all administrations, societies and individual persons who devote their capital to building workingmen's houses.

d. To prevent provinces and communes from imposing the land tax on the houses.

e. To increase neither the land tax, nor provincial nor communal taxes of existing workingmen's houses after they have been put into repair and a state of improved sanitation, provided their value does not exceed \$320, land not included.

### “LA FRATERNELLE” (BELGIAN) OF BRUSSELS.

PROVIDENT AND MUTUAL AID SOCIETY OF MERCHANTS, MANUFACTURERS' EMPLOYEES, COMMERCIAL AND MANUFACTURERS' TRAVELLERS—FOUNDED IN 1852.

The operations of the Society are under the direction of four distinct funds:

1st. The business fund is established for the payment of indemnities in case of sickness or infirmity;

2nd. The special fund A (instituted in 1866) for the relief of widows and orphans and to members in want;

3rd. The retiring fund B (established in 1875) to provide supplementary assistance to members who have reached their sixty-fifth year;

4th. The special fund C (established in 1885) to provide medical attendance and medicine.

The members pay an annual subscription of \$6.00, \$0.60 of which are to be applied to the retiring fund. They are bound to pay an entrance fee, which is established as follows:—From 25 to 35 years of age, \$3.00; from 35 to 40 years, \$6.00; from 40 to 45 years, \$20.00; under 25 years of age they pay no entrance fee.

Indemnities for sickness are as follows:—During the first six months, \$20.00 per month; after the first six months, and until the sickness is cured, \$15 per month. Moreover, the Society provides gratuitously medical attendance and medicines. It is affiliated to the Free Federation of the Mutual Aid Societies of Brussels, and to the Coöperative Society of Popular Druggists.

The business capital is formed by the receipt of subscriptions and entrance fees, which should suffice to cover indemnities and the general expenses of the fund. In

the event of the receipts exceeding the expenses of the fund, the surplus is divided among the special funds A. B. and C. to be reciprocated by special funds A. and C. when there is a deficit.

The service of the funds is as follows :

FUNDS.	<i>Business Fund.</i>	EXPENSES.
Subscription from \$5.40 per year and per member.		Indemnities for sickness, $\frac{3}{10}$ of the general expenses.
Entrance fees of new members.		

*Special Fund A (Widows).*

Interest on business capital.		Assistance to widows and orphans of members.
Interest on capital of Fund A.		
Fines and gifts.		
10 per cent. of possible surplus of business fund.		
		Aid for members in want. $\frac{3}{10}$ of general expenses. Possible deficit of the business fund.

*Special Fund B (Retiring).*

Subscriptions of \$0.60 per member.		Pensions to members sixty-five years of age.
Interest on capital from Fund B.		
45 per cent. of possible surplus of business fund.		
		$\frac{1}{10}$ of the general expenses.

*Special Fund C (Medical Attendance and Medicine).*

Interest on capital of Fund C.		Physicians' service.
Dividends of popular drug shops.		
45 per cent. of possible surplus of business fund.		
		Medicines provided by popular druggists. Possible deficit of business fund.

The primary object of this association is to promote the growth of mutual aid societies by establishing new funds as often as the means at its command will permit; it is thus that the Funds B and C were founded.

# ALCOHOLISM.

*Extract from the report presented by M. L. Séguin, director of the Mans Gas Company, in the Departmental Committee of the Sarthe, Exhibition of Social Economy.*

"We cannot terminate this statistical report, which is unfortunately very incomplete, without calling your attention specially to alcoholism, this redoubtable scourge which is spreading daily and making more victims than the most deadly epidemics. We would like, on this subject, to cite fully the three remarkable conferences made in 1881, in the rooms of the Philanthropic Society of Mans, by Dr. R. Dubois, the able professor of physiology at the Faculty of Sciences at Lyon, but it would draw us too far, and exceed the limits we have set ourselves. We will simply give mere outlines of this question, of so much importance in social economy.

It is necessary, first, to know the toxic power of certain kinds of alcohol. Here is a striking table prepared from the remarkable experiments made in 1878 by Messrs. Audigé and Dujardin-Beaumetz.

Group of alcohols.	Description of alcohols.	Average toxic dose per kilogramme weight of the animal.	
		Pure.	Diluted.
		Alcohols.....	Ethyl alcohol C <sup>2</sup> H <sup>6</sup> O.....
Homologues .....	Propyl alcohol C <sup>3</sup> H <sup>8</sup> O.....	do 3.90...	3.75
Series.....	Butyl alcohol C <sup>4</sup> H <sup>10</sup> O.....	do 2.00...	1.25
Fat.....	Amylic alcohol C <sup>6</sup> H <sup>12</sup> O.....	do 1.70...	1.50

These figures show that the heavier the atomic weight of alcohol, the more considerable is its toxic power; but we know that the atomic weight of alcohol is in inverse ratio of its specific heat. Thus we can admit that theory and experience lead to the same conclusions, and consider as well established the propositions advanced by Dr. Dubois in his said conferences.

1. Water being the neuter fluid possessing the highest specific heat, is also the most convenient for sustaining life.

2. All neutre liquids miscible with water can, by obstructing the osmotic exchanges necessary to the life of the cells, delay momentarily or finally suspend the vital manifestations, without exercising a chemical action so-called.

3. These same liquids act with more or less energy and are more or less toxic, according as their specific heat is less high, that is to say, according as it differs from that of water.

We have only to show here that alcohol destroys the cell, the individual, the societies.

Its toxic properties vary according to its origin.

We give below, from experiments of Messrs. Dujardin-Beaumetz and Aubigé, the increasing degree of nocuousness of alcohols:—

1. Brandy made of wine;
2. do cider or perry;
3. do residuum of grapes;
4. do grain and cereals;
5. do beet-roots and molasses;
6. do potatoes.

Alcoholic liquors obtained by fermentation are less injurious than those produced by distillation. So far as the public health is concerned there is a choice to be made.

In the first class we find wine, beer, cider, perry, &c. In the second brandies, bitters and liquors of all kinds.

As to wine, notably, we are to examine if it is natural, adulterated or contains water. In the latter case the product possesses the deleterious properties of drinks made with alcohol. We must acknowledge that fraud introduces itself everywhere, and that analysis is sometimes unable to detect it. We cannot point out here, even summarily, the evils caused to organism by the use of alcohol; but a useful book to study on this subject is the remarkable work of Dr. E. Monin, entitled "Alcoholism," a medico-social treatise, which should be in every library and in all the schools.

Now, let us ask if anything has been done to stop the inroads of this scourge? Alas! we must say, no. All the efforts of the legislators have been powerless to stop the progress, the evil, and this because we have applied ourselves to fight the effects and not the causes. Repressive laws can do but little, preventive laws are more effective.

"All the laws," says Zschokk, "are powerless to extirpate an evil which has taken root in the lives of the people; it is with the people themselves that the moral reform must begin, and no government is strong enough to do it."

Let us, then, profit by the honest declaration of the Austrian economist, and since the people is governed by the people, let us try to stop the evil ourselves, whilst it is not too late.

The law on drunkenness, as we have shown in our report, produces no salutary effect; it does not prevent the habitual drinker from relapsing; besides, it only punishes he who is evidently drunk; it does not reach the drinker who every day absorbs a certain quantity of alcohol without getting intoxicated, though he is the most alcoholised. To remedy this evil, we must regulate the bar-rooms with the greatest care.

Unfortunately no law has been passed in that sense, on the contrary, we have given to the retailer every facility to sell his products. The number of drinking places is unlimited, no superintendence is exercised as to the quality of liquors sold, and the hours of sale is no longer, we might say, regulated; the rum-seller is free to do as he pleases.

As has been well said by Mr. A. Laurent, the tavern makes the drinker, more so than the drinker makes the tavern, and when we reflect that in most of the large cities, bar-rooms are attended by women who give themselves to the first comer, we come to the conclusion that besides the poisoning we have just pointed out, there is moreover a serious cause of demoralization and a new attack on public health; this terrible evil must be cured without delay. It is only by regulating this unwholesome traffic that the drinker will be stayed in his downward course.

Other measures are equally applicable, and permit us to cite literally the conclusions of the last lecture of Dr. R. Dubois, without, however, discussing the economic value of those considerations inspired first of all by a sincere desire to better the working class and improve their condition.

"It has been proved that alcoholism ruled especially where wine was unknown; remove the tax on wine, you destroy at one blow adulteration; limit exportation if necessary, and plant the vine everywhere; give good wine cheap, and less brandy will be drank; for that purpose, reduce the middlemen, and favor co-operative supply societies.

"Seize, confiscate everywhere the badly rectified alcohols; forbid the adulteration of wine; exact a heavy license from liquor sellers, and restrict their number, as also the hours of sale, and give free scope to the sale of good fermented liquors which are less hurtful; encourage the use of non-alcoholic drinks; reward those who know how to spread the use thereof; remove the tax from tea, coffee, sugar, post up tables showing the relative toxic power of spirituous liquors; multiply



cautions; drive away from the country the old offenders who form 60 to 80 per cent. of the incurable and dangerous drunkards. Teach hygiene in schools, inculcate in youth the horror of drunkenness.

"It is in large centres that alcoholism causes the greatest ravages; apply yourselves to correct the inconveniences of the crowding of individuals; give plenty of air, water and light.

"Poverty, grief, fatigue bring forth vice; suppress those abominable taxes on food, by which the more mouths a workman has to feed, the more taxes he has to pay; DIMINISH THE HOURS OF LABOR, INCREASE THE WAGES OF THE WORKER; he will thus be able to secure a comfortable home, far preferable to the tavern; induce him to economise; the worker who begins to save is not far from renouncing to false enjoyments; give to the girls a practical education, so that later on they make good wives. As in America, create temperance societies, and for that purpose ask the women to lead the movement, for they suffer most from the after-blow of alcoholism, without experiencing any of its false enjoyments. Do not confine yourselves to physical hygiene, preach also moral hygiene; seek and teach the grand natural laws; make them respected, by showing the numberless miseries resulting from their inobservance; for that purpose, multiply public lectures, open libraries and work-rooms, well lighted, well heated in winter, and not kept closed precisely at the time when the workman could come.

"As a foil to *ennui* and idleness, favor theatres, concerts and assemblies where drinking is not allowed; by exciting the thirst of intelligence, you will satisfy that of the body!"

Nothing could be added to this eloquent page of the learned lecturer. We lay this programme before you, and call upon your patriotism to make it a success.

*Means adopted by the Société de la Vieille-Montagne, to prevent alcoholism among its workmen.*

At Vieille-Montagne,\* as everywhere else, the greatest enemy of the workingman is alcohol. We say that the means best adapted to improve his intellectual and moral condition, is to fight against the tavern. In fact it is there that he loses his health—moral as well as physical; it is there that he spends the largest share of his wages. The surplus, even the necessities, the family resources, the savings, and with them the security for the future, the dignity, independence, and morality of the workingman are there engulfed every day. And strange to say, whilst the workman frequently complains against the employer who feeds and sustains him, sometimes out of his own pocket, he reserves his good graces for the tavernkeeper who robs and poisons him.

To strive against this formidable adversary, the *Vieille-Montagne* has recourse to *repressive* and *preventive* means.

*Repressive means.* Rules posted up in the workshops of all manufactures, forbid the introduction, the sale and consumption of intoxicating liquors.

Every workman found intoxicated in a workshop is to be dismissed.

The sale of spirituous liquors is forbidden in the houses belonging to the Society and rented to its workmen.

Finally, in several works, at Borbeck and Valentin-Cocq, for example, the *Vieille-Montagne* has bought all the taverns around the works, and has converted them into tenements. To keep away temptation is already a great progress; and wherever taverns had to be maintained for the convenience of the men, the Society has seen that preference was given to the sale of hygienic drinks such as beer and wine, rather than that of poisonous products resulting from the distillation of the potato and beetroot.

*Preventive means.* But we know how repression is difficult and inefficient; how ingenious are the workmen to avoid the precautions taken to preserve them from

\*The *Société de la Vieille-Montagne* at the Universal Exhibition of 1889.—Workingman's Institutions. Chapter VI.—Institutions to improve the intellectual and moral condition of the workingman.

their own vices. We know what astute allies drunkenness finds in those who derive a profit from it. Finally it is clear that if the Society can watch over the workman during his day's work, so long as he remains in the shop, it cannot follow him neither in his home nor during his leisure hours and of idleness.

So, without neglecting the precautionary measures just referred to, the Society has chosen the preventive means, which have the effect of repressing vice, by preventing its growth.

*Dwellings.* The first and perhaps the best means to keep the workman from the tavern, is to give him a pleasant home. The workingman who owns the house he lives in, and tends his own garden, or even the workingman who can rent a clean and neat dwelling seldom becomes an *habitué* of the tavern and a victim to alcohol. And if, moreover, that man had the luck to marry a good housewife, we may safely leave him alone. A dirty tenement, ill-dressed children, a slovenly wife are the great auxiliaries of drunkenness. It is for that reason that the *Vieille-Montagne*, finding that the true place of the woman is not in the workshop, but at home, does not encourage the labor in factories of girls and women. They forbid it in the interior of their mines, even in the localities where the law allows it, and they only permit it where health and morality are safe.

*Amusements.* But it does not suffice to lodge the workingmen, we must also think of giving them recreations, which may occupy their leisure hours in an honest and healthy way. For that purpose the *Vieille-Montagne* has created and patronised in all their establishment, societies of amusement, orpheons, harmonies, bands, target shooting, etc.\*

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\* See page 425.

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**CORRESPONDENCE.**

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## CORRESPONDENCE.

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The first visitors quickly possessed themselves of the copies of interesting and important documents offered to the public by the expositors in the Social Economy section.

At the latter end of June, when we arrived in Paris, it was entirely impossible to obtain in the Exhibition the collection of documents needed to prepare a useful report.

In order to remedy this state of things, we had to beg from the expositors copies of documents we had perused at the Exhibition. It is thus that we managed to obtain three or four hundred volumes, pamphlets, notices, &c., mentioned in this report.

On the other hand, and to make the report more complete, we have asked from the expositors some explanations on the application of the different systems adopted in their establishments, or on the results obtained.

The numerous answers received were useful to us.

Some contained information, or explanatory notes, which could not find place in the published documents, and we have thought proper to annex them to these documents, though in a limited number.

### SECTION II.—PROFIT-SHARING.

WOODHOUSE HILL, HUDDERSFIELD, 12TH AUGUST, 1889.\*

J. HELBRONNER, Esq., Paris.

DEAR SIR,—I send you a copy of our printed rules and such other matter as we have beside us relating to our profit-sharing, but the best thing for you to do, if you could find time, would be to make a personal visit to us, and examine on the spot the work. We have visits from eminent economists frequently. I shall be in London at the Coöperative Festival at the Crystal Palace next Saturday, 17th August. Should you be in London at the time, I shall be glad to further explain what we are doing.

We have had difficulties, but I am hopeful the more serious are past. For instance, the large merchants took exception to our association with coöperation, and refused to do business with us unless we abandoned this part; but, being a part of the scheme, I could not consent to do so, as we always looked to coöperative distribution as an outlet for our productions, but hoped to continue for a time our ordinary business connections, and this being found impracticable we have directed our attention to develop business relations with coöperative societies, and we find an increasing business from this true channel. There is an account of our work in Gilman's book, "Profit-Sharing."

We contend that our system is the most perfect plan of interesting the worker in his work that has presented itself since the introduction of machinery. Previous to that period, when "hand work" was the principal employment, workers were more interested in their work than our system; but then it is idle to talk of going back to "hand work in our ordinary industries," so we must make the best of our mechanical age, which we, by experience of three years, have proved is done under our system. Of course, it sacrifices the capitalist, and renders impossible the founding of vast fortunes. I abandoned the hope—if I ever had it—of such an ideal. I shall be pleased to answer any questions and give further particulars if you are not able to visit us.

I remain, yours truly,  
GEO. THOMPSON.

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\* See page 80.

405 OXFORD STREET, LONDON, W., 6th August, 1889.\*

DEAR SIR,—In reply to your letter of the 3rd inst., you must understand that this business is a company of a few gentlemen, working with me, whose *sole* object is to develop a business in the interest of labor—we, ourselves, having *no pecuniary* interest in the matter. But, then, unlike other employers, we had not got a business to *start with*, it had *to be made first*, and it will yet be a few years before we reach the goal of “profit-sharing” when *all* profits will go to the workers, as “management,” when associated with profits, does not mean the Board of Directors or myself. We *give* our services, and for myself it means all my time, and it is chiefly my own personal influence that has made the business.

You will observe from the enclosed that we are changing the name of the Company, as the original title was alike awkward and misleading. This new prospectus will, I think, give all the information you require. At the same time I will also send you my own pamphlets.

I should wish it to be clear to you that no *workingman* has been permitted to take shares in the Company, so that no man can ever reproach us with having risked, or lost, the savings of his wages.

Faithfully yours,  
MARY H. HART, *Hon. Sec.*

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SECTION IV—APPRENTICESHIP.

NIMES, 12th August, 1889.

SIR,—I have the honor to address to you herewith the documents which you have asked respecting the Institution of Competition for Apprenticeship, founded by the *Conseil de Prud'hommes* of Nimes.

Those documents are:

1. Sketch of the origin of the institution.
2. Regulations.
3. Nature of the relations between the *Conseil de Prud'hommes* and the working-men's syndicates, a few in number which exist at Nimes, touching the institution. (There are no masters' syndicates.)
4. Reports on the annual distribution of diplomas. In these reports I mark in blue everything that is likely to make known the object, purpose and making of the institution.

The work is a patronage similar to the one existing in some Parisian syndicates, and has principally a technical tendency.

Its singularity is that it is founded and directed by a *Conseil de Prud'hommes*, composed of masters and workers in equal number, etc., exercising equal judicial functions.

This is the idea which presided at its foundation. The intelligent apprenticeship is baffled by the progress in mechanics.

The object of the institution is to watch over the apprentice in the workshop, in order that he may become a good workman.

It is not a method of instruction, but an educational proceeding, a stimulus to work.

The thought which dominates the *Conseil de Prud'hommes* of Nimes is that it would be advantageous to industry to be organized in corporations without having arbitrary and tyrannical rules, but animated by liberal sentiments. The professional instruction of apprentices would be the object of the attention of masters and workmen of each corporation. The organization of syndicates recommences in France the reconstitution of corporations; but that organization is still in an embryo state. A considerable lapse of time must ensue before it is complete and in perfect working order. For a long time to come over the length and breadth of France

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\*See page 80.

syndicates will be unable to deal with the professional instruction of apprentices in workshops. On the contrary the *Conseil de Prud'hommes* who have in their legal powers the protection of the apprentice in a great number of industries, are admirably situated to look after and stimulate the apprentice, as long as a complete corporative regimen is not put in force. Even if there exists one, the action of the *Conseil de Prud'hommes* will be useful regarding the vigilance kept over the apprentices' interests in case they were neglected.

Being altogether at your disposal,

I beg you to accept my respectful greetings,

G. BENOIT GERMAIN,

*President of the Conseil de Prud'hommes.*

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*Industrial School of Vosges.*

EPINAL, 7th August, 1889.

SIR,—You have honored me by asking information on the Vosges Industrial School. I hasten to send you a prospectus and a time-table. You will find in these two documents all the indications that you require.

The Industrial School founded by one of my predecessors to take the place of the Mulhouse School, which war had removed, is not annexed but placed close to the College under one director. The theoretical studies pursued are analogous to those of special teaching (3rd, 4th, 5th and 6th years).

The theoretical studies are profound. You may have seen at the Exhibition the result of our technical instruction. In fine, the school furnishes naval engineers, draughtsmen for builders and architects, and chemists for manufactories; but its main object is to permit manufacturers' sons to follow up, with knowledge, the paternal occupations. The Industrial School of Vosges is, I believe, the only one of its kind; I do not think that there is a *second* establishment of the kind in the world, except, perhaps, the school at Saumur a particular creation of the Principal of the College.

It was feared at first that the two distinct classes of pupils living in the same establishment would present serious inconveniences. Experience has shown, on the contrary, that there was an advantage in uniting in a common discipline young men pursuing different aims. Thus they learn to know and love one another, to the great profit of industry and the liberal arts.

These, Sir, are a few of the facts which I thought would be well to add to the documents herewith enclosed. If you have need of any further opinions, on any particular point, I am altogether at your disposal.

Be pleased to accept, Sir, the expression of my most distinguished sentiments,

G. MOREL,

*Director.*

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*City of Troyes Professional School.*

TROYES, 4th August, 1889.

SIR,—I am in receipt of your honored letter of the 1st August, and I hasten to give you the information which you ask, respecting the City of Troyes Industrial School.

That school was founded 12 years ago, under the patronage of the Municipal Council of the City of Troyes, and is divided into 4 branches, namely:

Engineering, carpentry, woodworking and stereotomy; the courses take place every day from 8 to 10 at night, and every Sunday morning from 8 to noon. The pupils who follow these courses are either apprentices or young men from 15 to 20 years of age, and attend these courses after working all day in a workshop. All pupils pursue theoretical and practical studies.

The pupils of the mechanical course make a study of the works which are confided to them. Sketching and drawing, wood models, moulding at the foundry, the lathe, adjusting and forging. The other courses have also to follow the same method. The sketches or draughts for each work are always made previously.

If any other information would be useful to you, I hold myself at your disposal.

Be pleased to accept, Sir,

my very sincere respects,

H. SIRODO,

*Professor of Engineering at the Professional  
School of the City of Troyes.*

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*Industrial School of Charleroi.*

CHARLEROI, 13th August, 1889.

SIR,—In answer to your circular of the 10th instant, I hasten to forward a summary report of the state of the society of conferences of the Industrial School at Charleroi, (Belgium), which report appears at the Universal Exhibition at Paris. (Social Economy Exhibition, Section XII).

That society was founded on the 4th November, 1876, by persons devoted to popular instruction and especially by the administrative and teaching staff of the Industrial School. It proposes to develop and complete the knowledge which the pupils and workmen of the Industrial School had acquired during their course of study, to inspire and inculcate in them, and the rest of the working population the taste of literature, science and arts; to make them appreciate intellectual pleasures, and thus draw them away from frequenting saloons and the abuse of alcoholic liquors, which often have led to deplorable excesses.

The society has given since its foundation about 12 conferences each year, during the bad season from the month of October to the month of April.

Each meeting has a musical part, a conference and a free distribution of books.

The conferences have always attracted a large audience; the hall has nearly always been too small; the average attendance may be reckoned at 500 persons belonging both to the working and well-to-do populations.

The society excludes religious and political subjects, but it leaves to lecturers the greatest latitude in the choice of their subjects; historical, philosophical, scientific, economic and social questions have been treated.

The official musical societies and the amateur societies have kindly lent their aid to the musical portion of the entertainment.

The books chosen for the lottery have always been books written on subjects treated of in the lectures, the ideas of progress, of tolerance and of liberty. More than 8,000 choice volumes have thus been distributed among the public.

In substance, this Society is very much appreciated by the laboring and well-to-do classes; it answers to all their needs and their ideas, and renders great service in the emancipation of the lower classes.

O. CHARLES,

*President of the Conference Society of the  
Industrial School of Charleroi.*

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*Commission of Superintendence of the Work of Children Employed in Industries.*

TROYES, 16th August, 1889.

SIR,—I have simplified the work which you ask from me in your letter of this morning's date.

Herewith enclosed you will find a very succinct table of the work of the Commissioner of Superintendence of minor children.



I send you also the minutes of the Society for the Protection of Working Youths since its foundation to 1888, inclusively.

I should be glad, Sir, if you would send me, at your leisure, the part of your report relating to those documents.

Accept, Sir, the expression of my most distinguished sentiments.

J. BERNOT.

TABLE of the work of the Commission of Superintendence, and the results of visits in the City of Troyes and rural communes, from 1875 to 1889:—

Years.....	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.
Workshops visited.....	157	199	The Commission was not able to work in 1878.	260	265	257	254	209	165	145	166	122	113	114
Children under surveillance.	157	199		706	1,071	1,280	1,147	1,120	751	780	1,286	1,398	1,375	1,507
Contraventions.....	482	788		1,025	681	419	143	115	54	21	82	6	28	3

SECTION V.—MUTUAL RELIEF SOCIETIES.

Ry, 1st August, 1889.

SIR,—Similar to all mutual societies, the one I founded here, under the name of the Fraternal Unity, and of which I am the president, gives to each of its sick members medical care, medicines, and a small indemnity for each day's sickness. It has also a pension fund for old people. But what makes it worthy of interest is the aggregation of children to mutuality, a characteristic work which nobody has yet thought of, and is scarcely yet in existence, and which our society represents at the Exhibition.

There is a great want lacking in popular instruction. The child learns to read, write and reckon; he is given notions of history, of literature, and the first elements of physical sciences and natural philosophy, but nothing is made known to him of the institutions which are to his benefit, notably, mutual institutions, co-operative societies, &c. It is this want our society proposes to supply, and to that end has ordered one of the teachers to give children it has admitted, not only theoretical notions on that object, but to also organize a society which they themselves will have to manage, under the advice and superintendence of that teacher and the administrative council of our society. These children have already constituted their administrative council, and have decided to follow bee-culture, so that with the product of that industry they will be able to pay their assessments to the mutual society and the retiring fund. As they go on they will add to their hives a few fowls, and a garden, and then, if the profits realized from these recreative labors be sufficient, a co-operative canteen, where they will be able to have their mid-day meal. Such is, in a few words, the work of the children of the Fraternal Unity, as shown in Section V of l'*Esplanades des invalides*.

The table includes, besides, this brief summary, the photograph of one of children's bee-hives, and the drawing by one of them of a small comb of honey, and a still for distilling (*eau de vie*) liquor from honey. To that table is added a small register containing the first duties of those children to mutuality and association, as well as an account of their book-keeping.

It is evident that if each village school followed our example, which will undoubtedly take place when we are more fully developed, in less than one generation

the entire population would believe in mutuality, and soon, then, we will see inaugurated the reign of universal association, by which means the social world will be regenerated.

Be pleased to accept, Sir, the expression of my respectful and devoted sentiments,  
 JOUANNE,  
*President of the Fraternal Unity of Ry.*

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SECTION VI.—RETIRING FUNDS AND ANNUITIES.

*“ Les Prévoyants de l'avenir.”*

PARIS, 26th August, 1889.

SIR,—I have the honor to forward the information which you have been good enough to ask.

Yes; according to Article 7 of the Statutes, a pension is given after twenty years' membership in the Society. It is not fixed; it varies every year as you may understand, according to the number of pensioners.

It is not just that our society should attain its maximum prosperity in 20 years. The increase, according to our minds, must be constant; therefore we are trying to include all the French of the age of 15.

As to the pension, if it diminishes somewhat in the tenth, eleventh, twelfth and thirteenth years, that will certainly not last, and the increase will soon come back again.

The division of interests will put an end to their capitalization, but will not put a stop to the increase of capital, since each month it will be increased by assessments.

We hope that these explanations will suffice. You may command us if you want to complete them.

Receive, Sir, our fraternal salutations,  
 For the Committee,  
*Le Président (Illegible.)*

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RHEIMS, 9th November, 1889.

SIR,—I bring you, a little late though, a few complementary informations respecting the Rheims Exemption Fund Society and asking you to be good enough to excuse my replying any sooner, as my employment in the evening have prevented me doing so.

SKETCH.

The Exemption Fund was founded in 1878 by a former vice-president of the Provident Aid Mutual Society, with the help of a few councillors and active members of the said Society.

Its evident aim, in taking children from their birth to the age of 20 and giving them a capital of 900 francs, was to obtain recruits for the Provident Aid Mutual Society. These young people, at the age of 20, withdraw from the Exemption Fund and join the Pension Society, bringing with them a deposit which exonerates them from paying assessments. They can then inscribe themselves for a double pension by paying the regular assessment.

The Pension Society of Rheims was founded in 1849. At that time, the prospect of a pension of 365 francs a year seemed sufficient, and a deposit of 40 centimes a week was all that could be asked from these workmen, whose salaries were not very high. Since that time money with us has lost much of its value, salaries are higher, living is dearer; and the pension of 365 francs appearing insufficient, it has been necessary to admit the double assessment, so as to obtain the double pension.

With the help of the Exemption Fund a father provides for his child. For 20 years he pays 0 fr. 30×52 weeks=15 fr. 60×29 years=312. He receives 500 francs, deposits them in the Pension Society and the interest on that deposit pays the annual assessment of his child, now become member of the said society. He has thus exempted his son paying from the age of 20 to 60 years, that is, 40 years, 0 fr. 40×52 weeks=20 fr. 80×40 years=832 fr. At 60 years, when there are no more assessments to be paid, the 500 francs deposit is given to the person entitled. In case of death before the 60th year, the heirs are re-imbursed.

The father has thus insured his child a pension of 365 francs, and the child at 20 years can, in his turn, double that pension.

(Then follow precise and complete information respecting the working of the fund.)

To obtain and give a societary, 20 years old a sum of 500 francs, four factors had to be taken into consideration.

1st. The annual assessment; 2nd. The percentage of interest; 3rd. The time; 4th. The death rate. The table once drawn up and aiming at the 500 francs at the age of 20, has served as a basis to indicate the debt of the inscribed members according to their age. (*See the Statutes, Article 38.*)

Of the four agents, *assessment* and *time* are fixed, whilst *interest* fluctuates according to financial operations to deposits, and the *death rate* is altogether eventual.

We have been led to bear the reserve contained in Article 7 of the Statutes by that characteristic of uncertainty. We have also, every year, deemed it prudent to ascertain the results obtained. If by a system of book-keeping we know what the society owns, we also have to ascertain what it owes, and we can ascertain it from a statement of all the societies, with their ages, made up on the 31st December. Supposing that each member is due a sum of 500 francs at 20 years of age, it is then easy to find what is due to each according to his age on the 31st December, by taking as a basis of the calculation, the table found in the Statutes, Article 38, column A.

The general total constitutes the liabilities. We may call that operation an annual liquidation.

You will notice that the liabilities are larger than the assets.

In 1888 liquidation requires .....	14,257 05
We only possess.....	13,507 50
	749 65
A deficit of.....	749 65

That deficit of \$749.55 on \$14,257 represents 26 fr., 30 on 500. Thus, if we followed closely the result indicated in the next column, and base ourselves on Article 7 of the Statutes, we would reimburse to the exemptions expired in 1889, 500—26.30=473.70.

Up to the present we have not done that, and for this reason:—

A year may be an exceptionally good one or an exceptionally bad one. It is a good one if the deposits of deceased members or withdrawals remain the property of the surviving, or else moneys paid out in reimbursements above cost price. It is a bad one if the forecast of the death rate is not realized, or unforeseen expenses incurred. It must also be borne in mind that in the purchase of books at the outset we commenced to create a deficit of more than 600 francs.

We cannot, therefore, base ourselves for the reimbursement to be made in 1889 on the results of 1888; it is rather on the average of the last 5 or 10 years that we must calculate the reduction if one is made. We find that the deficit diminishes every year and we hope that the increase will continue, and that we may always be able to give 500 francs without affecting the equilibrium. The foregoing shows a very precarious situation, and in which we must not remain. It can only be maintained if in the future our capital brings at least as much as it does to-day; and we must acknowledge that nothing is less sure in face of the economic situation in France.

The value of money decreases day by day. The tables drawn up in 1878 are calculated at an interest of 4.25 per cent., whilst now it would be hard to buy stocks bearing more than 3.75 to 3.95 per cent. The *Départieux* Mortality table, which has up to the present time served as basis for all these pension funds, is upwards of 100 years old (1750); the death rate has diminished greatly; the basis is not correct. A new table has just been established for Government Pension Fund.

There are two out of the four forces that work against us: decrease of interest and diminution of the death rate. The time remains fixed from 0 to 20; it is only the capital that can be touched.

The Society must not, to attain its aim, reduce the promised capital of 500 francs at 20 years of age, a sum already insufficient to obtain a pension of 1 franc per day at the age of 60, but rather let it be maintained as a minimum, and for that purpose it will be necessary to change the tariff of receipts and change the assessments.

To that end we are now preparing a table founded on the new mortality table, with interest at the rate of 3.75 and an increased assessment of 5 centimes a week, which will give an exempted capital of 520 francs at the age of 20.

Dealing only with the laboring class we have in our midst patient and economical people, the work develops but slowly, modestly, without pomp or publicity. We have no influential personages to patronize it and we receive neither Commune nor Government subsidies. But if the Society has not taken more rapid strides by its resources, and by the method that I have just expounded, its advancement is assured.

Without pomp and renown we have the perseverance and the satisfaction of doing a useful work for our fellow-citizens, and we should be still happier if we saw the work prosper and improve in other lands and do the greatest amount of good to the large family of working people.

Be pleased to receive, Sir, the assurance of my profound considerations.

TH. ALAVOINE.

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SECTION IX.—CONSUMERS' CO-OPERATIVE ASSOCIATIONS.

*Workingmen's Unions.*

ELOYES, 27th August, 1889.

SIR,—In answer to your letter of the 15th instant, I send you by same courier, a copy of our first statutes, also a copy of those actually in force.

By means of a subscription bond of 100 francs at 4½, as stated in the Statutes, we have been able to erect a magnificent house.

Since eight years that our society is in existence, each share has given a dividend of not less than 12 per cent.; more than 5 per cent. on the share capital, more than 3½ per cent. of drawback on the consumption, according to the articles of the first statutes, and 5½ and 6 per cent. according to the last statutes.

Our average monthly sales amount to 10,000 francs worth (groceries, haberdashery, hosiery, drapery, &c.) and more than 7 to 800 francs worth of coffee, which bring the figures to 11,000 francs. Our average profit is 10 per cent.

We do not make 5 per cent. net on groceries, but in haberdashery we get 25 to 30 per cent. for some articles. I must tell you that we have to act with the greatest prudence, because we have very dangerous competitors here. We must always have first class goods, for our customers are very scrupulous, for the reason that in most cases they are shareholders or obligatories. The workmen of the two establishments pay monthly to the office of the society. It would be impossible to apply in our establishment the system which is employed by many: A deduction made on the workman's salary.

Our customers are generally from the Provinces; many of them are proprietors, and nearly all have money loaned, so that the Society does not run any risk of losing.

But, after all, sir, we owe that to the heads of establishments, who employ only local workmen and recruit from the old workmen. It is to be hoped that these few observations will suffice.

Please accept, sir, the assurance of our consideration.

For Workingmen's Union, the Managing Director,  
X. VAUTHIER.

SECTION X.—CREDIT CO-OPERATIVE ASSOCIATION.

*Mutual Credit.\**

PARIS, 18th August, 1889.

SIR,—With the object of completing the report which I sent to the Exhibition of 1889, a copy of which I enclose, I may be allowed to state that the first phase has only been tried within the last five years. Three considerations have led me to study practically the object of mutual credit; the two others permitted me to establish a syndical group of mutual credit.

The syndical grouping, *l'avenir des comptables*, has also exhibited, and consists in exhibiting six graphical tables inserted in its motto. These six tables give the statistical elements of three years' growth. To comprehend the idea put forward, the consequences of which I cannot develop, and which, if successful will tend to modify the credit fund, I will simply enumerate the kind of operations within the purview of the syndicate.

The Mutual Credit Syndicate (*L'avenir des Comptables*) is based on the satisfaction given to the daily needs of its individual members. In France, through the want of legislation concerning mutual credit we are obliged to organize ourselves in a mixed form. You will find the reason in the second part of the report sent you; it is useless to speak about it now; but if I draw attention to it here, it is for the purpose of showing that the want of legislation forces us to accept as members of the syndicate persons following the same occupation.

So that law itself hinders us in the recruiting of our members. Now we are obliged to ask the recruit: "What do you do?"—whilst before we had only to rely on his companionship, and honesty, and the solvency of the candidate.

There is another, besides the legal hindrance, with which we are forced to compromise, that is the question of the solvency of members. No doubt you understand that one may be honest and not be solvent. Therefore, we have to select and accept only those presenting an undoubted solvency. Later on we shall have to make certain modifications in our system, but it will be in anticipation of an act of charity, and the losses will be borne by a special fund. In the meantime that subject does not occupy our attention. You thus see at a glance that it is hard for us to recruit. We number 23 at this present time, and I have much pleasure in stating that we have not solicited any person and that we do not accept every candidate.

The members pay the sum of \$60, in monthly assessments of \$1. The principle of responsibility is admitted, but not thoroughly understood—I will not speak of it.

There are many circumstances in the life of the employee which necessitate an immediate and unforeseen expenditure. Now, the employee is not a capitalist, and has no material guarantee to give as security. He then finds that funds and securities are what he lacks.

The question of securities is very complex, and is reserved for a future date.

The following are the cases that occur more often: Sickness, births, deaths, and sojourn in the country; the purchase of goods, of furniture, &c.; the creation of a personal estate fund. A member receives in kind a sum double the total of his assessments.

He makes a draft for three months, which may be renewed on the payment of one-third the sum borrowed at each renewal. This, then, constitutes nine months

\* See page 309.

credit. We allow that rule to be modified, seeing that the debt is guaranteed by the member's own signature.

These loans are made at 6 per cent., without commission.

The second series of operations consist in paying goods for the associate member, to be returned in monthly instalments. These operations are divided into two classes: 1st. Those relating to goods of prime consumption, such as heating, liquors, the tailor; 2nd. Those concerning goods of secondary consumption, such as furniture, jewels, &c. Each one of these methods are carried on differently.

We buy our goods of prime necessity direct from a manufacturer who allows us an acting commission varying from 6 to 10 per cent.; and as we pay cash we obtain a discount or return interest of 2 to 3 per cent.

The invoice is made in the name of the borrower, and is paid by the merchant as having been received from "*l'Avenir des Comptables*," on account of M.X., the person to whom the goods are sent. It is kept by "*l'Avenir*."

The acting commission is allotted the borrower, who thus sees the price of the goods diminished by 6 to 10 per cent. less than the ordinary trade price; and the discount or return interest is kept in the funds of "*l'Avenir des Comptables*." The loans are also made on the same condition as the first loans which I have already spoken. The latter are called; *Simple Loans*, the second *Compound Loans*.

The expiration of the bill, in the last case, is calculated from the time the borrower takes to sell his goods and to the number composing his family. Nevertheless the reimbursements take place monthly and in proportionate parts, dating from the expiry. These loans are not renewable.

There are two cases concerning goods of secondary importance: either the goods can be kept as a pledge or security, or else they cannot. In the first instance the business is conducted as in a store, except that interest is charged at 5 per cent. without commission, and that the borrower may borrow to the whole amount of his purchase, since the assessments serve as guarantee against the fluctuations, as loans on movables, &c.

In the case when goods cannot be given as security, the borrower can select a second member to act as security.

The security must naturally be free from all anterior loans, and the member giving it cannot borrow without being freed of its security. Nevertheless the amounts deposited by the borrower are primarily for the purpose of liquidating his security.

I cannot dwell any longer on the object of this statement.

I conclude, realizing that you will be good enough to acknowledge the receipt of this letter. I shall be happy if I have been able to facilitate your work.

The Founder of *l'Avenir des Comptables*

P. L. LUNEAU.

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#### SECTION XI.—WORKMEN'S DWELLINGS.

Ghent, 26th July, 1889.

SIR,—I hasten to answer your request contained in a letter dated the 22nd instant.

The administration of the Benefit Society of Ghent has already made a first attempt in improving workmen's lodgings.

It has built for the laboring class 27 model workmen's houses, uniting all the hygienic conditions of salubrity. Rents have been reckoned in such a way that the capital involved in their construction will bear an interest of 4 per cent.; as I stated before, we are only experimenting, but we have been successful.

Our object is to compel owners who have workmen's houses to improve them and charge the same rent as ours.

We are a manufacturing town having a population of about 100,000 souls; there is, therefore, a large number of dwellings for that class.

Several houses found in the quarter where ours are situated have been cheapened and some even have become vacant, through not possessing these improvements.

The Benefit Society intends to follow its philanthropic work, and is now studying the practical method of renting houses to workmen, so that in a relatively short lapse of time they may become proprietors.

The houses built by the Benefit Society are after the model I described in the work sent to the Exhibition at Paris.

Rents vary from \$0.48 to \$0.55 per week upon the size of the garden adjoining each house.

I am at your disposition for all other information which may be useful, and I beg you to accept the assurance of my distinguished sentiments.

L. VAN DER BOS.

SECTION XIV—BENEVOLENT INSTITUTIONS.

*Appert Frères, Glass Manufacturers—Consulting Engineers.*

PARIS, 27th July, 1889.

SIR,—In answer to your honored letter of the 27th July, 1889, we send you a copy of the different plans adopted by us to assist workmen in their work in our manufactories and to improve their condition of the calling (glass blowing by the use of compressed air) as well as the sanitary conditions of certain workshops.

In a word we have tried to help the workmen in case of sickness, and we believe that is the point which will interest you most.

The difficulties experienced on account of being in a city are due to the *unstab- ility of workmen*, and, although we believe that we are not hard to please, we find that about 50 per cent. of our staff is renewed each year.

Accept, Sir, our earnest salutations,

APPERT FRERES.

*Benevolent Provisions to aid Workmen in Event of Sickness.*

1ST.—RULE FOR INTERNAL ADMINISTRATION. (Extract.)

Art. XV.—Messrs. Appert bind themselves to pay all workmen, employed in their manufactories afflicted by organic sickness or a wound incapacitating them from three days' work, one-half of his salary during the length of his sickness, not exceeding one month. They reserve the right of continuing that indemnity for a longer time, if they deem it necessary.

Art. XVI.—The sick workman, on his demand, will receive free care, consultations, or medical advice at home, by a physician designated by Messrs. Appert Frères.

Art. XVII.—If, in consequence of the nature of the injury or sickness, the physician orders him to be sent to hospital, for which purpose, also, Mr. Appert will lend their aid to obtain admittance, free care will cease in case the sick or injured workman would not comply to the wishes of the said physician.

2ND.—FREE INSURANCE OF ALL WORKMEN IN THE MANUFACTORY IN CASE OF SEVERE ACCIDENTS INCAPACITATING FROM WORK FOR MORE THAN 90 DAYS, OR LOSS OF A LIMB OR DEATH.

Maximum capital insured, \$3,000.

*Preventive Measures for the Health of Workmen against the Action of deleterious Dust.*

1ST.—RULES FOR INTERNAL ADMINISTRATION. (Extract.)

Art. X. Every workman employed in the factory will make use of the means of sanitation and drainage available in the execution of his work, and which consist in,—

1st. The use of special Seine water as a beverage; 2nd, frequently washing face and hands; 3rd, by opening windows, doors, or ventilators so as to renew the atmosphere of the workshop as often as possible; 4th, the use of gloves, masks and protective wrapping; 5th, sprinkling pulverized matters where practicable; 6th, the use of simple and medical baths put gratuitously at the use of all workmen.

If all these precautions are not taken in the event of accidents, or sickness following therefrom, Messrs. Appert Frères will not be held responsible.

2ND.—VENTILATION IN CRUSHING AND BOLTING FACTORIES.

The use of a Geneste and Hericher ventilator, distributing 5,000 cubic metres of air, and renewing the atmosphere of the room to be ventilated, ten times in an hour.

3RD.—PROTECTING MASKS AGAINST THE ACTION OF DELETERIOUS DUSTS.

*Hygienic Rules for Glass Workers.*

USE OF MACHINERY FOR GLASS BLOWING BY COMPRESSED AIR—THE APPERT FRÈRES SYSTEM.

1st. Glass workers' bench for the manufacture of glasses.

2nd. Blowing apparatus for the Cornues-Metras system of ball lighting.

3rd. Moulding apparatus for glasses, decanters, lamp chimneys, gas lamp shades, &c.

4th. Blowing apparatus called *Universal*, for window panes, watch glasses, clock cylinders, &c.

*Railway from Paris to Lyons and the Mediterranean.*

PARIS, 26th July, 1889.

SIR,—In answer to your letter of the 23rd instant, I have the honor to send you herewith a copy of our General Orders, Nos. 4, 6, and 7, relating 1st, to the Retiring Fund instituted by the Company, and 2nd, to the care and medical help given to the staff.

Independently of the object included in the documents herewith, the Company gives help to those of its agents who are needy by reason of sickness, family charges, &c., it helps the co-operative associations of its agents along the line by paying half the freight charges, and has established lunch rooms where employees and workmen obtain their meals at reduced rates.

In addition, the Company places in orphans' homes, children of widowed employees and pay all expenses. It also maintains (but in exceptional cases) fatherless children. The number of beds maintained in eleven different orphanages amount to over 120.

In preference to other candidates the Company admits on its staff, employees' sons of the age of 14. It also employs in the Central Service Office, in stations either, as receivers or assistant receivers, the daughters, wives, sisters, &c., of its agents. This last measure, adopted a few years ago to help employees with large families, has led to good results.

Be good to accept, Sir, the assurance of my very distinguished consideration,  
The Manager,

R. PICARD.

*Workman's Capital.\**

SEDAN, 24th July, 1889.

SIR,—In answer to your letter of the 22nd instant, I have the honor of mailing to-day a copy of the pamphlet which accompanies my table of explanations.

\* See pages 404 and 587.



After perusal, be good enough to study the table that precedes it, and call my attention to the points which do not appear explicit enough.

Every fact admitted or every means recommended being of a simple and undoubted mechanism, I shall then be happy to give you the details that you desire.

As a complement I will tell you that in my shop all the staff (employees, carriage-makers and workmen) are interested in producing good work. Each one has a minimum assured salary, but it is not granted if he has not earned as much as if on piece-work. It follows that the latter method of payment is the one in vogue.

The fines imposed on account of discipline are deposited in favor of the Factory Aid Fund, and leads to no complaints, no recriminations.

Be pleased to accept, Sir, my earnest courtesey,

L. COURTEHOUX.

SEDAN, 5th August, 1889.

SIR,—Your letter of the 26th July found me sick in bed, and it is in the same condition that I answer ; be kind enough to excuse the delay and incoherence of this letter.

You call my attention to the book of \$20 ; I pray you to read again my regulations, and you will see that that sum is formed in my fund by the \$9 extra paid on the price of sale of the bond and the accrued interest on payments made on the price of sale. This book will thus be in the name of the workman, on the day only when he has redeemed his bond.

In answer to your question about wages, I will say that the guarantee of a minimum for the day has a very great importance for the good understanding between masters and workmen ; when these latter work by the piece, the slightest irregularity in the materials given out or in the conditions of preliminary operations would cause *bargaining*. With me nothing like it occurs, I admit no observation.

We have a remunerative tariff of an assured minimum of 50 cents for a man and of 50 cents for a woman ; as piece work often permits to gain double that, this difference acts as an inducement to work quickly, and pay by the day is exceptional.

As to the deductions in case of defects, everything is regulated, and no surprise is possible ; there are two checks, and the workman is present at the first one.

Fines for breach of discipline are accompanied with a reprimand from myself in person, and I would easily see if injustice has been done ; beside, nobody complains, for the fines are paid into the relief fund.

I am happy, sir, to notice the good impression you created on me, but I wonder if you consider the question as simple or as general as I would wish.

Have you studied, that instead of distinct administration for each manufacture, and necessarily restricted, it might assume the following form :—

The State would give to the workingman his bond, free from all risks ; or the towns, for the purpose of identifying the subscriber, would keep a register of classes of trades for the distribution of relief funds.

Have you noticed that I desire the towns to take upon themselves service of savings bank tickets for the payment of supplies to the workmen, a service which is outside of the Workman's Capital, and might nevertheless lead to titles of bonds, but for the sake of clearness I will only say that might lead to pension books ;

Or masters would spread the idea of savings, by offering gratuitous insurance in case of accident and sickness to every holder of a life-rent book wherein instalments are made regularly.

Or a relief fund could be created by gifts and legacies that I would make sufficient for large extras to miners or other dangerous occupations, but also to cover the instalments into the Workman's Capital of those performing military service.

By this organization, or without the least pecuniary sacrifice the aforesaid State, towns, and masters would find great profits, the whole working population of a country would forever derive incalculable advantages.

In my pamphlet I refer again to these details, for fear that you might consider my plan only as a guide to other manufacturers; it goes further, it is a caution and an essay submitted to the State.

The French considering the Canadians as brothers, I do not hesitate to direct your attention on this most practical operation. Please answer, as I would like to know if you have well understood me.

Accept, Sir, the assurance of my highest esteem,

L. COURTEHOUX.

VILLENEUVETTE PRÈS CLERMONT L'HÉRAULT, 28th July, 1889.

SIR,—I acknowledge the receipt of your letter of the 22nd July instant, and I am happy to be able to give you information on the organisation of Villeneuve.

It was founded in 1666 by Colbert. The workmen are lodged on the grounds of the manufacture.

Four families of workmen have lived and grown there for over 140 years.

Out of 400 workers, more than 140 have been here for over 30 years.

The work is rendered as steady as possible, by keeping the workers busy out in the country during slack times. This problem is not always easily to solve, for men used to factories take long to accustom themselves to work in the open air.

Much knack and kindness on the part of master and employees are needed to choose properly those who are best fitted for change of occupation.

The dwellings are gratuitous.

There are 70 dwellings within Villeneuve, and 20 on the farms or mills situate on the property.

The workmen rather prefer to reside at Villeneuve, though this manufacture, forming a commune, is enclosed by a wall with gates which are closed at 9½ p.m., only to open at 4½ a.m. next morning.

Workmen are supplied with medicines and medical attendance for eight francs a year.

Two physicians of the adjoining town attend at the works.

Good understanding exists between master and employees; but it is true that both live in the same circle.

The master living with his employees cannot, nor does he display great luxury, and the workmen seeing that the head of the establishment helps them as much as lies in his power, consider him as a friend.

The social question, always on the *tapis*, has been solved at Villeneuve in a most satisfactory manner.

Only one question remains to be decided, that is to obtain a more steady employment, for the manufacture is engaged in the making of cloths for the army, and orders from the State are subject to great fluctuations.

The maximum, which is of 40,000 metres by lot, decreases in certain years to 10,000 metres. That is the case to-day.

Another inconvenience is the system of tenders, to which army work is subjected. It is awkward as it gives no security to the workman; a rebate of a few centimes will cause a change.

The moment the Governments will recognize the necessity of giving security to workingmen, it is to be hoped that the dangerous system of tenders will be done away with.

It was only by dint of great sacrifices that Villeneuve has succeeded in making head against such a system.

The manufacturer tendering finds himself in the three following alternatives:—

1. To lose his industry.

2. To diminish the quality of his products, which all conscientious men should discountenance.

3. To lose a more or less considerable sum by taking the work at a low price ; this is what took place at Villeneuve, in order that the population should not suffer.

We believe that the Social Exhibition of 1889 will indicate what is best for the working classes.

Now, as formerly, what is asked by the workingman is not so much a high rate of wages, as security for the future.

The best way to give security to the workingman is to live with him.

Then the manufacturers, if they are good Christians, are not tempted to seek over-production ; on the contrary, they will try to regulate labor.

A manufacturer having the good of his employees at heart, must keep on a level with modern improvements, but he must not take advantage of these improvements to dismiss his employees when they cannot at once handle new machinery.

I regret that my occupation prevents me from giving you more information respecting the organization at Villeneuve, but I was pleased to receive your letter, it has been the means to communicate with the representative of a country having such a bright future as Canada, it having remained attached to the Catholic religion.

Please accept, Sir, my respectful compliments,

JULÉS MAISTRE.

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SOLVAY ET CIE., WORKS OF VARANGÉVILLE, DOMBASLE.

DOMBASLE SUR MEURTHE, 7th August, 1889.

SIR,—In answer to yours of the 5th August, we have the honor to inform you that the fines imposed on our workmen, comprise fines for breach of discipline and fines for bad work.

As to the payment by the Society of a sum equal to the amount of the fines, the object is, apart from the reason indicated by you, to show to the workmen that their employers do not impose fines without cause, as it would be against the interest of the Society. In this way the workmen do not complain, for the good reason that the product of the fines is applied to relieve the needy.

So the workmen do not fancy that their chiefs have a certain interest in punishing them.

Please accept, Sir, the expression of my deep respect,

The Director,

G. MARQUET.

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GLASS-WORKS OF FOLEMBRAY, AISNE.

FOLEMBRAY, 17th August, 1889.

SIR,—M. le comte de Brigode, manager of the Society of Poilly, Fitz-James and Brigode for the working of the glass-works of Folembay, has transmitted to me your letter of the 10th instant for a reply.

I do it the more willingly as having been a witness for twenty years of the good created in the country by the family of Poilly, I can speak more freely than would our manager.

Social economy is hardly spoken of here, except in the high sense understood by Le Play, when speaking of the duties of masters, considered as social authorities.

The harmony existing between the master and his workmen, and the confidence reposed in him so far, are due to the fact that he lives among them, that he knows them all, that he constantly seeks to establish equity in matters of wages, claiming only what is right, and charging to the society defects in the finished products for which the glass maker is not responsible.

Apart from that are the services rendered in thousands of cases : Loans without interest, steps taken to reduce military service, compatible with the law ; placing

one, recommending the other; visiting the sick; giving food and relief when out of work; the keeping of widows till their children can enter at the glass works; giving counsels in law-suits, etc. These services belong rather to charity and philanthropy than to social economy properly speaking; and I would be at a loss to answer questions laid in official circulars.

In fact, each workman, in our works is or may become an object of special interest, and the master has always thought that this solicitude was more appropriate to our business than any system of deductions from the wages, or of payments by the society to form a superannuation fund.

The society is a corporation, and can, periodically, change its membership; the manager does not intend leaving to his successors undetermined social charges, and must restrict himself to do the most good, from day to day, according to the resources at hand, and the present needs.

On the other hand, the glass-makers are, generally, pretty nomadic; some come from the north, centre and south; at the end of their career they seek to re-enter their native place, or they retire to a large city. Their savings must be invested in moveable securities (reutes, pension funds for old age, mixed insurance, bonds of large companies) rather than on immovables in a small commune whose sole industry is the glass works. They are lodged gratuitously, and in the village nearly all the vacant tenements or houses constructed by private parties in the commune, are rented by us. The result is more independence, and on the whole, more comfort and more hope for the family among our workmen than in similar establishments where they are kept confined.

The children, employed to carry bottles, find after their hours of schooling at the glass works, good beds similar to those in secondary educational institutions, and are only roused when times comes to go to work. They thus avoid being displaced during the night, which would be a hardship, especially in winter, if they had to travel to the works from the village, like their parents. Every day they receive gratuitously a ration of meat, and they get also a winter suit and a summer suit. From 12 to 16 they earn 1f. 50 and 1f. 60c. per day. Once they attain to be glassmakers' boys they join the family and earn 1f. 50c. per day. At 18 they may become big boys and receive 4f. 50c. to 7f. per day. Lastly, they become glass-blowers or master glass-makers, and their wages vary from 9 to 13 francs per day.

So that a young glass-maker, marrying at 22 or 23, an intelligent woman, can and should in twenty or twenty-five years labor, obtain through the pension fund for old age, or the large companies, a revenue equivalent to his annual resources. If he has boys, the task is just as easy, since from the age of 12, the child is not only no burden to him, but becomes rapidly from 15 to 22 a source of profit for his family. If he has girls, they can make their apprenticeship at the Asile de Poissy, and at 18 they can be married to young glass-makers.

In the case of cessation of work, the society grants an indemnity of one franc per day to the sick; it contributes also for one-third or one-half according to the salary of the sick, to the medical expenses.

This rule has a double result: the workman calls the physician only when necessary; and on the other hand, the physician attends to the call which he might otherwise hesitate to do if the workman claimed his services as in duty bound at the sole expense of the society.

Such are, Sir, the principal features of our industrial organisation.

You see that there is no place for us in an official competition on the subject you are interested in; but I hope that you will notice with interest how diverse are the solutions of these matters, and that it is possible to attain the same end though following different ways.

Please accept, Sir, the assurance of my high esteem,

PR. DE POILLY DE FITZ-JAMES DE BRISON,  
Le directeur,  
J. DAMOUR.

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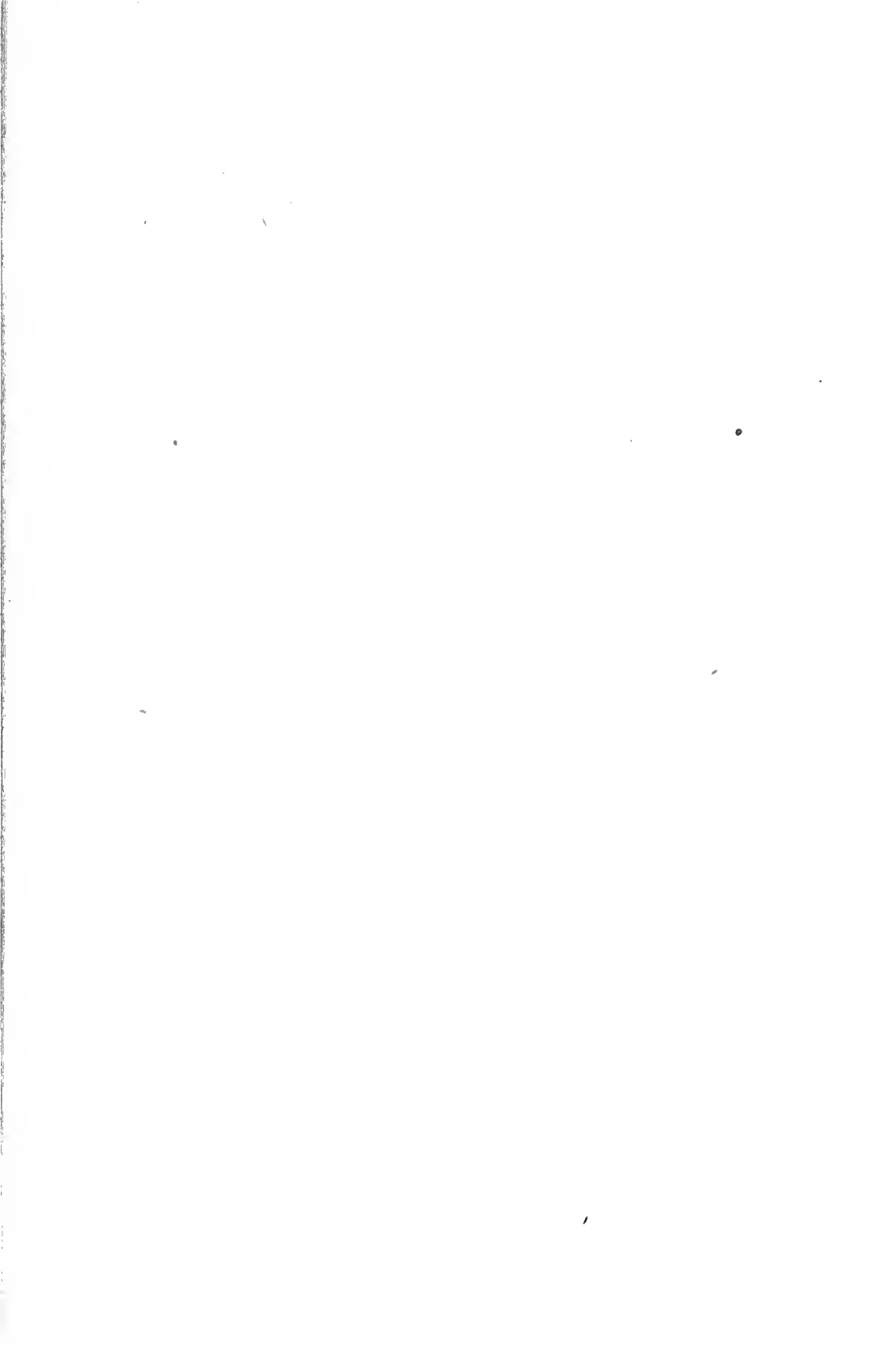
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Profit sharing established in 1862, by means of a yearly payment, called a gratuity, of a portion of the profits of the establishment;	
In 1882 profit-sharing of the most deserving workmen who have been three years in the firm's employ, regularly established;	
Workmen's share amounts to 5 per cent. of the net profits of the establishment;	
Half the amount of shares is paid the workman in cash every year, the other half is paid to the retiring and provident fund;	
The proportion compared to the wages is 10 $\frac{55}{100}$ per cent. A workman working 300 days in the year is paid \$23.75 in cash, and a like amount is entered on his savings book for retiring;	
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<b>BESSELIÈVRE &amp; SONS.</b> — <i>Manufacturers of Printed Cottons, Maronne (Seine inférieure).</i>	
Workmen share in the profits of the establishment as a gratuity; no determined amount;	
The workmen admitted to profit-sharing are those whose conduct has been above reproach and who have been five years in firm's employ;	
Half the amount is paid the workman at the end of the year; the other half is paid to the provident fund, and bears interest at 4 per cent.;	
The division is made by a committee composed half of workmen and half of representatives of the firm;	
Profit-sharing has given a result of 7 per cent. to 17 per cent. per annum in proportion to the workmen's wages, from 1878 to 1888;	
The sum in cash coming to each workman has varied from \$31.50 to \$75.50 per year;	
The greater number of the workmen have paid half the amount given them in cash to the provident fund.	35
<b>BON MARCHÉ STORES.</b> — <i>Maison Aristide Boucicault (coöperative).</i>	
The widow Mdc. A. Boucicault, in 1880, took 96 of her upper employees and heads of departments into partnership; $\frac{3}{8}$ ths of the capital, which is four million dollars, belong to the employees;	

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The legal form is a limited partnership for Mde. Boucicault, and a general partnership for the others ;	
A certain number of the employees have an interest either in the profits or in the general business of the house, or in the sales in their department ;	
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15 per cent. of the net profits are divided among the participants in proportion to their wages ;	
One-third of the share coming to each is paid in cash ; $\frac{1}{3}$ is paid to the Provident and Retiring fund, and can only be touched when the participant leaves the establishment ;	
One-third is paid to the provident and retiring fund and can only be touched after 20 years' service, and at 60 years of age.	
The result gives an average of 6 per cent. on the wages, from 1872 to 1888.	
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The division is based : 1st. on length of service, 2nd. on amount of wages, 3rd. on the merits of the party ; when the shares are more than \$20 the men are paid $\frac{1}{3}$ in cash and $\frac{2}{3}$ are paid to the retiring fund ; if the amount is less than \$20 it is paid entirely to the fund.	
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<b>COMPANY (GENERAL TRANSATLANTIC).</b>	
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Profit-sharing is, however, divided into three classes : 1st. the sedentary staff, 2nd. the sea-faring staff, 3rd. the captains and officers responsible for damages ;	
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<b>CO-OPERATIVE PAPER COMPANY OF ANGOULEME.—Laroche-Joubert &amp; Co.</b>	
Profit-sharing is separately established for the different factories of glazing, &c., mourning paper, registers, packing, and Paris warehouse ;	
There is in each department, at so much in the dollar,	
One part for capital ;	
One part for intellect ;	
One part for labor.	
Plus a premium for the workmen who produce a maximum of goods and a minimum of waste.	
Each one's share is paid in money every year, but there is a savings bank belonging to the establishment in which deposits are received on advantageous terms ;	
Each depositor may convert his deposit into sloping partnership shares, and thus become a shareholder in the Company.	
In 1885 the shares thus belonging to employees amounted to the sum of \$269,000 . . . . .	55
<b>DEBERNY.—(Type Foundry, Paris.)</b>	
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2 per cent. retained on salaries ;	
The share of profits awarded labor ;	
Interest on sums loaned ;	

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The moneys of the fund are the property of the workers who have a life interest in them; the share coming to each is settled every year. The division is made in proportion to the days of work. The fund shares in the losses in the same proportion as in the profits. The fund loans money to the members to the amount of their shares; the loans bear interest at 6 per cent. and are payable fortnightly.....	46
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<b>GIROUDE PRINTING HOUSE.</b> —( <i>G. Gounouilhou, Manager, Bordeaux.</i> ) After five years service every employee shares in the profits of the establishment; The proportion of profits to be divided among the employees is 15 per cent.; Two-thirds are divided among the employees who have served five years, and the other third among those who have served twelve years; The share of the first mentioned is paid to the retiring fund with enjoyment at the age of 50 years. That of the last mentioned is paid them in cash. The results of the organization has given an average sum of \$28.72 since the year 1885.....	54
<b>GENERAL INSURANCE COMPANY.</b> .....	54
<b>KESTNER &amp; CO.</b> —( <i>Belleveu, near Giromagny (Upper Rhine).</i> ) Messrs. Kestner have admitted their workmen to a share in their profits in 1851; Profit-sharing is proportioned to the employees length of service; 3 per cent. for the first five years and 1 per cent. more for every additional five years. Since 1851 the results have given an average of 5.72 per cent. on the wages.....	54
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<b>MASSON, G.</b> —( <i>Bookseller and Publisher, Paris.</i> ) Mons. G. Masson allow his employees to share in the profits to the extent of \$0.60 on each \$1,000 of sales, to the amount of one million, and of \$1.00 per \$1,000 for any amount exceeding one million;	

- The division is made in proportion to the salaries of each ;  
 One-third of the amount is paid in cash ;  
 The two other thirds increased by interest at 5 per cent. become the property of the sharer at the expiration of twenty years' service.  
 In 1888 the sum of \$1,410 was divided among 27 employees, giving each an average of \$52.22. . . . . 62
- MONDUIR.—Roofer & Plumber. . . . . 63
- MOUTIER.—*Founded in 1819. Contractors for building supplies ; speciality in locks and mechanical contrivances.*  
 The workmen of the Maison Moutier share in the profits of the establishment in the proportion of 25 per cent., under the following conditions :—Must have worked for the house for three years ; reserved 1c. per day on his wages as a saving.  
 If the division does not exceed \$20 it is paid in full to the retiring fund ; if there is a surplus, the employee may dispose of it at will. The amounts paid to the retiring fund, either by the master or by the workman are inalienable and unseizable ; they belong to the employees, but cannot be withdrawn before the age of 55 years . . . . . 63
- MOZET AND DELALONDE.—*Contractors for Masonry, Paris.*  
 The workmen share in 10 per cent. of the profits of the establishment.  
 The sharers are named by the master and a committee of foremen, from among the workmen who have worked more than two years for the establishment ;  
 The division is made in proportion to the wages ; half is paid to the retiring fund, and the other half is paid in cash ;  
 The results from 1885 to 1889 gave an average of  $8\frac{6}{100}$  compared to the wages. . . . . 65
- OISSEL SPINNING MILLS. . . . . 53
- PERNOD & FILS.—*Distillers, Pontarlier (Doubs).*  
 Messrs. Pernod & Son admit their staff to a share in their profits in a variable proportion ; the amount divided remains in the house which is responsible for it, but the shares are entered on books belonging to the workmen.  
 The house insures its workmen against accident and sickness, at its own expense ;  
 In 1888, on an amount of \$965,000 business done, a sum of \$11,675 was paid the 67 workmen in wages, and \$6,700 of profits was divided among them, about 57 per cent. . . . . 65
- PARIS AND ORLEANS RAILWAY.  
 This Company allows the working staff to share in the profits ;  
 From the net profits are first assessed interest and dividends for capital shares ;  
 Of the surplus, the Board of Management allows one proportion, varying from 5 per cent. to 15 per cent., the maximum of which is \$50,000 ;  
 On the amount for profit-sharing is first assessed, a certain sum to be divided among the staff who have been wounded, or who have contracted sickness or infirmities, in the performance of their duties ; to employees who have distinguished themselves by their services ;  
 The balance is divided among the employees, and paid to their personal accounts in the retiring fund for old age, until each amount has attained 10 per cent. of the owner's salary ;  
 If there is any surplus it is paid the employee in cash, to the amount of 7 per cent. of his salary ;  
 Deposits in the retiring fund and in the savings bank are invested in state rents ;  
 Every employee has a right to increase his savings bank account by deposits from his private resources . . . . . 24
- A. PIAT.—*Machinist, Soissons, Paris.*  
 Profit-sharing established in 1882 ;  
 The share to be divided among the staff is given as a gratuity ;  
 Of the share coming to each half is paid in cash and half to the retiring fund ;  
 Profit-sharing as compared with the wages gives a proportion of 8 per cent.  
 The share coming to each workman is about \$30.60 per year.  
 Results of the organization from 1882 to 1888. . . . . 66
- REDOUZY & CO.—*Former Leclaire House, contractors in house painting, gilding, tinting, glass and decorative work. Paris.*  
 Since 1842 this important firm has, in different ways, allowed the workmen to share in the profits. A provident fund founded by Mons. Leclaire has now a capital of \$451,103. Since Mons. Leclaire's death the firm has been able to *commanditer* half the business capital, which amounts to \$80,000, without affecting the service of aid and pensions.  
 The net profits of each year are divided as follows : 25 per cent. to the managers, 25 per cent. to the Provident and Mutual Aid Society ; 50 per cent. to the workmen.  
 The retiring pension, paid after 20 years' service, is \$240. That for widows and orphans, until they are of age, is \$120.  
 In case of sickness, the society pays the expenses for medical attendance, medicines and an indemnity of \$0.70 per day.  
 The results for the last ten years have given an average of  $20\frac{5}{100}$  per cent. of the wages ;  
 In 1882, the share coming to each workman who had worked 300 in the year, was \$80 besides his wages. . . . . 67
- SAUTIER, LEMONIER & Co.—*Lighthouses, &c. Paris.*  
 Profit sharing is established in this house under the form of a supplementary allocation fixed by the master ;  
 Each one's share varies in accordance to his services and his intelligence.  
 The results give an average of from 8 to 10 per cent. in proportion to the wages ;  
 In 1889 the sum divided among 90 shares amounted to \$66,000. . . . . 73

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<b>STEINHEIL, DIETERLEN &amp; Co.</b> — <i>Cotton Spinners, Rothans, Alsace.</i>	
In the deed of partnership between Messrs. G. Steinheil and Dieterlen, it is agreed that the workmen are to share in both the profits and losses of the factory to the extent of 10 per cent. ;	
In 1868, the proportion was raised to 12 per cent. The period from 1868 to 1872 having proved disastrous not only for the factory, but for all Alsace as well, the balance sheet showed a loss for the workmen ;	
In 1872 the house announced individual profit-sharing, and maintained in its statutes collective profit-sharing to the extent of 10 per cent ;	
Of this amount 4 per cent. is immediately paid to succor workmen in want, and the balance is paid to the fund of the Mutual Aid Society ;	
The average annual amount paid to the fund of the Mutual Aid Society is \$1,500. The surplus, if there be any, will be divided when the Society is dissolved. . . . .	73
ENGLAND.	
<b>BUSHILL, THOMAS &amp; SONS.</b> — <i>Paper Manufacturers, Coventry.</i>	
Profit-sharing was established in 1888.	
The proportion is not fixed, but a certain sum is divided among the workmen who have been at least one year in the employ of the firm, <i>pro rata</i> their wages ;	
Half this sum is paid in cash, the other half is paid to the Provident fund of the establishment ; the workmen have a right to the amounts deposited in the Provident fund at the expiration of 25 years' service, or at the age of 65 years . . . . .	79
<b>CASSELL &amp; Co. (Limited).</b> — <i>Printers, Publishers, London.</i>	
When the Company was established in 1883, with a capital of £500,000 sterling, £70,000 were reserved for the staff, and all the employees by the payment of 1 shilling per week, during three years and a-half, becomes the owner of one share. The shares cost £9—have borne interest at 10 per cent., for the last six years, and their commercial value is now £15 10s.	
The employees own 7,500 shares at the present time, or about £67,500 on the £70,000 reserved for them . . . . .	80
<b>HART &amp; Co.</b> — <i>Industrial Partnership (Limited).</i>	
This firm was founded by Miss Hart whose object was to introduce Mons. Leclaire's ideas on British soil.	
The workmen's part is paid in the form of shares . . . . .	80
<b>THOMPSON &amp; SONS (Limited).</b> — <i>Cloth Manufacturers, Woodhouse Mills, Huddersfield, England.</i>	
Coöperative Association based on the system of Godin and Leclaire ;	
After the general expenses and interest on capital have been paid, the remaining profits are divided among the employees in the form of parts in capital shares ;	
One portion of the profits is reserved to reward special services ;	
Eighty-six workmen are now shareholders . . . . .	80
BELGIUM.	
<b>DE NAEYER &amp; Co.</b> — <i>Willebroeck, Belgium.</i>	
After the troubles between the Belgium and English fishermen in 1887, this firm provided steam sloops for the Belgium fishermen, which it rents them ; the sloop is used for fishing purposes, manned by a master and four seamen, fishermen ; to the rental is added a percentage on the fish caught, the proceeds to serve as a redeeming rent for the capital represented by the sloop and nets, thus when the catch is good the fishermen become owners of the sloop in a few years ;	
After the above deduction, the balance of receipts is divided among the crew in the following proportion : $\frac{3}{4}$ to the master, $\frac{1}{4}$ for each sailor . . . . .	82
<b>PILOTAGE OF THE "ESCAUT."</b>	
The pilotage of these waters by ships coming from the sea into Belgian ports, or <i>vice versa</i> , is in the hands of both Belgian and Netherland pilots ;	
There is competition between the two countries, and as a stimulus to the zeal of their agents, salaries are based on the receipts . . . . .	85
ITALY.	
<b>FÉLICE GENEVOIS &amp; SONS,</b> <i>Soap Manufacturers, Naples.</i>	
The Neapolitan population object to co-operative work, and of 200 workmen employed by this firm 16 only are profit-sharers.	
Each sharer should leave his profits entire until the attain they sum of \$6,000 ;	
The division of profits is made <i>pro rata</i> the capital of the participant, increased by the wages earned during the year, after having shared 20 years the sharer may retire and be paid the part belonging to his capital, as if he were still working. His dividends are not less than $\frac{5}{8}$ per cent. . . . .	86
HOLLAND.	
<b>NETHERLANDS MANUFACTURE OF YEAST AND SPIRITS.</b>	
10 per cent of the net profits are placed at the disposal of the directors, to be employed for the workmen's benefit, to the best of their judgment. In 1887 this share of the profits amounted to \$5,642 ; the division was made <i>pro rata</i> the wages, equivalent to 9 per cent. of the wages. The dividends are paid in cash to heads of families, and half in cash and half to the Savings Bank for unmarried men . . . . .	85

## UNITED STATES.

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N. O. NELSON MANUFACTURING CO., *Brass Founders and Manufacturers of Heating Apparatus, St. Louis, Missouri.*

Profit-sharing in this establishment is in accordance with the Godin-Leclaire system. After paying interest to capital at the rate of 7 per cent., 10 per cent. is assessed for an aid fund for the wounded and sick; 10 per cent. for a provident fund to cover eventual losses, and 2 per cent. to found a library.

The results of the system—deduction made of above mentioned assessments—gives an average of about 10 per cent. on the wages..... 87

PEACE DALE MANUFACTURING COMPANY, *Peace Dale, Rhode Island.*

This Company introduced profit-sharing among the workmen in 1878. The management reserved the right to determine the amount of dividend, when there is one. During ten years the Company has paid only four dividends representing, in all, 16 per cent. of the wages, or  $1\frac{1}{3}\%$  per head per year..... 88

## SYNOPTICAL TABLE.

Of the establishments practising profit-sharing, in different Countries, and the methods adopted up to 1885:..... 89

Alsace, 97; Austria, 98; Belgium, 99; Denmark, 99; France, 95; Great Britain, 97; Germany, 97; Holland, 99; Italy, 98; Norway, 99; Russia, 99; Sweden, 99; Switzerland 98. Complete table up to 1888, 100..... 94

Table of establishment in which the practice of profit-sharing was attempted and abandoned.... 96

## SECTION II.—B—CO-OPERATIVE ASSOCIATIONS.

## FRANCE.

ARMCHAIRS MAKERS.—(*Association of.*)

Founded in 1849, reconstituted three times on expiration of the contract ;  
Each member binds himself to pay \$20, in amounts retained on his wages ;  
A reserve fund is created by a deduction of the profits of each member to the amount of one year's wages (about \$400) ;  
When the reserve fund is provided for, the profits and losses are divided *pro rata* the wages received.

The association can make use of the amounts deposited to the credit of the reserve fund to cover commercial losses, but in such a case the reserve fund must be repaid in as short a time as possible, until which time the amount is considered as an ordinary debt of the society..... 116

ASSOCIATION L'AVENIR of *Furniture Makers.*

This Association is an anonymous society, with variable capital and membership. The first subscription to capital was \$1,200 represented by sixty shares of \$20.00, payable one-fourth cash, and the balance in instalments of \$1.00 per month.

Goods, such as tools, raw materials are allowed; in order to belong to the Society it is necessary to purchase or agree to subscribe five shares.

When there is a surplus it is paid to capital up to one-third the capital, and when this reserve is completed, the balance is employed for professional teaching, federal insurance and to a provident and retiring fund..... 115

CABMEN.—(*Association of Cabmen.*)

Anonymous company, with variable capital ;  
The capital is fixed at \$24,000, and may be increased by the admission of new members and decreased to \$10,000 by some of the members retiring or their being expelled ;  
In order to become a member it is necessary to pay \$400 and subscribe to 6 shares ;  
An amount is deducted from the profits to give 5 per cent. interest on capital paid ;  
The balance is divided as follows :

$\frac{2}{10}$  to actual shareholders ;  
 $\frac{6}{10}$  to labor, *pro rata* the days of work ;  
 $\frac{1}{10}$  to the reserve fund ;  
 $\frac{1}{10}$  to the aid and gratuity fund..... 139

CABINET MAKERS.—(*Association.*)

Formed as a general partnership of the most simple type: each member pays \$80.00 for his share in the business capital, the management is in common, the expenses are borne by all the members in proportion to their subscription and the profits are divided on the same basis, one-fifth reserved for unforeseen expenses..... 116

CABINET MAKERS.—(*Association of Parisian.*)

Anonymous partnership, variable capital.  
Capital fixed at \$14,000, divided into 140 shares of \$100 each; the shares are payable \$1 on subscribing and \$1 per month retained on wages.

5 p. c. interest is paid capital and charged to the general expenses, the net profits remaining are divided as follows :

50 p. c. as dividend to shareholders ;  
25 p. c. to the reserve ;  
25 p. c. to the retiring fund ;  
Shares holders can receive their portion only when their shares are entirely paid up..... 103

CARPENTERS.—(*Syndical Association of Working Carpenters of the Seine.*)

Was founded in 1880 after the strike, with a capital of \$2,000 divided into 100 shares of \$20.00 each, one-fourth of which is payable at once, and the balance in instalments of \$1.00 per month.

The business capital may be increased, shareholders cannot own more than ten shares ;	Page
The profits are divided as follows :—	
One-third to capital <i>pro rata</i> the amounts paid on shares. One-third to labor <i>pro rata</i> the wages received during the year ;	
One-sixth to the reserve fund ;	
One-sixth to form a retiring fund.....	117
<b>CARPENTERS.</b> —( <i>Coöperative Association of Working Carpenters of Villette.</i> )	
This institution is under the form of an anonymous partnership with variable capital. The business fund was originally \$6,000, divided into 300 shares of \$20 each, and is now \$16,000, plus \$4,000 to the reserve, and a rolling fund varying between \$4,000 and \$9,000 ;	
The division of profits is given under the form of an increase in wages. The members now receive 20 per cent. more than the regular tariff.....	119
<b>CEMENT-MAKERS.</b> —( <i>General Association of Working Cement-makers.</i> )	
This institution is in the form of an anonymous partnership, with variable capital ;	
No one can own more than ten shares ;	
No one but a working cement-maker is allowed to subscribe ;	
The net profits are divided in the following manner :	
5 per cent. to the reserve fund ;	
25 per cent. to the creation of a reserve fund extraordinary ;	
70 per cent. dividends to shareholders.	
Members who have not paid their subscriptions regularly do not share in the dividend.....	121
<b>COUMES.</b> —( <i>House of L.</i> ) <i>Professional school for Hat-making, Co-operative Society of Villenoy.</i>	
The object of this association is: Apprenticeship, perfecting and development of French hat-making.	
The creation of a <i>co-operative mass</i> in order to ensure the progressive transference of the business into the hands of the associated workmen, by means of the progressive elimination of the founder members.	
The business fund is \$10,000, divided into 500 shares of \$20. The capital is constituted by the <i>founder members</i> and the <i>working members</i> . The founder member shares in the capital only in the division of profit, and must withdraw from the firm in a given time ; the workman member shares both in the capital and in labor profits.	
After the yearly inventory, the proceeds are divided into two equal parts—one attributed to capital, and the other to labor.	
The part allowed capital is divided as follows :—	
Interest limited to 4 per cent.	
15 per cent. to the reserve.	
The balance is divided—half as dividend to capital, and half to the <i>co-operative mass</i> .	
The other part allowed labor is divided as follows :—	
$\frac{3}{8}$ to co-operative labor.	
$\frac{3}{8}$ to savings.	
$\frac{1}{8}$ to the <i>co-operative mass</i> .	
Co-operative labor is subdivided as follows :—	
35 per cent. per head to the sharers ;	
30 per cent. per head to length of service ;	
35 per cent. per head to intelligence (management and heads of the service).	
Each year a certain number of founder members' shares are bought at par by the co-operative mass, according to the amount at its disposal. A drawing by lot gives the numbers of the shares to be put to this forced sale. ....	98
<b>DECORATIVE PAINTERS.</b> —( <i>Association of Artistic Decoration.</i> )	
At the time the decorative work in the City Hall of Paris was given out, 16 decorative artists, painters, formed themselves into a general partnership for the execution of these works.	
The partnership to expire when the works were accepted and paid for ;	
The regulations state that : The work done by the partners will be done by the hour ;	
At the expiration of the partnership, the profits realized will be divided among the partners <i>pro rata</i> the time given by each.....	133
<b>DAIRY.</b> —( <i>Anonymous Society of the Co-operative Dairy of Leschelles.</i> )	
Founded in 1887 by the Count Capparelli with a capital of \$10,000 ; the premises and tools absorb this sum ;	
In 1888 the society received 343,200 gallons of milk from the co-operators, for which it paid about 9½c. per gallon ; the profits amounted to \$2,860 ;	
The results of the year 1888-89 gave a net profit of \$2,860, besides 5 per cent. interest on capital ; one part was paid in dividends, the other was allotted to redeeming rent.....	101
<b>FILE-MAKERS.</b> —( <i>Association as a general partnership of File-makers.</i> )	
Founded in 1848, under Government patronage with a subsidy of \$2,000.	
The business share of each member is limited to \$1,600 obligatory and to a possible \$2,000 ;	
Each member leaves his share of profits and interest to the amount of \$400 ; beyond that amount he receives interest on his capital.	
Profits and losses are divided among the members <i>pro rata</i> the wages earned during the year... ..	136
<b>JEWELLERS.</b> —( <i>Coöperative Association of Jewellers in Rolled Gold.</i> )	
This Association is an anonymous partnership with variable capital and membership ; there are 160 members, who have paid \$3,800 ;	
The shares are \$10.00, \$1.00 being paid on subscribing and the balance by 25 cents per week ;	
All workmen in this branch of the trade are admitted to the association on the same condition, and to share in the same benefits ; every six months an inventory is drawn up, and the net	

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profits are divided into five parts : 1st. A dividend to shareholders, 2nd. Reserve fund, 3rd. Provident and aid fund, 4th. Improved means of production, 5th. Tickets of attendance to managers. ....	136
<b>LITHOGRAPHERS.</b> —( <i>Coöperative Association of Working Lithographers.</i> )	
Capital fixed at \$40,000 ; 200 members at \$200 each, payable \$2.00 on subscribing and the balance at 40c. per week.	
The profits are divided as follows :	
$\frac{1}{3}$ to each manager.	
$\frac{1}{5}$ to the reserve.	
$\frac{1}{10}$ to the retiring fund.	
The balance is divided among the members in proportion to the amounts paid by each. ....	138
<b>OPTICIANS.</b> —( <i>General Association of Working Opticians.</i> )	
The legal style of this association is "anonymous society," with variable capital ;	
The capital is now fixed at \$24,000 minimum and it may be raised to \$32,000 ;	
The shares are \$100 each. The business share of each member is formed from his share of profits and by a weekly deduction of 60c. at the minimum and \$1 maximum from the wages. Each member has a right to own \$3,000 in capital shares and to raise this amount to \$4,000 ;	
2 p. c. of the annual profits go to the reserve ;	
Every member who has served 20 years and has paid his \$3,000 may retire as a worker and continue to draw his dividends for the remainder of his lifetime. ....	124
<b>PIANO MANUFACTURERS.</b> —( <i>Society of.</i> )	
This society is a general partnership. It numbers 18 partners, the subscribed capital is \$47,442 and is entirely paid up, besides \$40,000 in the reserve fund, and the property where the workshops are situated. The business share of each member \$300 on entering ; \$300 by amounts of \$20 retained on proceeds of work ; when the share in business amounts to \$2,000, the amounts thus retained cease, and the dividends alone are applied to the business capital.	108
<b>PAVIORS.</b> —( <i>General Association of the Paviers of the Seine.</i> )	
An anonymous society with variable capital.	
Capital from \$3,360, divided into 84 shares of \$40.	
The object of the association is to allow working paviers to contract for public works in roads and paving ;	
The amounts paid by members to capital shares bear interest at 5 p. c.	
Of the remaining profits :	
20 p. c. to the reserve.	
80 p. c. as dividends to shareholders.	
The price of labor is based on the City of Paris series. ....	122
<b>PAINTERS.</b> —( <i>Association of House Painters.</i> )	
Anonymous society, variable capital.	
In 1889 the capital was \$4,000, profits the same year \$1,920.	
The profits are divided as follows :	
15 p. c. to the retiring fund.	
25 p. c. to the reserve extraordinary.	
35 p. c. to shares.	
25 p. c. to all the workers, distributed <i>pro rata</i> length of service in the society.	
Members whose shares are not completely freed cannot claim dividends. ....	120
<b>SPECTACLE-MAKERS.</b> —( <i>Society of Working Spectacle-Makers as a general and liquidated partnership.</i> )	
Founded in 1848 by Duez and Durié without capital ; now has a capital of \$266,000, besides tools worth \$120,000 and a stock worth \$40,000. The limit of capital for each shareholder is \$6,000 and a possible \$8,000.	
There are 95 members ;	
Instead of a retiring fund the member increases his shares in the society by adding his annual profits and interest, and, when he is ready to retire, he is paid interest at <i>six per cent.</i> minimum and <i>ten per cent.</i> maximum, per year.	
The Society does not part with any portion of its capital or profits, except as interest, as has been stated ; it increases its membership or the value of the shares. ....	125
<b>SCULPTORS.</b> —( <i>Coöperative Association of.</i> )	
Anonymous society, variable capital ;	
Present capital fixed at \$4,900, represented by 490 shares of \$10 each ;	
A member must subscribe 10 shares, payable 10 p. c. on subscribing and the balance by instalments of 40 cts. monthly ;	
Interest at 5 p. c. is allowed on paid up capital, the profits are then divided as follows :	
75 p. c. as dividend to shareholders ;	
20 p. c. to outside employees <i>pro rata</i> work done ;	
5 p. c. to the reserve fund. ....	122
<b>TINSMITH.</b> —( <i>Association of Working Tinsmiths, Manufacturers of Street Lamps and Gas Meters.</i> )	
The capital of this association is \$10,000, formed by means of 20 cts. per week retained on the wages of each member ;	
The profits are divided as follows : 25 p. c. to the reserve fund ; 25 p. c. to the retiring fund, and 50 p. c. as dividends to the members ;	
In 1884 the profits gave \$71.50 per head. ....	131
<b>TAILORS.</b> —( <i>General Association of Working Tailors.</i> )	
Anonymous society, with variable and unreducible capital. Present capital \$20,000 divided in 1,000 shares of \$20 each, payable $\frac{1}{10}$ on subscribing and the balance by payments of \$1 per month ;	



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The capital is variable and unreducible, that is, it may be increased but not diminished ;	
The legal reserve is 10 p. c., the attendance tickets of managers and 5 p. c. interest on capital paid, are carried to the account of general expenses ;	
The profits are then divided equally among labor, capital and provident fund . . . . .	131
<b>TYPOGRAPHY.</b> —( <i>Association of Working Typographers, and others, for printing and publishing the Official Journal.</i> )	
Anonymous society, variable capital ;	
The capital is nominal, as the State provides the workshops, tools and materials, the Association furnishing labor only ;	
The profits are about \$12,000 per year and are divided as follows :	
5 p. c. to the reserve ;	
5 p. c. to paid up capital ;	
10 p. c. to the provident fund ;	
5 p. c. to the retiring fund of the Parisian Typographical Society ;	
The balance is divided among the shareholders . . . . .	134
<b>TYPOGRAPHERS.</b> —( <i>Coöperative Association of Working Typographers "l'Imprimerie Nouvelle."</i> )—	
Capital, \$20,000, divided into 1,000 shares of \$20 each ;	
30 p. c. of the profits to the reserve fund, the balance devoted to the enlargement of the work-shops ;	
In 1884 the Association possessed a paid up capital of \$20,000, a reserve fund of \$20,000 and tools worth \$120,000 . . . . .	135
FRANCE.	
Synoptical table of co-operative Associations for production, of Paris . . . . .	140
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The cooperative movement in Belgium . . . . .	146
GREAT BRITAIN.	
Situation of co-operative productive societies in Great Britain, 31st December, 1887 . . . . .	143
ITALY.	
The co-operative movement in Italy is popular and supported by members of Parliament, financiers and the principal newspapers. Results : 42 societies, 9,865 members, paid capital, \$139,000, profits for the year 1887, \$44,500 . . . . .	146
RUSSIA.	
The origin of work done in common (generally known as <i>artèles</i> ) dates back to the most ancient times ; associations for fishing, hunting, opening new lands are organized by <i>artèles</i> . . . . .	146
UNITED STATES.	
The co-operative movement in the United States . . . . .	147
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Law relating to the creation of professional syndicates in France . . . . .	151
<b>AGRICULTURE.</b> —( <i>Agricultural Syndicate of the Department of the Jura.</i> )	
Founded with the object of protecting and studying agricultural interests and the industries connected with them ; for the purchase of seed, manures, cattle and agricultural implements ; to facilitate the sale of products, to spread the knowledge of proper methods of culture ; finally, to encourage all attempts to improve agricultural progress. Membership is unlimited . . . . .	152
<b>AGRICULTURE.</b> —( <i>Agricultural Society of the Arrondissement of Senlis, Oise.</i> )	
Anonymous society in shares, variable capital. The Society makes purchases, for its members, of agricultural implements, manures, seeds, and, in general, all articles relating to agriculture ; is guarantee for members buying in regard to sellers. The capital is nominal, and \$20,000, divided into 200 shares of \$100 each . . . . .	153
<b>ACCOUNTANTS.</b> —( <i>Syndical Board of Accountants of the Department of the Seine.</i> )	
Founded with the object of protecting the interests of accountants, to state their rights and their duties, especially as regard the secret entrusted to them and their personal responsibility. To clearly define the knowledge required in an accountant's profession, and to propagate the knowledge ; to provide experts and arbitrators of indisputable ability when required by courts of justice, commerce and finance.	
The membership is unlimited ; the subscription is \$2.40 per year and 60c. entrance fee . . . . .	158
<b>BUILDING.</b> —( <i>Building Union of the City of Paris and of the Department of the Seine.</i> )	
Established with the object of protecting and supporting the interests of builders in general. To come to an understanding with capitalists and financial companies, on matters concerning tenders for, and the adjudication of public works, and to protect the interests of the syndicate in the event of their being attacked ;	
To found a professional library, and classes for the technical instruction of pupils and apprentices. The subscription is \$2.40 per year and the entrance fee 60c . . . . .	155
<b>GLASS WORKERS.</b> —( <i>Syndical Union of French Glass Workers.</i> )	
Founded to oppose foreign competition, support the interests of glass workers, to demand the part corresponding to the value of the works, and to establish mutual aid in case of lack of work.	
Entrance fee 20c, monthly subscription 10c . . . . .	156

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<b>LABOR EXCHANGE of Liège.</b>	
The Exchange or Market for Labor has as its object to equalize as much as possible the demand and supply of labor, to afford a convenient meeting-place where the master can hire the workmen he needs, and where the workman out of employment can consult the registers and tables, procure information as to the establishments in want of hands, and finally facilitate the recruiting of employes, and protect the interests of both parties by a system of references. The Exchange publishes every day on its posters, situated in different parts of the city, the list of situations vacant, and the situations wanted. . . . .	160
<b>LITHOGRAPHERS-PRINTERS.—(Association of Printers and Lithographers of Brussels.)</b>	
Founded for the purpose of maintaining the trade at a certain level; receives only able workmen as members. Besides this speciality, the association grants an indemnity in cases of lack of work. . . . .	160
<b>LABOR.—(Labor Association, mairie and arrondissement, Paris.)</b>	
Founded by wealthy persons belonging to different social scales. This association procures work for persons requiring it; its assistance is given gratuitously, and without distinction, provided the person seeking employment can prove his respectability.	
From the time of its foundation, in 1871, to 1889, the Company has procured employment for 15,080 person;	
The members of the committee propagate widely doctrines of social economy, profit-sharing, as exemplified by Leclair, Bastiat and de Laboulaye. . . . .	159
<b>MILLERS (Syndicate of the Millers of France).</b>	
Founded to consolidate the interests and relations between millers, flour dealers, grist-mills, directors and managers of mills, brokers, commission merchants, grain dealers, and flour merchants—finally all those whose interests are connected with mills in France;	
To study tariffs, means of transport and improvement in means of production;	
To organize a mutual fire insurance society, an intelligence office for situations in mills, and finally the publication of a general review, called "La Meunerie Française," and a year book on French mills.	
The monthly subscription is \$2.40. . . . .	153
<b>PROFESSIONAL LABOR. (Central Society of Professional Labor).</b>	
Founded by several engineers, manufacturers, and merchants, with the object of keeping pace with all matters relating to professional labor;	
To study and understand the progress made in the processes of their art, not only in France, but also in foreign parts, in order to be able to foresee and meet possible competition.	
The members masters, pay an annual subscription of \$20.00, and the other members an annual subscription of \$2.00. . . . .	159
<b>SHOEMAKERS OF LA GIRONDE. (Mixed Syndicate, Bordeaux).</b>	
Founded for the purpose of uniting intimately masters, employees, workmen and apprentices, as well as all industries connected with shoemaking, or whose final object is the manufacture of boots and shoes. . . . .	158
<b>TYPOGRAPHERS. (Free Association of the compositors-printers, Typographers of Brussels).</b>	
Founded with a view to procure work for those requiring it, to maintain the rate of wages by every lawful means; also a detailed tariff of handwork in order to regulate apprenticeships.	
The monthly subscription is 50c.	
The Association allows members deprived of work an amount varying from \$2.10 to \$3.00. . . . .	160
<b>SECTION IV.—APPRENTICESHIP.—TECHNICAL SCHOOLS.</b>	
<b>APPRENTICE—(Protective Society for Apprentices and Children employed in Manufactories, Paris.)</b>	
Founded for the philanthropic purpose of affording protection to apprentices and children employed in factories against the unlawful exactions of masters and the brutality of foremen. This society has extended the limit of its operations to other foundations, which complete the principal object of its institution;	
Children of the laboring class: A series of prizes or rewards granted at a ceremonious distribution of prizes, to the foremen who have best met the views of the Society in the care given to the children under them, and also prizes for the most deserving among the apprentices;	
Employers foundations: Orphan asylums, professional schools, annuities for apprentices, legal assistance, factory accidents, &c., &c. . . . .	191
<b>BARBAS, TASSART &amp; BALAS.—(Roofers, Plumbers, &amp;c., &amp;c.)</b>	
This firm has established workshops which are really professional schools, from which the staff is recruited.	
The apprentices have first to pass an examination in order to prove that their education is sufficient. If it be not they are obliged to follow a course of instruction.	
The term for apprenticeship is four years.	
Previous to being given a certificate of ability, the apprentice has to do some one piece of hand work unassisted, and he is declared a journeyman only if the work is perfect.	
The house allows them a supplementary pay of 5 cents per day, which is paid to the savings fund	170
<b>BRONZE MANUFACTURERS' SCHOOL. . . . .</b>	589
<b>CHAIX—(Professional School of the Chair Printing House.)</b>	
Founded in 1863 by Mons. Napoléon Chaix, for the purpose of forming able workmen. The apprentices are given methodical instruction in manual work, which is completed by a course of scholastic instruction.	
The apprentices are awarded prizes, the amount of which is regulated in accordance with a graduated scale.	

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By means of these rewards the apprentices are enabled to belong to provident institutions, to be insured against accidents, to belong to the retiring fund, &c., &c.	
The term of apprenticeship is four years. . . . .	170
<b>CITY OF AMIENS.</b> —( <i>Industrial Society of Amiens</i> ).	
Founded for the purpose of providing workmen a technical and practical education, and to maintain the superiority of the stuffs manufactured in Amiens.	
For this purpose a school of apprenticeship has been established, in which are classes for weaving, chemical printing, velvet cutting; for folding, for applied mechanics, for commercial book-keeping and correspondence in English, German and Italian; popular libraries, lecture hall, workmen's exhibitions.	
These classes are free . . . . .	202
<b>CITY OF HAVRE.</b> —( <i>The City of Havre Municipal School of apprenticeship for boys.</i> )	
The object of this school is to form able workmen and later on good foremen.	
The technical instruction includes the following specialties:—	
1st. Locksmith's work. 2nd. Adjusting. 3rd. Forge work. 4th. Turning metals. 5th. Brazier's work. 6th. Founding and moulding. 7th. Turning. 8th. Cabinet-making. 9th. Wood turning. 10th. Carving. 11th. Modelling.	
The pupils are allowed to compete with each other.	
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There are other similar institutions, such as the school at Tournai, in which the braziers' trade is taught ; the school at Gand, metallurgy ; National School at Brussels, clockmaking ; school at Liège, tailoring ; brewing at Gaud ; typography at Brussels ; school of St. Luke ; sculpture, decoration, ornamentation ; professional schools for young girls at Brussels, Antwerp, Mons, Liège and Vervois ; 40 schools for housekeeping. ....	203
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In order to remedy this disaster the manufacturer leaves the city and establishes his factory in the country parts, where his expenses are fewer, taxation avoided, and because here, when the workmen are subjected to enforced idleness at the factory, they can employ the time—which in a city would have been lost—in cultivating their small farms or gardens to supply their tables with fruit and vegetables ;	
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The school possesses a chemical laboratory, a dye shop, a china factory, a glass factory, and a manufactory for chemical products; the mechanical section includes a drawing class, a workshop for wood work, a foundry, a forge, a finishing shop, and a boiler shop, in order that the pupils may practice the arts they intend to pursue.....	205
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9 average and trade schools.	
50 inferior do	
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Founded for the purpose of ensuring its members an annuity, revertible, in case of death, to the surviving husband or wife, or to the orphans, or to widowed mothers.	
To ensure eventual assistance.	
Entrance fee is 60c., and the monthly subscription is from 20c to \$2, at will.	
The retiring pension is determined <i>pro rata</i> the amounts paid to the fund by the member retiring . . . . .	250
GENERAL RETIRING FUND.— <i>Mutual Saving Society, Paris.</i>	
Founded for the purpose of procuring its members (civil or military officials, members of the clergy, &c.) either an increase of their retiring pension or a legacy to their children.	
The funds are employed to purchase obligations in lots from the <i>Crédit Foncier</i> , which give a right to a drawing by lot, the results of which sometimes add large amounts to the fund . . . . .	256
“LA FRANCE PRÉVOYANTE.”—Civil, philanthropic and national retiring society.	
Founded January 1st, 1886, for the purpose of ensuring all persons having paid during fifteen consecutive years, a monthly sum varying from 20c. to \$1.00, a retiring pension in accordance with the funds of the company, but not in any case to exceed \$400 . . . . .	240
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CONDITION OF THE CO-OPERATIVE SOCIETIES FOR PROVISIONS, OF THE CITY OF LYONS, IN 1888.—	
These societies include 13 bakeries, 13 groceries, provisions, household articles and 4 for heating.	
The most remarkable of these societies is "La Ruche" (The Hive), the shareholders of which have paid \$5 per share and the payment of which has been made, wholly through the means of the successive division of profits	290
CONDITION OF THE CO-OPERATIVE SOCIETIES OF GREAT BRITAIN, in 1887.—	
Classification of the Societies in 1887.	
Condition of the Societies from 1861 to 1867.	
Report by section of Societies selling on credit.	298
<i>Cooperative societies for provisions on January 1st 1888.</i>	
UNITED STATES: Maine 18, NewHampshire 6, Vermont 1, Massachusetts 35, Rhode Island 2, Connecticut 5, New-York 6, New Jersey 12, Pennsylvania 5, Illinois 6, Ohio 18, Michigan 1, Iowa 2, Missouri 1, Minnesota 7, Texas 155, Wisconsin 8, Utah 2, total 290.	
FRANCE: 800 Societies 300,000 members.	
ITALY: 82 Societies. with a paid capital of \$415,665	300
CO-OPERATIVE SOCIETY FOR PROVISIONS, of the miners of Anzin, founded in 1865.	
Buys for the benefit of its members, groceries and provisions required and sells them to the members. Should there be any profit it is divided among the purchasing members. Since its foundation the society's sales have amounted to \$7,773,100, and it has divided profits to the amount of \$917,111 among its members as dividends giving about 11·80 per cent. on the sales. There are 3,118 members and 15 stores.	295
PROVISION SOCIETY OF THE WORKMEN OF THE FORGES AND STEELWORKS OF FRITH-SAINT-LÉGER (North).	
The object of this Society is the purchase and manufacture of all articles of clothing and provisions that may be required by its members, and under the best conditions both as to price and manufacture. Its capital of \$4,000 is divided into 400 shares of \$10 each. The Society manufactures bread, clothing, shirts, blouses, jackets, trousers, &c., makes almost all the knitted goods required by the customers.	
The Society pays a license and can sell to anyone. The sales from July 1st, 1884, to December 31st, 1887, amount to \$196,197.	
There are 944 customers.	
The average quarterly sales per customer amount to about \$51.80.	
The average amount from sales per day is \$300.	
The profits from July 1st, 1884, to December 31st, 1887, were 8 per cent. on the purchases of co-operators or \$13,780.55.	
The society's success is most satisfactory	292
PHILANTHROPIC CO-OPERATIVE SOCIETY of Saint Reny-sur Aure, Eure-et-Loire.	
This society began operations in 1872 with a capital of \$1,088, and 160 shareholders.	
It has now \$42,062 capital, and total business capital of \$92,482. In 1888 the sales amounted to \$132,465. It divided \$12,592 as dividends among its shareholders. The general expenses amounted to \$8,215. The wages to \$5,260.	301
REAL ESTATE CO-OPERATIVE SOCIETY OF THE WORKMEN OF PARIS.	
At the exhibition in 1867, a number of workmen, without the assistance of builder or architect, a specimen of workmen's houses. They were awarded a silver medal.	
The Emperor promised to subsidize any institution with a capital of \$20,000, which would put this idea into execution. The society collected the \$20,000, and the Emperor gave them land on the Avenue Doumesnil. They built 161 dwellings, which they rent from \$40 to \$60 per year.	289
SWISS CO-OPERATIVE SOCIETY at Geneva.	
This society sells to the public; the shareholders alone divide the profits.	
The profits are divided as follows:—5 per cent. is allowed as interest before any division is made, 90 per cent. is divided among the purchasing members, and 10 per cent. to the employees.	
The profits realized in 1889 amounted to \$22,202.	
The members number 2,485.	301

## SECTION X.—CREDIT COOPERATIVE ASSOCIATIONS.

## BELGIAN POPULAR BANKS.

Popular Banks are mutual credit associations. There are 22 in Belgium; since 1869 they form a federation among themselves; their delegates meet in congress every year.

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In the beginning the principle of unlimited liability was admitted, but now all the popular banks, —excepting one— are of limited liability ; (the average is \$65.) In general popular banks do all sorts of banking business with their members, discount on commercial values, money advanced on security, loans with security, hypothecary guarantee on deposit of deeds, credit opened, discount, &c.	
Popular banks have had a beneficial influence as regards the condition of the working population of Belgium .....	318
<b>MUTUAL CREDIT.</b>	
The object of the society is contained in the following axiome : "Form yourself your initial capital, and when that is established, credit will come to you" .....	309
<b>POPULAR BANK OF MILAN. <i>Anonymous Society limited.</i></b>	
The end of which the Popular Bank of Milan was established, was to procure credit for its shareholders by mutual assistance and by savings.	
The business capital is formed : by the shares of its members ; by the amount furnished by entrance fees, and the share of profits awarded to the reserve fund.	
The operations of the Bank consist of ;	
Loans to members ; discount on bills of exchange ; of its members ; banking and paying the account of its members ; the issue of Savings Bankbooks ; of administering values deposited with it ; to issue cheques bearing daily interest.	
A committee of " <i>Prud'hommes</i> " (men of trust) chosen from among the members regulate and decide upon all contestations and litigations .....	313
<b>POPULAR AND MUTUAL CREDIT BANKS.</b>	
Mutual Credit Banks accept deposits sharing in a decennial premium.	
The maximum amount of small savings allowed in a book is \$40 on which interest at 6 per cent. is paid.	
The Popular and Mutual Credit is a society of persons who, in order to have a right to render each other mutual service, join legally together by subscribing one share of \$10.....	305
<b>RUSSIAN COOPERATIVE BANKS.</b>	
Russian Cooperative Banks number about 1,500, and there is a little difference in their statutes.	
The principal points are ;	
To accept deposits of the savings of the peasantry and to make loans to the members ;	
The amount contributed by the members in the same for all and cannot exceed 100 roubles (\$75.)	
The amounts paid in by members is generally 3 roubles per annum ;	
The reserve fund is formed of a share of not less than 10 per cent. on the profits, provided this not exceed one third the capital. The bank accepts deposits of money from its members as well as from other persons.	
The profits for the year, deduction made of expense of management, and the amount for the reserve fund, are divided among the members in proportion to the amounts that have been paid in by each .....	317
<b>SECTION XI.—WORKINGMEN'S HOUSES.</b>	
<b>ANONYMOUS SOCIETY OF MARCINELLE AND COUILLT.</b>	
This society builds workingmen's houses. One-fifth is paid on purchase, and the balance is paid in yearly instalments, the amount of which does not exceed an ordinary rental. The houses are paid up in 8 years, and tenants are then owners of the houses. In the event of the workman's death, the sums paid on purchase are re-imbursed to the widow should she so desire, and the society takes back the house .....	342
<b>ANONYMOUS SOCIETY OF RHEIMS.—<i>For the improvement of cheap workingmen's houses at Rheims.</i></b>	
Capital \$100,000, of which \$75,000 are paid, the dividends are limited to 4 per cent.	
The type of house adopted is the pavillion shape. Each house is isolated and divided in four, each angle containing two storeys independent of each other. Each dwelling includes an entry, two rooms, a kitchen and a water-closet. The tenants of the first floor have a cellar, and those on the second floor have a garret. The rent of these houses, including taxes, is \$2 per month for the first floor, and \$2.20 for the second.....	334
<b>BENEVOLENT BUREAU AND WORKINGMEN'S HOUSES, BELGIUM.</b>	
Build blocks of houses, in each dwelling of which there are 2 rooms on the 1st floor, 2 rooms on the second, a cellar, a garret, and a garden attached to each dwelling. The price is \$320, payable in 20 yearly instalments of \$24.40, \$12.80 of which is for the rental, and \$11.60 for sinking fund.	
50 of these houses have been sold with success .....	343
<b>DE NAYER AND COMPANY, <i>Willebrack, Belgium.</i></b>	
This firm has built 100 houses which it has sold to its workmen. The price of the house and garden is \$320. The savings bank advanced the money at 3 per cent. So that in paying 18 yearly sums of \$22.40 each workman becomes owner of a house besides having paid his rent. This combination has been eminently successful.....	337
<b>FANIEU, PÈRE ET FILS—<i>Boot and Shoe Manufacturers, Lilliers Pas-du-Calais.</i></b>	
Have built 160 houses in Lilliers to lodge their workmen. The houses cost \$440, and are rented at 50 cents per week, which gives a net rate of interest of 4 per cent.	
The workmen may purchase their houses by signing a lease for ten years, at 95 cents per week. In the event of the contract being annulled Mr. Fanieu pays back to the workman the sums he has paid on the purchase.....	334

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<b>LIÉGEOIS SOCIETY FOR WORKINGMEN'S HOUSES.</b>	
Capital, \$300,500 ; has built 431 houses, of which 216 were sold for a total amount of \$287,979, \$165,764 still remaining due.	
The payments are so calculated that the house is paid in full in fifteen or eighteen years.	
If in consequence of circumstances beyond the purchaser's control, he is unable to continue his payments, the society will cancel the contract. The rent of the house is calculated at 6½ per cent. on the price of the house.	339
<b>LA SOLIDARITÉ DÉMOCRATIQUE of Tenants, at Saint-Pierre les Calais.</b>	
The object of this society is to guarantee proprietors of houses the regular payment of their rent, and by this means to succeed in lowering rents. This object is attained by a creation of a loan or reserve fund intended to guarantee against a deficiency, which would eventually be of assistance to tenants, in the event of their being unable to pay their rents, by lending them the necessary money.	
The capital is variable and divided into shares of \$20. It can be increased according to the needs of the society and according to the number of members.	333
<b>LA SOLIDARITÉ, Building Society of Saint-Pierre-les-Calais.</b>	
Founded to enable industrious workmen to become owners of their dwellings ; it can create obligations reimbursable by means of quarterly drawings, and it has recourse to the assistance of a credit society in order to procure the means necessary to carry on its work.	
In no case can the amount paid be confiscated. This society does not differ greatly from ordinary building societies, except that its operations does not include the confiscation of deposits of members unable to continue their payments.	328
<b>MULHOUSE SOCIETY OF WORKINGMEN'S CITIES—</b>	
Founded in 1853, at Mulhouse, by Jean Dolfus, manufacturer, with the assistance of Emile Muller, architect, for the purpose of building isolated workingmen's houses ;	
Each house for one family without communication with any other, with yard and garden ;	
The rent of these houses is moderate as the amount must not exceed 8 per cent. on the cost ;	
Conditions for the provisional purchase of a house :	
For a house under \$600, a first payment of \$60 and monthly payments of \$5 ;	
For a house of \$600 to \$720, a first payment of \$70, and monthly payments of \$6 ;	
For a house of \$800 and over, a first payment of \$80, and monthly payments of \$7 ;	
The sale is considered final only when one-third of the price has been paid, and in case the contract is cancelled the account is thus settled : the payments are applied to the rent which is calculated at \$4 per month for the first, \$4.40 for the second, and \$4.80 for the third, the rent being paid, the balance is reimbursed on delivering the keys.	335
<b>ROUENNESE SOCIETY for cheap houses :—</b>	
The capital is fixed at \$26,000 in 260 shares of \$100 each ;	
This is no speculation, the shareholders in no case being allowed more than 3 per cent. on their money ; the society endeavours to make it possible for workingmen to become owners of their houses ;	
Six specimen houses were built in 1887 ; they met with such success that the management built thirty-eight (38) more in 1888 ;	
The houses are let on a 16 years' lease ; the price is as follows :	
4 p. c. on the cost, as rent ;	
The amount necessary to redeem the property in 16 years ;	
1 p. c. on capital not sunk, for general expenses ;	
Under these conditions the workingman can be very comfortably lodged, and become the owner of his house by the payment of \$62.40 everything included, during 16 years. Which explains the success of this truly philanthropic enterprise.	323
<b>REAL ESTATE SOCIETY OF ORLEANS for the purpose of developing a spirit of thrift by facilitating the acquisition of property :—</b>	
Variable capital. At the present time it is \$80,000 divided into 4,000 shares of \$20 each. Even with this capital the Society has built 215 houses, of the collective value of \$440,000. The difference is covered by the sale of lands, the payment in warranty, the beginning of a sinking fund anticipated payments and above all by the use of hypothecary means.	
The Society does not build in advance. It builds from plans and by agreement ; its principal types of houses are the three following :	
1st. A two-storey house 17 x 22, its price, land included, is \$900 or \$64 per year during 25 years, the value of the location of the property is \$60 ;	
2nd. A two-storey house 20 x 26 with kitchen outside, value \$12,000. 25 annual instalments of \$85.26 each. Location value, \$84 ;	
3rd. A two-storey house 26 x 28, price \$2,000, 25 yearly instalments of \$142. Location value of the property, \$160.	325
<b>THE TOURNAI SOCIETY for the building of cheap houses :—</b>	
The type of house adopted by this society is the Mulhausen type, a group of four houses with garden attached. The house covers a surface of 385 feet of ground, the garden, 1,392 feet, in all about 1,777 square feet ;	
As to the cost price and the conditions for payment they are the same as for the working cities of Mulhouse.	341

## SECTION XII.—WORKINGMEN'S CLUBS, RECREATION AND GAMES.

### MASONS AND STONE-CUTTERS CLUB.

Founded at Paris in 1867, for the purpose of promoting the moral and intellectual instruction of its members, as well as to improve their condition. It affords working masons and stone-

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cutters, during their stay in Paris, a meeting place where they can find decent amusement, classes of trade instruction, a mutual aid fund, a dispensary, a workshop, and other useful institutions .....	347
<b>POPULAR EVENINGS OF VERVIERS.</b>	
It is to the institution of the popular evenings of Vervier that are due the drawings, <i>The Tombo-las of Books</i> , and workmen's excursions.	
The tombo-las of books, the tickets for which cost only one cent or two cents, allow workmen to create a small library for themselves, and given books to families which had never owned them before.	
Workmen's excursions are instructive voyages in which all the expenses are regulated with the strictest economy. These excursionists are under the guidance of educated persons who have made a special study of the historical localities and who deliver real lectures on the very site of the event, before the very productions of the artist of whom they may speak...	349
<b>UNION OF WORKINGMEN'S CLUBS IN ENGLAND.</b>	
This Association was founded in 1862 to encourage the formation of clubs and to protect their interests. The Union has a fund of useful information which is at the disposal of the clubs and the public in general. 340 clubs are affiliated, and furnish a revenue of \$9,430, provides registers, account books, printed forms, &c., which are sold to the clubs. It publishes a weekly journal in which all the questions of interest to the clubs are treated.	
68 circles are of a purely social character, 169 are political; 188 sell spirituous liquors, 169 do not; 237 hold conferences.....	347
<b>SECTION XIII.—THE PUBLIC HEALTH, PHILANTHROPIC WORKS</b>	
<b>ALCOHOLISM.....</b>	593
<b>CITY OF ANGERS.—School Ovens.</b>	
In 1871 the City of Angers created new primary schools. During the winter months the school provides the mid-day meal, in order to attract and keep the children, and thus prevent the walk to and from the school during the inclement season, and by which means they also avoid the dangers of the street.	
In 1888 the City of Angers furnished 49,508 meals paid for, and 47,237 free meals.	
Each meal cost 2 cents.	
The School Oven Society also provided clothing for poor children.....	362
<b>CITY OF AMIENS.—Loan of clothing.</b>	
The object of this Society is to lend clothing to indigent persons. It owns a workroom in which young girls manufacture clothing from the cloth provided them, and also shirts. The clothing is loaned to indigent persons of both sexes. There is also a laundry and a linen closet. All under the management of the Sisters of Charity.....	361
<b>CITY OF LILLE.—Social work under the patronage and direction of the municipality.</b>	
The work called " <i>Les Invalides du Travail</i> " was founded and endowed by a small number of citizens. It is maintained by large donations made to it.	
It grants annuities to workmen, to widows and widowers with one or more children, to minor children orphaned both of father and mother.	
In 1888, 76 persons were receiving an average aid of \$30.80 per year from the Society. 29 received temporary aid amounting on an average to \$21.80 each.	
The work of <i>gratuitous loans</i> was founded in 1607.	
The average loan is \$1.71.	
<i>Subsidies for Instruction</i> to allow young artists four years study in Rome.	
<i>Glorification du travail et de la bonne conduite</i> (rewards for good conduct) is a series of gifts varying from \$3 to \$100 as a reward for good conduct, clean dwellings and thrift among apprentices .....	360
<b>MUTUAL AID SOCIETY of Lyons.</b>	
Founded for the purpose of serving as an intermediary between masters and workmen.	
Loans, without interest, the sums required by workmen to purchase tools for their work.	
The Society contributed to the foundation of the "Credit Society" for loans to small workshops for machine weaving, and to the "Cheap Dwelling Society".....	363
<b>MONT DE PIÉTÉ of Paris.</b>	
From 1790 to 1880 the <i>Mont de Piété</i> has gratuitously returned to the owners, articles pledged there, representing a sum loaned of \$733,233. The articles returned were bedding, tools and implements of labor. The articles were returned the day after crisis and loss of work, and the charges reimbursed to the management by the State; Municipalities have also helped, and donations made by charitable persons. ....	354
<b>THE BLUE CROSS for the reformation of drunkards.</b>	
Founded at Geneva for the reformation of the victims of intemperance.	
It combats the use of liquor—	
1st. By making known the evils resulting from it.	
2nd. By propogating principles of real sobriety.	
3rd. By seconding the efforts of persons struggling against intemperance.	
The Society does not forbid the use of wine, but the abuse of it .....	363
<b>PHILANTHROPIC SOCIETY.</b>	
The most important private organization; expenses in 1887 \$157,000.	
Over 27 economic ovens, 29 dispensaries, 3 night asylums, 1 maternal asylum, 1 hospital for aged and infirm per-ons.	

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The Society administers legacies for the assistance of workmen. By means of a recent donation (The Heine endowment) the Society has been enabled to build one house containing 35 dwellings, the rents are so calculated as to produce 4 per cent. interest on capital.....	353
<b>PROTECTIVE AND MORALIZING INSTITUTIONS OF LABOR.</b>	
Founded for the purpose of completing a good commercial education at the Christian School, by inducing heads of industries and commerce to maintain a wise discipline in their stores and workshops, and by not tolerating any vice or impiety whatsoever.	
These institutions are :—	
Mutual and Popular Credit.	
The Society for the gratuitous placing of young men and women.	
Encouragement to popular saving.	
Workmen's Funds.	
Gratuitous Loan Society.	
Auxiliary Preparative Society.....	358
<b>PHILANTHROPIC SOCIETY for gratuitous loans.</b>	
Founded in Paris in 1882, in order to relieve persons in unacknowledged misfortune, to seek discreetly for hidden misery, and raise broken courage, by means of work and assistance in money gratuitously loaned.	
The Society gives ready assistance to honest and industrious persons when in adversity ; its aim is to prevent misery, to lend assistance on the eve of affliction, to prevent irreparable losses by timely aid.	
The returns for the year 1888, with the addition of the four previous years, give the following results :—Loans, \$36,252.44 ; repayments, \$31,543.14 ; not yet due, \$3,181.410 ; in arrears, \$1,527.90.	
The amounts repaid represent 94.87 per cent. of the sums loaned.....	354
<b>SCHOOL FUND OF THE XVII DISTRICT OF PARIS.</b>	
The object of this association is to encourage and increase attendance at school, to provide proper shoes and clothing for poor children in need of them ;	
To watch over the moral and material well-being of the school population of the <i>arrondissement</i> (district), to assist in improving general instruction by rewards to teachers and professors.	
The fund places a certain number of children in special establishments, whether they be orphaned or forsaken children, or belonging to indigent families.....	353
<b>SECTION XIV.—EMPLOYERS' INSTITUTIONS.</b>	
<b>ABRAND, F.—<i>Spinning Mills, Courtivron.</i></b>	
An institution that has been in use since 1883 in the spinning mills of Courtivron, ensures the workmen an investment for their savings, and which, through the master's generosity, is one of the most advantageous ; the interest together with the master's represents an increase of 27 per cent. per annum.	
Whenever a workman deposits 16 cents in the fund, Mr. Abrand adds 25 per cent. and the amount of 20 cents is entered in a book and so on up to 80 cents per month, maximum amount of individual deposit under that condition.....	368
<b>ANZIN (Mining Company of).</b>	
<i>Pensions and Aid.</i> —An assessment of 1½ per cent. on the salaries is paid over to the retiring fund, together with a like amount paid by the company. The company, moreover, grants a supplementary pension of 60c. for unmarried men, and \$1.20 for married men for every year in the company's employ.	
<i>Cheap Dwellings.</i> —The company has built 2,628 houses, which it rents to the workmen at 70c. to \$1.20 per month.	
<i>Technical Course.</i> —A preparatory school under the direction of the engineers, in which able workmen are formed.	
<i>Churches.</i> —The company owns four churches devoted to the Catholic religion. It pays for the services of two clergymen.	
<i>Health Department.</i> —Eleven physicians can be gratuitously consulted by the workmen, who also receive gratuitously medicines, wine, meat and broth.	
<i>Bread.</i> —When the price of bread exceeds 3½ cents per lb., the company provides bread at that price.	
These institutions, in 1888, cost the company the sum of \$315,500.....	398
<b>BARBAS, TASSART &amp; BALAS.—<i>Roofers, Plumbers, &amp;c., Paris.</i></b>	
Profit-sharing, provident fund, &c. (see page 33).	
<i>Accident Insurance.</i> —The house insures, at its own expense, its workmen against accidents of labor in the insurance company founded by the Syndical Board of Contractors in Roofing and Plumbing.....	368
<b>BENOIST &amp; L. BERTHIOT.—<i>Opticians, Paris.</i></b>	
<i>Mutual Aid Fund.</i> —Subscription : Men, 20c. ; women, 15c. ; children, 10c. per month. The master pays in an amount equal to the whole amounts paid by the staff.	
In case of sickness the fund grants an indemnity of 40 cents per day during a period of three months ; in case of death an indemnity of \$20.....	368
<b>BESSÈGES.—(<i>Coal Company of.</i>)</b>	
<i>Sick Fund</i> supplied by an assessment of 2 per cent. on the wages, the payment of fines, and the loads of coal refused and unpaid to workmen, by gifts, interest, &c.	
The Fund grants 20c. to unmarried, and 25c. to married men and 5c. per child under 14 years of age ;	

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<i>Wounded Fund</i> , supplied by a monthly allowance paid by the Company and equal in amount to $\frac{2}{3}$ per cent. of the workmen to be benefited ;	
The fund for the wounded bears the expense of law-suits taken against the Company on account of accidents ;	
<i>The Retiring Fund</i> .—The Company binds itself to pay annually a sum equal to 2 per cent. of the wages if the workman binds himself to pay to the <i>National Retiring Fund</i> , a sum equal to 3 per cent. of his wages ;	
<i>Gratuity Fund</i> .—Every year gratuities are granted to $\frac{1}{10}$ the staff, chosen from among the most deserving ;	
In 1888 the donations of the Company amounted to \$69,000, or about \$28.50 per workman . . . . .	401
<b>BESSELIÈVRE &amp; SON.</b> <i>Calico manufacturers, Maromme, Lower Seine.</i>	
Profit-sharing (See page 35).	
School belonging to the establishment, library, conferences saving fund, accident insurance, workmen's aid fund, retiring fund for employees &c. . . . .	369
<b>BLANZY.</b> — <i>Mining Company.</i>	
<i>Aid Fund</i> .—Founded for the purpose of fulfilling the obligations and responsibility imposed by the law in regard to the workmen ;	
To assist the workmen in case of accidents and sickness contracted in the company's employ ;	
To procure medical aid to the workmen and their families ;	
To completely guarantee themselves against all indemnities, civil responsibilities that might be imposed on them by any actual or future law ;	
To procure school furnishings for the children.	
The fund is supplied by an assessment of 1 per cent. on the wages of the employees and by $\frac{2}{3}$ per cent. of the workmen's wages ; a subscription equal to the subscriptions and assessments of the workmen furnished by the Company ; fines, gifts and interest on capital.	
<i>Retiring Fund</i> .—Besides the subsidy to the Aid Fund, the Company pays a retiring pension to its workmen who have been 30 years in its employ and are 55 years of age. The pensions vary from \$50 to \$180 per annum.	
<i>Dwellings</i> .—The Company rents houses to its workmen varying from 90 cents to \$1.20 per month.	
<i>Bureau de Bienfaisance</i> , distributes provisions to poor families to the amount of \$1,200.	
<i>Machine Weaving</i> .—To suppress the work of widows and girls in the mine, the Company has established weaving workshops.	
<i>Work-rooms</i> .—For the same purpose the Company has established work-rooms for young girls, where they are taught a manual trade.	
<i>Heritage</i> .—The Company sells its workmen land at cost price and advances them \$200 to build a home. The whole amount is payable in ten years' time, no interest being charged.	
<i>Food at Low Cost</i> .—The Company delivers bread and provisions at low rates to its workmen.	
<i>Heating</i> .—The Company supplies coal gratuitously to families.	
<i>Savings</i> .—The Company receives deposits and pays 5 per cent. interest.	
These advantages provided for the workmen in 1888 cost the Company a sum of \$223,799, which represents, on a population of 5,182, \$43.18 increase in wages, and also represents a dividend of 50 per cent. paid to the shareholders. . . . .	395
<b>BLIN &amp; BLIN.</b> — <i>Cloth Manufacturers, Elbeuf.</i>	
Mr. Blin used originally to insure his workmen against accident ; since the law-suits with the Companies they have become their own insurers, and have assumed the responsibility of any accidents that may occur in their factories.	
An aid office is established in the factory . . . . .	370
<b>BON MARCHÉ STORES.</b>	
Cooperation, profit-sharing (Boucicault provident fund, see page 37).	
<i>Medical Services.</i> Free consultations.	
<i>Retiring Fund.</i> <i>Boucicault foundation.</i> Indowed by \$1,000,000 by Mde Boucicault, and supplied by an assessment on the profits. The right to retire is granted at 60 years of age, the annuity varies from \$120 to \$300.	
<i>Savings.</i> The house receives deposits of savings from the staff and pays 6 per cent. interest.	
<i>Schools.</i> In 1872, Mde Boucicault founded schools where the employees are taught free of charge	370
<b>BOULANGER HTE AND COMPANY.</b> — <i>Delf potteries of Choisy-le-Roi.</i>	
<i>Schools.</i> —The firm maintains a school at its own expense.	
<i>Crèche.</i> —The firm has founded a crèche for the children of its workmen.	
<i>Asylum.</i> —The firm has founded an asylum for boys and girls.	
<i>Savings.</i> —The workmen's savings, maximum deposit \$400, 5 p. c. interest. Scholars' savings maximum deposit \$20, 6 p. c. interest.	
<i>Family Council</i> , composed of the principal employees.	
<i>Accidents.</i> —The firm insures its workmen against accidents.	
<i>Retiring</i> , supplied by the mutual aid society, and private gifts, retiring pensions from \$60 to \$120. . . . .	371
<b>CARRIAGES</b> ( <i>General Company of</i> ).	
<i>Mutual Aid.</i> —Established by the drivers and workmen of the Company. The Company grants the Society a subsidy equal in amount to one-tenth the sum paid by the members. In 1888 this sum amounted to \$44,715 . . . . .	401
<b>CASSELL &amp; COMPANY</b> ( <i>Limited</i> ) <i>London.</i>	
<i>Profit-sharing</i> (see page 80).	
<i>Provident Society</i> , supplied by means of an annual assessment of 5 p. c. on the profits.	
The annuities vary from \$125 capital to \$625. Besides these amounts the fund pays \$50 for the funeral expenses of employees dying after having been five years in the employment of the firm. . . . .	429

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<b>CHAIX PRINTING HOUSE.—Paris.</b>	
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<i>Mutual Aid Society.</i> —Receipts : an assessment of 1 per cent. on the wages, subsidies granted by the management, special subscription, subscription of the members of the family fund ; interest on capital. The mutual aid fund employs its funds in building workingmen's houses ;	
<i>Retiring Fund.</i> —Receipts : subsidy equal to 5 per cent. of the wages and an assessment of 1 per cent. per fortnight retained on the wages ;	
<i>Savings.</i> —The house receives deposits of savings from its workmen and pays them 5 per cent. interest per annum.	
<i>Divers.</i> —Hot baths, free either at the factory or at home, drawing class for the workmen, class for manual labor for the pupils, primary schools, library, gymnastic society, archery, and a band of brass instruments.....	424
<b>COAL PITS OF MONTRAMBERT.—Anonymous Society of the.</b>	
The aid and pension funds are the same as those granted by the Mining Company of La Rochelle-Molière and Ferminy (see page 399), except that the widow of a deceased workman whose death has been caused by an accident receives 12c. instead of 15c.	
The Company has founded hospitals, baths, etc., which cost \$60,000.	
<i>Asylum-Schools.</i> —The company has founded several asylums and two schools ; it has subsidized a Mutual Aid Society.	
The expense its institutions cost the Society in the year 1888 amounted to \$41,620, equal to \$19 per workman.....	426
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<i>Gratuities.</i> —The wages of sick employees continue to be paid.	
<i>Retiring Fund.</i> —An assessment of 5 per cent. is made on the wages, with an allowance from the firm. The retiring pensions vary from \$120 to \$240.	
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<b>COOPERATIVE PAPER WORKS OF ANGOULÊME. (Laroche-Joubert &amp; Co.)</b>	
The cooperative Paper Works of Angoulême guarantees to its workmen that the price of bread shall not exceed 2c. per lb., over which price the difference is paid by them.	
A primary school for boys and girls is maintained by the establishment.	
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By means of this institution parents are enabled to work during the infancy of their children.	
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<b>COURTEHOUS (Woollen weaving mills at Gaulier-Sedan).</b>	
<i>Workmen's Capital.</i> 170 workmen establish a retiring fund for themselves by means of a monthly subscription to the workmen's capital, which in 7½ years gives \$120 for the \$99 paid ;	
By means of a system of discount allowed by merchants a contribution of about \$1 per month is added to the workmen's capital ;	
If a workman's family subscribes to the workmen's capital and benefits by the interest on sales, he will at 60 years of age have a right to annuity of \$240, and besides, leave \$1,200 to his heirs.....	405-610
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<i>Retiring Fund,</i> is supplied by a deduction on the wages amounting to 4 p.c., by a subsidy equal to 4 p.c. of the wages ;	
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The amount of annuity or pension is based on the average wages during the last six years, the employee being allowed 50 p.c. of his wages.....	394
<b>DOLGE, ALFRED.—(Felt Manufacturer at Dolgeville, New York, U.S.)</b>	
<i>System of Division of the Earnings in the workshops at Dolgeville.</i> —In a letter to the Chicago <i>Morning News</i> , Mr. Dolge criticises the system of profit-sharing as generally understood. Mr. Dolge has not got beyond experimenting, but so far finds no satisfaction in it. In the	

meantime he lays aside an amount calculated, in accordance with his profits, and applies it to a retiring pension fund, to life insurance, to a mutual aid society, and to a school association, a building society, &c.

*Pensions.*—A pension is due in case of complete or partial disablement from work for as long as the disablement lasts. The pensions are regulated on the wages of the last year, as follows :

50	p. c.	after 10	years of work.
60	do	13	do
75	do	16	do
80	do	19	do
90	do	22	do
100	do	25	do

The above rules in no way detract from the right possessed by the house to dismiss its workmen, nor from the right of the latter to leave. . . . .

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#### DUCHER HIPPOLYTE.—*Paris.*

*Aid Fund.*—Supplied by an assessment of 2 per cent. on the wages, or an annual sum paid by Mons. Ducher as a gift, and by gifts made to the fund.

In case of sickness the fund provides medical care and medicines, besides pecuniary aid to the amount of 40c. per day for the first month, and 30c. per day for the second.

*Provident Fund.*—An individual book is given to each workman, in which his payments to the fund are entered.

Every year after the affairs of the aid fund are balanced the disposable balance is paid to the Provident Fund.

The amounts of retiring pensions are settled by Mons. Ducher himself.

In a period of 7 years he has divided the sum of \$26,000 among its members. . . . .

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#### ESTATE MONTROSE.

The estate produces 200 casks of wine.

A working family earns \$240 per year besides their dwelling with garden, fuel and wine, medical attendance and medicines. Women in child-bed receive \$20. Children attending school and conveyed to and from school in a vehicle, school fees and furnishings are paid by the estate.

The *Retiring Fund* is supplied by a premium of 40c. per cask a division of 4 p. c. on the profits. . . . .

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#### FANIEN & SON.—(*Manufacturers of Boots and Shoes, Lillers and Paris.*)

*Dwellings.*—Messrs. Fanién, father and son, have built 160 houses ;

The price of rental varies between \$18.20, \$20.80 and \$26.00 per year. The whole gives a revenue of 4 per cent.

*Baths*—Two bathing halls are placed gratuitously at the use of the staff.

*Schools.*—Two schools, one for girls and one for boys, have been established by the firm.

*Mutual Aid Society.*—In order to induce his workmen to join the Mutual Aid Society, Mons.

Fanién every year gives one of his workmen's houses to the society which is drawn by lot on the 14th day of July, by the members of the society. . . . .

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#### FAUQUET, O.—*Weaving and Spinning.*

*Benevolent and Retiring Fund.*—Supplied by donations from the master.

Profit-sharing, fines, profits of the "economat" or household saving, successions, interest on the reserve fund.

The funds are applied: 1st. To relieve unmerited misfortune, from labor accidents, death by which a widow and children are left without means.

2nd. Retiring pensions for workmen 55 years of age who have been 20 years in the employ of the firm.

The benevolent funds are managed by a committee composed of the master and four members elected by the workmen . . . . .

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#### FORGES AND STEEL WORKS OF THE NORTH AND EAST.—(*Society of the.*)

*Dwellings.* This Company has built houses for its workmen, each house contains 4 dwellings, and a garden is attached to each dwelling. The rent is \$2.50 per month, representing 3 p. c. on the capital invested.

*School.* The Company has opened a school for the children of its workmen.

*Aid Fund.* Receipt: 2 p. c. assessed on the wages. It shows every year a deficit of \$2,200 in its accounts which is made up by the Company.

*Accidents.* On account of the difficulties raised by the Insurance Companies, the Company insures its workmen itself.

*Savings.* The Company receives the savings of its workmen and pays them 5 p. c. per year. . . . .

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#### FORGE COMPANY OF THE ST. DIZIER CANAL AT WASSY. (THE)

*Aid Fund.*—The aid fund of this company is supplied by an entrance fee of 10 per cent. of the first month's wages, and by a deduction of 5 per cent. on subsequent monthly wages, by fines imposed on the staff, and by a subsidy from the company.

An indemnity equal to 40 per cent. of the salaries is allowed for 40 days in cases of sickness.

*Retiring Fund.*—The retiring fund grants an annuity to workmen who are 60 years of age and who have been more than 6 years in the company's employ.

*Accident Insurance.*—The workmen are insured collectively by the company at the rate of 80 cents per \$100 of the salaries.

*Savings.*—The company receives, on current account, the savings of the workmen, for which it allows them 6 per cent. interest.

*Household Savings.*—These are organized to procure on the spot all the articles required by the workmen. Workmen only are allowed to purchase. Sales are made by means of tickets.



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<i>Dwellings.</i> —The company's houses are rented at the rate of 50 cents per month for each apartment.	
<i>Schools.</i> —The company has established schools directed by sisters of the Christian Doctrine which are frequented by 346 pupils	
<i>Divers.</i> —The company has established a workroom or class for apprentices, for sewing and making clothing. The term of apprenticeship is 3 years.	
The expenses of the employers' institutions amount to \$19,570, or 11 cents per workman.....	390
<b>GENERAL OMNIBUS COMPANY. Paris.</b>	
Supplementary expenses assumed by the Company for the benefit of its staff. 1855—1888.	
<i>Retiring Fund,</i> is supplied by a contribution of 10 cts. per week from the whole staff, and a contribution from the Company of \$2.40 for each employee whose salary does not exceed \$360 for the first year, and \$4.20 after the third year.	
<i>Accident Aid Fund</i> receives a monthly subscription from each of the employees, and the proceeds from fines; 12 physicians attend to the sick and wounded. The wounded receive the usual pay. The costs of interment are paid by the Company. A quarterly premium is granted to cabmen who best know how to avoid accidents.	
<i>Canteens</i> at low rates are established at all the depots.	
<i>Household Savings.</i> —A store at which the members may purchase provisions and groceries.	
The total amount for supplementary expenses at the present time amounts to \$1,055,272. . . .	400
<b>GENERAL TRANSATLANTIC COMPANY.</b>	
<i>Aid Fund No. 1</i> belonging to the sea-going staff or those working in trust in the ports. The workmen subscribe 1 per cent of their pay. The fund benefits of half the receipts gathered on board by means of gifts, &c. Fund No. 1 distributes \$12,000 in annual aid.	
Fund No. 2 assists the sedentary staff. There is no established regulation, the board of management decides in every case.	
<i>Small Household Savings.</i> The employees have the advantage of buying in retail, their provisions in retail, their provisions at wholesale prices, also linen, clothing, wine, fuel, &c. There is also a restaurant where breakfast can be procured for 20c. Medical attendance. A medical service is organized for the purpose of providing gratuitous medical attendance to all the employees. Reductions are made by druggists on the cost of medicines. . . . .	393
<b>GLASS WORKS OF BACCARAT.</b>	
The following institutions, for the benefit of the workmen, have been founded by the establishment:—	
<i>Schools.</i> —Primary schools, adult schools, professional schools, and a drawing school.	
<i>Religious Service.</i> —There is a chapel attached to the works, and a curate in attendance is paid by the company.	
<i>Philharmonic Society.</i> —Is established and maintained among the workmen and apprentices.	
<i>Medical Service.</i> —A physician is established at the works, and can be consulted gratuitously.	
<i>Provident Fund</i> —Pays one-half and one-third of the salary during sickness.	
<i>Fire Company.</i> —A company of firemen of 70 workmen is organized in case of fire.	
<i>Accidents.</i> —Liberal pensions to the wounded are granted in case of accidents.	
<i>Retiring Fund.</i> —Retiring pensions of \$60 per year at the minimum, are granted to workmen of 50 years of age, who have worked 20 years for the company.	
<i>Savings.</i> —It is estimated that the workmen of Baccarat save 10 per cent. of their wages. . . . .	389
<b>HOUGHTON, H. O., &amp; COMPANY.—Riverside Press, Cambridge, Mass.</b>	
In 1872 this firm established a Saving Fund for the benefit of its workmen, who number 533. Deposits may be made to the amount of \$1,000. Interest at 6 per cent. is paid on deposits, and when a depositor has, during one year, deposited \$100, the firm adds 4 per cent. from the profits. . . . .	439
<b>HUBIN (FACTORIES OF FELIX).—Harfleur, Seine inférieure.</b>	
<i>Mutual Aid Society.</i> —The firm pays \$240 per year. The workmen's subscription is 8c. and 16c. per week, according to the wages. The amount of sick indemnity is 20c. per day, besides the expense for medical care and medicines.	
<i>Asylum and School.</i> —Mr. Hubin has given several of his houses to be used as a school, and an asylum, which he supports, but which are managed by the municipality.	
<i>Workmen's Houses.</i> —They are of two types: one costs \$600, and is let at \$22 per year, and the other at \$750, rented \$25.60, representing 3' 65 per cent. on the capital. . . . .	409
<b>JANVIER, FATHER, SON &amp; COMPANY (Hemp Spinning. Mans.)</b>	
Profit-sharing. Professional instruction in the factory. Gardens covering 1,265 feet of ground at the use of the workmen.	
<i>Savings.</i> —Workmen depositing their saving in the factory are paid 5 per cent. interest.	
<i>Food Ovens.</i> —Can provide food for 200; provided by the Company at an annual expense of \$360.	
<i>Aid, Accidents.</i> —The fines, cost of badly done work, and a subsidy by the masters, supply the aid and accident fund. Medical care and medicines are gratuitously provided by the fund. The Company insures its workmen against accidents. . . . .	410
<b>KESTNER &amp; COMPANY.—Bellevue, near Gironagny (Upper Rhine).</b>	
Profit-sharing (see page 54).	
<i>Mutual Aid Society.</i> —Workmen's subscription 12c., masters' subscription 8c. The sick are provided with medical attendance and medicines free of charge, also an indemnity of 30c. per day.	
<i>Loans to the Workmen.</i> —Workmen who wish to build themselves a house are allowed to borrow \$200, without interest, to be paid from their share of the profits.	
<i>Pensions.</i> —Retiring pensions are paid to the workmen, varying from \$48 to \$108 per year, according to age and length of service. . . . .	410

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<b>LEFRANC, A.—Colors, Varnishes, Printing Inks, &amp;c., Paris.</b>	
Provident and Retiring Fund. Supplied by a gift of \$1,000 by Mons. Lefranc, and by monthly payments assessed on the net profits.	
All the employees are allowed to share in the profits; each one is given a book, in which are entered all the amounts to his credit.	
The men have a right to have their books liquidated only after having been 20 years in the employ of the firm, and at the age of 45; or at the age of 60, having been 10 years in the firm's employ.....	412
<b>LIGHTING AND HEATING BY GAS.—(Parisian Company.)</b>	
<i>Provident Fund.</i> —Supplied by an assessment of 1 per cent. on the wages, and by a subsidy from the Company equal to the total amount assessed. In case of wounds and sickness aid to the amount of half the usual wages is paid during two months.	
<i>Retiring Fund.</i> —Supplied by an annual subsidy of \$17,100 by the Company, by an annual rent of \$500, by interest on the sums in the fund, by gifts, legacies, &c.	
It is necessary, in order to have a right to a retiring pension, to be 55 years of age, and to have been 25 years in the service of the Company. The pension amounts to 2 per cent. for each year in the service, of the average wages during the last six years.....	402
<b>LUNG (Mr. Albert Lung's Factories) Cotton Spinning and Weaving, Moussey and la Petite Raon (Vosges.)</b>	
<i>Dwellings.</i> —Mons. Lung has built houses costing \$500 which he rents for \$2 per month, and sells at \$400, payable at \$5 per month with interest at 5 per cent.	
<i>Savings.</i> —The firm receives the workmen's savings, for which it pays the interest at 5 per cent. per annum.	
<i>Sums advanced to Workmen.</i> —Mr. Lung advances to his workmen, without interest, the sums necessary to pay the first instalments on property, and in cases of necessity, sickness, enforced idleness, &c.	
<i>Schools.</i> —Mr. Lung maintains, at his own expense, schools for children and adults.....	413
<b>“L'UNION”(Fire Insurance Company).</b>	
Profit-sharing has been practiced in this Company since its foundation.	
<i>Provident Fund.</i> —The Company exacts that all its employees should be insured for \$1,000, payable at 55 years of age. Half the premium is paid by the Company, and half by the employee, to be deducted from his share in the profits.....	408
<b>LYONS AND THE MEDITERRANEAN RAILWAY.—Retiring Fund.</b>	
The retiring or annuity fund is supplied by a subsidy from the company, the proceeds from the investment of the moneys, and a deduction of 4 per cent. from the employees' salaries.	
A right to retire is given at the age of 55 years, and after 25 years' service.	
The retiring pension is based on the average wages of the last six years, in proportion to 2 per cent. for each year of service. Example: An employee earning \$1,000 per year for 25 years, has a right to twice 25; that is to say, 50 per cent. of \$1,000, or \$500 per year.....	378
<b>MAME.—Alfred Mame and Son, Tours.</b>	
Profit-sharing. (See page 60.)	
<i>Schools.</i> —Subsidy to the city schools.	
<i>Workmen's City.</i> —The workmen's city, built by Mr. Mame, is composed of 62 cottages, with gardens. Rent, \$31.20 to \$47.40.	
<i>Mutual Aid and Retiring Fund.</i> —The payments by the master and the workmen are so calculated that at 60 years of age the workmen receive a pension of \$120 a year.	
The sums paid by the firm of Mame & Sons to improve the fate of their workmen amount to \$15,875 per year.....	413
<b>MARCINELLE &amp; COUILLET.—Blast furnaces, metal beating, coal. Couillet, Belgium.</b>	
Guardian Schools receive, gratuitously, 353 children from 3 to 7 years of age.	
<i>Schools.</i> —On leaving the Guardian Schools the girls enter a primary school belonging to the Factory, and remain there until they are 12 years old.	
<i>Workmen's Houses.</i> —(See page 342.)	
<i>Aid and Retiring Fund.</i> —Receipts: a deduction of 3 p.c. on the wages of the workmen and 2 p.c. on the employees' salaries; a subsidy of 1 p.c. fines, gifts, &c.	
In case of sickness the members are cared for gratuitously and receive 40 per cent. of their wages for 6 months.	
The retiring pensions are based on a scale which is revised from time to time by the Board of Management.....	430
<b>MARITIME COMPANY OF CARRIERS.</b>	
<i>Provident Fund.</i> —Supplied by 1 per cent. on the annual dividend; 5 per cent. on wages and gratuities; interest on the moneys in the fund; gifts and donations to the fund; fines and forfeiture.	
Each member has a book, in which is entered his share in the division of the sums paid to the fund.	
At 50 years of age, having served 18 years, the employee has a right to receive the amount entered in his book.	
<i>Workshop Aid Fund.</i> —Founded for the purpose of providing medical aid and medicines to the staff.	
<i>Retiring.</i> —Instead of a retiring fund, the company pays 25 per cent. on all the savings of the workmen.	
<i>Dwellings.</i> —The company has built houses, which it rents to the workmen. The net income from them is 3 per cent.....	392

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<b>MENIER.—Chocolate Manufacturer, Noisiel (Seine &amp; Marne.)</b>	
<i>Dwellings.</i> —Mr. Menier has built houses for his 1,500 workmen. They contain two dwellings with garden, shed and water-closet attached. The cost of each house is \$2,000, or \$1,000 per dwelling.	
<i>Premiums.</i> —A system of prizes for length of services has been established in such a way that after a certain length of time the older workmen live rent free.	
<i>Household Savings.</i> —A provision store furnishes to the workmen bread, wine, fuel, and all things necessary for his daily wants, and at very low prices. The amount of sales is from \$80 per year each.	
<i>Canteens.</i> —Taverns, in which the unmarried men are lodged and boarded, charge in accordance with a moderate tariff. Workmen residing in adjacent villages and bringing their food with them, are allowed the use of ovens to keep their food warm.	
<i>Schools.</i> —The establishment has founded schools for boys and girls. An asylum, with a guardian in charge, is attached to the schools.	
<i>Aid.</i> —The establishment provides, gratuitously, medical assistance and medicines for the sick, and an indemnity of 40c. per day for each person sick.	
<i>Savings Fund.</i> —Receives the savings of the staff on which it pays interest at 6 per cent. per annum. ....	415
<b>MINING COMPANY OF Roche-la-Molière and Firminy.</b>	
<i>Hospitals.</i> —The company has built two hospitals. Medical attendance and medicines are free.	
<i>Poor Relief.</i> Relief in money is granted to workmen in urgent cases, on account of death, wounds, first communion.	
<i>Heating.</i> —Families are given 16 bushels of coal per month.	
<i>Schools.</i> —550 children of workmen are sent to the asylum of the Sisters of St. Vincent de Paul, 206 to the Sister's school, where 35 young girls are apprenticed, and 11 boys are cared for whose fathers were killed in the Company's service.	
<i>Aid Fund.</i> —A wounded workmen is allowed 20 cents per day, besides 5 cents per child. Accidents are generally settled amicably, and when there are minors they are settled by the courts	
<i>Retiring Fund.</i> —The company, grants a pension of \$60 to workmen who have been 30 years in its employ and are 55 years of age.	
<i>Provident Fund.</i> —A sum of \$1,200 to \$1,600 is divided among its workmen who have been 20 years in its employ.	
These institutions cost the company \$44,823, equal to \$16.65 per workman, or 7.07 per cent. of the wages. ....	399
<b>MOUTIER ESTABLISHMENT.</b>	
Apprenticeship (See page 173).	
Profit-sharing (See page 63).	
<i>Accident Fund</i> supplied by the house without any deduction on the wages. Indemnity for the first week; entire wages, afterwards half the wages. The firm insures its workmen in the Accident Insurance Company guaranteed by the State. (See page 282). The workmen have also a right to the benefits of the Mutual Insurance Company, founded by the Syndical Board.	
<i>Mutual Aid Society</i> , is supplied by subscriptions from the staff; grants a daily indemnity of 40c. to the sick.	
<i>Retiring Fund.</i> —The Moutier Establishment is only an intermediary between the depositor and the National Retiring Fund for old age.	
Besides voluntary savings, there is an obligatory saving of 1c. per day imposed on the members without taking into account the part proceeding from a division of profits. ....	416
<b>NETHERLANDS YEAST AND SPIRIT FACTORY.—Delft, Holland.</b>	
Profit-sharing (see page 85).	
<i>Prizes.</i> —Prizes, or premiums, are granted to the staff; they are in accordance with the quantity and quality of the products manufactured. From 1874 to 1888 these premiums have increased the wages by 10 per cent.	
<i>Schools, &amp;c.</i> —The firm has founded: an asylum for children from 6 years of age; a school for manual labor for the workmen's children; classes for foreign languages for the employees, a lecture hall, games and conferences; a library of 2,000 volumes.	
<i>Dwellings.</i> —The director, together with the staff, has founded a Cooperative Society the object of which is to procure good dwelling houses for the employees and workmen of the factory, also co-operative stores, hotels for unmarried men, baths, lavatories, schools, circles, &c.	
<i>Saving Fund</i> "obligatory."	
An assessment on the wages is paid to the saving fund at 4 per cent. The owner has a right to be paid at 60 years of age, or on leaving.	
<i>Sickness.</i> —In case of sickness the firm pays half the wages during 12 weeks, and a quarter of it during 6 more weeks.	
<i>Retiring Fund.</i> —At the age of 60, and after having paid 21 annual premiums, the employee has a right to retire on a pension equal to his wages.	
<i>Mutual Aid in case of Death.</i> —Founded for the purpose of assisting the families of deceased workmen who died in the age of activity. The indemnity is 4 francs per week to the family. The firm pays one-third and the employees two-thirds the expenses of this fund.	
<i>Fire Insurance.</i> —By agreement with an insurance all the houses are insured collectively at the rate of 1½ per thousand.	
<i>Council of "Prud'hommes" (men of trust).</i> —All differences and difficulties are regulated by a Council of Prud'hommes, 4 of whom are named by the director, and 4 by the staff. The Council chooses its own president. ....	433

## PARIS AND ORLEANS RAILWAY COMPANY.

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The institutions for the benefit of their workmen, founded by, are as follows:—

- 1st. A retiring pension in favor of employees fulfilling all the conditions of age and length of service required;
- 2nd. The distribution of gratuities and aid in money, provisions, clothing and firewood;
- 3rd. An annuity to the victims of accidents which have occurred in the service;
- 4th. Medical attendance throughout the whole railway system;
- 5th. Distribution of hygienic drinks during the heated term;
- 6th. Stores in Paris, Orleans, Tours, Perigueux and Bordeaux, which deliver provisions and clothing, stuffs, bedding, &c., to all points of the system; also, a wine cellar established at Vitry;
- 7th. A refectory in the midst of the Paris workshops;
- 8th. Night schools for workmen and apprentices in the shops;
- 9th. A bakery established among the Paris workshops;
- 10th. A girls' school for the daughters of the workmen and employees, and a workroom;
- 11th. A subsidy by the company for the mutual aid and provident fund, founded and managed by the employees, to ensure for themselves a certain annuity at a determined age. . . . .

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PAVIN—LAFARGE FACTORY.—*Limc-kiln (Viviers-Ardèche).*

*Dwellings.*—The firm has built workmen's cities, where the houses are rented to fathers of three children. A tavern in which 200 workmen are boarded and lodged at \$7 per month.

*Hospital.*—An hospital for the sick and wounded.

*Retiring.*—There is no retiring fund, but the Company pensions its old workmen. On the 1st of January, 1889, there were 19 pensioners, receiving in all \$1,709 per year.

*Church.*—The Company has built a church and pays the services of a clergyman.

*Schools.*—The Company maintains a school for boys and one for girls.

*Workroom.*—On leaving the school the young girls are sent to the workroom, where they learn to do housework.

*Aid Fund.*—Supplied by an assessment of  $1\frac{1}{2}$  per cent. on the wages and by an amount paid by Mons. de Lefarge. The fund pays aid and indemnities for enforced idleness.

*Accidents.*—The workmen are insured against accident, and  $\frac{2}{3}$  the premiums are paid by the Aid Fund, and  $\frac{1}{3}$  by the house.

*Household Savings.*—The funds of the Aid Fund are employed to establish a bakery and a grocery. . . . .

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PEUGEOT. LES FILS DE PEUGEOT FRÈRES. (*Ironwork and Velocipedes, Valentigney, Doubs.*)

*Mutual Aid Society,* supplied by subscriptions imposed on the workmen, and by a subsidy from the firm. An indemnity of 30c. per day is paid to the sick.

*Retiring Fund,* supplied from the profits of the establishment. At 50 years of age, and after 30 years service, a workman has a right to a pension of \$72, half of which amount is revertible to the widow and orphans.

*Accidents.* The whole staff is insured against accidents without there being any amount retained on the wages.

*Workmen's Houses.* Cottages and blocks of houses have been built to lodge the workmen. When the workmen wish to build a house, the amount necessary is advanced.

*Savings.* The firm accepts deposits from the staff, on which it pays 4 per cent. interest.

*Cooperative Society for provisions,* founded by the workmen and operated to their benefit, furnishes all necessary provisions.

*Schools.* Four schools are maintained at the expense of the firm, also two hospitals halls.

*Hospitals.* A hospital was founded by Mr. Peugeot. . . . .

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A. PIAT. (*Paris-Soissons.*)

*Profit-sharing.* (*See page 66.*)

*Mutual Aid Society.* Receipt: Subscription from actual members. Amounts paid by the masters and honorary members are devoted to form a retiring fund.

*Provident and Retiring Fund.* Receipt: monthly subscription 10c. This fund pays a daily indemnity of 26c. or 40c. to the sick.

It pays a retiring pension to workmen 60 years of age who have been 20 years in the firm's employ.

The annual amount allowed by the Fund is \$40.00 raised by Mr. Piat to \$72.00.

*Life Insurance.* The total amount of payments to be made is 40c. per month for the Mutual and 10c. for the Provident, and 13c. for a policy of \$100 in case of death.

*Apprentices School.* An hour and a half is devoted to lessons, in the workshop, every night. Prizes are given.

*Library.* It consists of 500 Volumes.

Harmony Band of the workshops of A. Piat 80 musicians. . . . .

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PINET. (*Boot and Shoe Manufacturer, Paris.*)

*Retiring pensions.* Mr. Pinet, in order to form a capital for a retiring pension, pays a surplus of 5 p. c. on the wages.

The workman has a right to retire at 55 years of age after 7 years employment by the firm. The pensions varies from \$60 to \$180.

In 1889, in the month of August, Mr. Pinet paid the fund a sum calculated to represent \$1.00 for the men and 60c. for the women for every year's work done for the firm. . . . .

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PLEYEL, WOLFF & COMPANY. (*Piano Manufacturers, Paris.*)

*Workshop School.* Receives children from 5 to 12 years of age.

*Savings.* As an encouragement to thrift among the apprentices, the house every year, places to the account of each a sum equal to that he has himself deposited.

*Aid.* The firm makes a generous allowance to the Mutual Aid Society.

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<i>Loans.</i> The firm loans sums of money to its employees who happen to be in straitened circumstances, which are to be repaid by weekly sums retained on the wages. In a period of 20 years it has lost the sum of \$1.36 only on these loans.	
<i>Retiring.</i> The firm grants a retiring pension of \$73, to any employee who has been 30 years in its employ and who is 60 years of age.	
<i>Library,</i> contains 300 Volumes at the use of the staff. These different institutions have cost the firm of Pleyel the sum of \$146,000 during the last 20 years.....	420
<b>SAINT-FRÈRES.</b> — <i>Cotton Spinning Weaving, Paris-Rouen Aid Fund. Accident Insurance and Retiring Fund for old age.</i>	
Receipts: 20c. per month for men, 14c. for women and children. One-third this amount is paid by the house, besides gifts, fines and interest on capital. Of this 70 per cent goes to the Aid Fund; 10 per cent. to the Accident Fund, and 20 per cent. to the Retiring Fund.	
The sick are attended gratuitously and are paid an indemnity of 20c. per day. The crippled are paid \$60 to \$180. In the event of death the sum of \$240 is paid the heirs.	
A right to retire is granted any workman 65 years of age and who has been 25 years in the firm's employ. The amount of the pension is as many times \$1.20 as the workman has been consecutive years in the employ of the firm.	
<i>Dwellings.</i> —Messrs. Saint-Frères have built 453 cottages which they rent to their workmen. The rental gives a return of 1½ per cent. on the capital invested.	
<i>Schools.</i> —Schools are established in the different factories of the firm. ....	421
<b>SAUTTER, LEMONIER &amp; Co., Paris.</b>	
<i>Profit-sharing.</i> —(See page 73.)	
<i>Savings Group.</i> —Savings groups, three in number, are formed and administered by the working staff, after the manner of the society called <i>La Fourmi</i> .	
The 1st. group was formed in 1879. The subscription has been changed from 60c. to \$2.20. The capital formed by this group is \$4,200.	
The 2nd group was formed in 1880, numbering 18 members. In 1885 the accumulated capital, \$1,240, was divided among the 9 members remaining.	
The 3rd group, formed in 1881, numbered at first 22 members. The subscription has been changed from 60c. to \$1.	
<i>Aid Fund.</i> —In the event of sickness and enforced idleness. The fund is supplied by subscriptions from the staff. The rate is proportioned to the need. The firm contributes a variable amount. The subscription varies from 6c. to 10c. The contribution by the firm generally amounts to about 40 per cent. of the receipts.....	421
<b>SCHNEIDER &amp; Co.</b> — <i>Creusot Foundries.</i>	
<i>Retiring Fund.</i> —Since 1877 Messrs. Schneider & Co. have, from their own means, and as a voluntary gift, paid to the <i>National Retiring Fund</i> the amounts necessary to insure their workmen a retiring annuity proportioned to their wages and their length of service.	
The payments amount to 3 per cent. for the husband, and 2 per cent. for the wife—in all, equal to 5 per cent. of the wages.	
The total number of workmen is 12,338.	
<i>Workmen's House.</i> —Sums advanced to the staff for the purchase of lands and to build houses, \$658,534. Total amount repaid, \$613,093. Balance due on 1st January, 1889, \$45,441.	
<i>Schools.</i> —The Company maintains 20 classes for boys and 33 classes for girls, and 8 infant-school; the teachers are 59 in number; the pupils are 4,606 in number.	
<i>Savings.</i> —At the same date 3,049 depositors had deposited the sum of \$1,839,929.....	422
<b>SEYDOUX, SIEBER &amp; COMPANY.</b> — <i>Spinning and Weaving, Le Catcau.</i>	
<i>Savings Fund.</i> —Founded by the house; gives 5 per cent. interest.	
<i>Retiring Fund.</i> —The house grants, <i>without deduction from the wages</i> , retiring pensions to its old employees whom age and infirmity prevent working. Mde. Widow Seydoux has made a donation of \$40,000, and the income from this sum increases the retiring pensions.	
<i>Aid Fund.</i> —Receipts: Fines, gifts, subsidy from the house. The workmen receive medical treatment free. The fund also pays the funeral expenses. The sick are given an indemnity in money.	
<i>Baths.</i> —10 bath-rooms are at the use of the workpeople; every bath costs 2c.	
<i>Food Ovens.</i> —The house maintains an economical oven. For 6c. the workman can procure a piece of meat, some soup and vegetables.	
<i>Crèche.</i> —A crèche has been established, where children from the age of 15 days to one year are received. They are fed, dressed and cared for at a cost of 4 cents per day. At the age of three years the children are received into the <i>crèche</i> .	
<i>Schools.</i> —The house has founded a primary school for boys and girls.	
<i>Annuities.</i> —Mde. Widow Seydoux, in 1873, founded a retiring annuity fund for workmen who have been more than 40 years in the employ of the firm—\$20 for men and \$16 for women. There are 33 pensioners.	
<i>Hospital.</i> —A hospital for old people, and a society called <i>Maternal Charity</i> .....	423
<b>SOLVAY AND COMPANY.</b> — <i>Soda, Chemical Products, Varangeville, Dombasle (Meurthe and Moselle).</i>	
Medical attendance and medicines free to the workmen. The sick receive one fourth their wages. Workmen wounded at work receive their entire wages.	
<i>Baths.</i> —A bath-room is put at the use of the workmen.	
<i>Accidents.</i> —The Company insures its workmen against accidents, without any deduction from their wages.	
<i>Relief to Workmen in Want.</i> —An aid fund to assist workmen in want is supplied by the fines, by an amount equal to the fines paid by Solvay & Company; by gifts from the staff.	

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<i>Retiring.</i> All the workmen are obliged to pay 1½ per cent. of their wages to the <i>National Retiring Fund for old age</i> ; to this the Company adds a sum equal to 3 per cent. of the wages. The Company, moreover, pay a sum equal to 20c. for each year of service.	
<i>Savings Fund.</i> —The Company receives on deposits the savings of its workmen, and pays interest at 5 per cent per annum.	
<i>Dwellings.</i> —The Company has built 285 cottages, and gives the use of them rent free to its employees and foremen; it rents houses to its workmen at \$2.00 per month, giving a return of about 1½ per cent. on the capital invested.	426
<b>SUEZ CANAL.</b> —( <i>Company of the Suez Maritime Canals.</i> )	
<i>Aid and Annuity Fund.</i> —Of the 2 per cent. on the profits allowed to the staff (see page 45) one portion is applied to pensions and to annual aid. The pensions are graduated in accordance with a scale of payment established by the company.	
<i>Sick.</i> —The company has a complete medical service, a hospital, and a villa for convalescent patients.	
<i>Divers.</i> —On the occasion of the marriage of any of the European employees, they are allowed a month and a half's extra salary.	402
<b>THE WORKSHOPS OF NEULLY</b> ( <i>anonymous company</i> ), for locksmiths' work.	
<i>Aid Fund of the Workshops.</i> —Receipts: Subsidy by the house equal to 2½ per cent. of the wages; assessment of 1½ per cent. on the wages; voluntary donations, interest, &c.	
In case of sickness the members have a right to half their wages and 10 cents per day for medical expenses during the space of two months	
In case of an accident the victim receives his entire wages for a period of three months; if the accident is followed by permanent incapacity, the victim has a right to a pension equal in amount to half his salary.	
In the event of death, a sum equal to two years' wages is paid to the heirs.	
Any member 60 years of age who has been ten years in the firm's employ receives a pension equal to one-third his wages	425
<b>TOBACCO, (Manufacture of).</b>	
The French Government which has the monopoly of the manufacture and sale of tobacco employs 20,871 persons. Since 1861 its staff has been obliged to belong to the National Retiring Fund for old age, and 4 per cent. was therefore retained from their wages. Since 1882 the State itself pays the 4 per cent. The average amounts in the books in 1889 was \$92.	
The administration has established <i>crèches</i> to assist women in childbed. In 1888, 727 were admitted and there were 132,000 days of attendance; parents pay one-third the expense, and the State pays the other two-thirds	414
<b>VIEILLE MONTAGNE.</b> —( <i>Mining and Zinc Foundry Company</i> ) <i>Angleur, Belgium.</i>	
<i>Savings Fund.</i> —The Company accepts deposits of savings from its workmen, and pays 5 per cent. interest up to the maximum sum of \$2,000.	
<i>Workmen's Houses.</i> —The Company encourages its workmen to become property owners; it builds houses, which it sells to them at cost price, payable by instalments; it also sells them the land and loans them money to build a house. More than 1,000 of its workmen own their own houses.	
<i>Aid Fund.</i> —Its object is to provide medical care, medicines and an indemnity for enforced idleness for its sick or wounded workmen. The fund is supplied by an assessment on the wages.	
<i>Provident Fund.</i> —The object of their fund is to provide pensions for their workmen who have been 15 years in the Company's employ, and who are acknowledged by the physician to be incapable of working. These pensions vary in amount from 10 cts. to 20 cts. per day, besides ¼ of a cent per day for every year's service, counting from the 15th year. This fund is supplied by the Company.	
<i>Life Insurance.</i> —All the working staff pay 3 per cent. of their wages and the Company adds 1 per cent. to insure the men's lives.	431
<b>WADDINGTON SONS &amp; COMPANY.</b> — <i>Cotton Spinners and Weavers, St. Renny sur Avre (Eure et Loire.)</i>	
<i>Institutions at the charge of the firm:</i>	
<i>Crèche.</i> —Days of attendance, 6,024; expense \$859.	
<i>Maternal School.</i> —Days of attendance, 17,775; expense \$875.	
<i>Schools.</i> —Ten commercial schools, founded and supported by the firm.	
<i>Reservists.</i> —Salary paid during time employed by the Company.	
<i>Retiring Pension.</i> —Number retired 74; average pension \$45.	
<i>Institutions in which the Workmen furnish their share:</i>	
<i>Mutual Aid Society.</i> —Receipts: subscription of the staff, fines and others; subscriptions by the firm. Annual expense, \$4,043.	
<i>Library.</i> —692 volumes. Subsidy by the firm \$120.	
<i>Workmen's Dwellings.</i> —193 houses with gardens. Rent, from \$9 to \$19 per month.	
<i>Provident Fund.</i> —Number of depositors, 226. Total amount of deposits, \$74,863. Rate of interest, 5 per cent.	
<i>Obligatory Mutual Aid Society.</i> —Supplied by a subscription of 13c. per fortnight; the fines and a subsidy by the firm. The sick are cared for gratuitously, and receive an indemnity in provisions and goods, classified according to the sickness. This relief ceases at the end of three months.	428
<b>D. WALTER SEITZ.</b> — <i>Cotton Spinning and Weaving, Granger, Vosges.</i>	
<i>Maternal School.</i> —Receives gratuitously the workmen's children up to the age of 6 years.	
<i>Sick Attendance.</i> —The firm assumes the entire expense arising from the care of the health of its 500 workmen.	
<i>Accidents.</i> —All the workmen are insured against accident at the firm's expense.	

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<i>Dwellings.</i> —Isolated dwellings have been built; the rents vary from between \$16 and \$24. The property is insured against fire.	
<i>Savings.</i> —The firm receives deposits from its staff, and pays interest at 5 per cent. ....	429
<b>WESTERN RAILWAY COMPANY.</b>	
<i>Aid and Provident Fund</i> provides gratuitous medical attendance and medicines for sick or wounded employees.	
Grants an indemnity during the continuation of the sickness.	
Pays funeral expenses.	
<i>Retiring Fund</i> , is supplied by a donation from the Company, private gifts, fines, and deduction of 1 p.c. on the salaries, the amount allowed as annuity to employees who have been for 25 years in the service of the Company and who are 55 years of age, is equal to half the salary for the last six years and of which the average is \$183.60. ....	372

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## INTERNATIONAL CONGRESS ON PROFIT SHARING.

(Fifteen questions were submitted for discussion at this Congress.)

- FIRST QUESTION.** Is the free agreement expressed or understood, by which the workman or employee receives above his usual salary or ordinary wages, a share in the profits, without participating in the losses, whether individually, in money or otherwise, jointly and collectively, under the form of accessory advantages, or in other ways, conformable to natural law and to equity? ..... 464
- SECOND QUESTION.**—Where it is the desire of the master of an industry to secure to workmen, in addition to their wages, advantages intended to increase their well-being in the present and to give them a security for the future, without, however, charging the price due them, by adopting the system recommended by Mr. Eugel Dollfus, of subtracting an annual amount from the general costs. Is it not possible for him to make use of the principle of profit-sharing among the workmen?
- Should participation, regulated according to a determined quantity, be calculated from the total amount of commercial and industrial profits of the concern? Should it not, on the contrary, be regulated in an establishment by means of a series of distinctive inventories, by special kinds of work, by groups or bands of workmen? ..... 467
- THIRD QUESTION.**—May not participation too narrowly restricted to the supplementary profit, which in each workshop may result in exceptional economies of time, material or fire, be apt to become confounded with bonuses, and over-salaries paid from the general expenses? Has not this latter system the disadvantage in certain cases of leading to the overdriving of the workman? ..... 471
- FOURTH QUESTION.**—When stipulated participation, whether united or not to the business profits proper, leads to the fixing of a determined amount, does it not, even when the master's authority is beyond dispute, offer to workmen the guarantee of a controlling influence on the accounts by means of an expert accountant? ..... 472
- Thus organized, does not stipulated participation offer the advantage of obliging the businessman himself to keep a regular system of accounts?
- Is it not adapted to facilitate the transference of the establishment into the hands of the staff, by preparing it for transformation into a co-operative association of production?
- Is not this transformation still better prepared for when the workmen, having become shareholders, share in the losses, if there be any, as well as in the profits.
- FIFTH QUESTION.**—In order to strengthen the guarantees offered the sharers in stipulated profit-sharing, would it be advisable to establish certain rules for the inventory, particularly as regards the wear and tear of goods, and the deduction made by the chief, previous to any division of amounts for reserve and management? ..... 475
- SIXTH QUESTION.**—Should the division of profits be made at so much in the franc, of amount of salary or wages without distinction? Or, on the contrary, should the division be made in accordance with the position held or with length of service? ..... 476
- SEVENTH QUESTION.**—Is it to be preferred that the amount of profits to be divided, either whole or in part, should, by some means, be created a saving for the future benefit of the participants, to the payment being made in specie? ..... 478
- II. If the answer be in the affirmative, must life rents be abolished in order to arrange for the creation of a patrimony for the participant's family, as has been done by M. DeConroy, by means of capitalization at compound interest of the individual books, or by means of insurance? ..... 479
- III. Is there sufficient cause to demand of the Legislature the establishment of a public bank in which may be placed the collective savings arising from participation, coöperation, subsidies from masters, and syndical taxes and other sources? ..... 480
- EIGHTH QUESTION.**—Is not collective profit-sharing, which is intended, by means of a common undivided fund, to provide an aid in the general interest, preferable in certain industrial centres to any gift made separately to the individual? ..... 480
- NINTH QUESTION.**—In order that profit-sharing, instituted by a master, should in certain cases prepare the way to an Association of Productive Coöperation, should choice be made—in preference to investments retained in their entirety as a provident fund—of an obligatory or free disposition of the profits in shares or interest bearing portions, destined later to transform the workmen into co-proprietors, or, it may be, into sole proprietors of the factory? ..... 481
- TENTH QUESTION.**—If the profits are to be devoted to life insurance, should not the preference be given to mixed insurances?!
- If the profits are intended to constitute a special retiring fund belonging to the establishment, and connected with a mutual aid society, or founded by one or more syndicates, in order to organize the fund should not tariffs or taxation and rates of pensions be adopted, in conformity with tables of death rates and mathematical rules often overlooked or unknown? ..... 483
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