

then put in the fruit whole, and boil it for a short time till it is tender but unbroken. It should then be lifted into a glass dish, and the syrup when cold poured over it. Almost all kinds of fruit may be used—apples, pears, plums, cherries, strawberries, raspberries, &c. Apples and pears should be pared and cored before being boiled, and if very large they must be cut in quarters.

But though very few sweets are admitted, it is possible that a little cheese would be acceptable. Now instead of buying a large piece of Cheshire cheese weighing 7 lbs. or so, and costing about 6s., and which will be almost sure to get dry and uneatable before it is half finished, how would it be to get two or three different kinds of French cheese? Roquefort, Neufchâtel, Gruyère, Camembert, and Gorgonzola are all delicious cheeses. Half a pound of each of these would not cost as much as the mountain of Cheshire, and a pleasant variety would be afforded. If fresh sweet butter, a few water-cresses, and some pulled bread were provided also, the cheese course would be quite

a feature of the entertainment. To make the pulled bread our landlady need only take the crust off a newly baked loaf of bread while it is still warm, pull it lightly and quickly with the fingers of both hands into rough pieces, and bake these in the oven till they are lightly browned and crisp.

One little word must be said about the beverages. Beer will most likely be wanted, for the majority of young Englishmen consider wine a poor substitute for English bitter ale. If this is to be enjoyed, however, it must be in good condition; it must neither be "thick," nor "a little gone," nor "getting to the end of the barrel." If there is any fear about the draught ale, bottled ale must be procured, yet good judges usually much prefer good draught ale to bottled beer. Whether or not wine is to be offered to the guests, must be a matter for consideration. If it is, there will be no need to say to bachelors, let it be good; for ladies would be more likely to provide headachy sherry than gentlemen.

PHILLIS BROWNE.

THE PENNIES OF THE PEOPLE.



HE light in which a poor man regards a penny betokens, as a rule, whether he is frugal and thrifty, or extravagant and reckless; sometimes it indicates whether he is sober or intemperate, and almost invariably it determines the character of his home, the prospects of his family, and the future of himself. Somebody has said that "in-

temperance and improvidence are twin destroyers of the peace of families, the order of society, and the stability of nations," and improvidence and intemperance are too often the result of indifference to the importance of a penny.

Penny banks were introduced into this country in 1857, the first being opened at Greenock, when 5,000 depositors availed themselves of its advantages in the first year. From year to year penny banks have been on the increase, and from recent statistics—which would be tedious to quote—it has been shown that at the present time progress is in every way satisfactory. One of the most pleasing features in connection with the movement is that so many of these banks avail themselves of the advantages offered by the Post Office Savings Bank as regards the gratuitous supply of books and information, and the investment of their funds with the Government, thus obtaining a guarantee for their absolute security. The last report of the Postmaster-General, published in July, 1877, gives the following particulars:—During 1876 authority was given for 172 penny banks in various parts of the United Kingdom to invest their funds in the Post Office Savings Bank, and since that time the progress has been even more remarkable, 117 penny banks having been authorised during the

quarter ending 31st March, 1877, exceeding by 41 the number during the corresponding quarter in 1876. Of these 289 penny banks, 18 were in Board schools, 20 in Sunday schools, and 30 in other schools, one being in a Poor Law Union school, under the management of the master and chaplain of the workhouse. Farthing deposits are received from these pauper children, and as much as £4 18s. was invested on behalf of the penny bank between April and December, 1876.

In various parts of the country energetic measures have been taken by certain societies to bring the subject before the people; thus the Oxfordshire Provident Knowledge Society has been employing agents for the purpose of establishing penny banks in every village, school, factory, and workshop in the county, where they do not already exist, and has been highly successful in its operations; and one good feature is that all the penny banks organised by this society are in connection with the Post Office Savings Banks, and are under the management of local trustees. Another notable instance is that of the Liverpool Penny Savings Bank Association, formed to sustain and extend the system of penny banks in and around Liverpool, and to promote their efficiency and good management. It owes much of its success to the indefatigable labours of Mr. Thomas Banner Newton, who has advocated the cause on the platform and by the press with singular ability and effect. In the last report, for the year ending 20th November, 1877, it was shown that in 74 banks organised by this association there had been 295,800 transactions during the year, £14,931 11s. 10d. had been deposited, £9,401 12s. 5d. withdrawn, and £4,063 13s. transferred to the Liverpool Savings Bank in the depositors'

own names. There was at the end of the year an aggregate balance of £4,844 9s. 1d. due to 22,749 depositors.

All this is satisfactory, more especially as the returns show a steady increase in the business, and prove that habits of thrift are becoming permanent.

One interesting feature in the scheme is that the promoters have secured the co-operation of the press, and two local newspapers publish the weekly returns of the association, and so keep the subject steadily before the public.

Rapid as has been the progress of the penny bank movement in this country, we fall far behind France and Belgium. In both those countries, school banks have been instituted with much greater success than has hitherto crowned the attempt made here, and it is to the development of these school banks that the marvellous increase in the total amount deposited in savings banks generally is to be attributed. In France the movement is of very recent origin; nevertheless, up to December, 1876, penny banks had been introduced into 53 out of 82 departments, 3,200 school banks were established, and no fewer than 230,000 scholars had deposited in excess of the total limit, and had transferred their accounts to ordinary savings banks.

The apostle of this movement is M. Auguste de Malarce, who is making it his life-work, and whose next report will doubtless show that throughout France habits of thrift are being more and more cultivated, and that his later efforts are being crowned with a continuance of the extraordinary success that attended his earlier labours.

Time would fail to tell of the penny bank movement in Belgium, and especially of that branch of it relating to school banks. First and foremost in the field of philanthropists, as regards the latter institutions, is M. Laurent, of Ghent, and it is enough for our present purpose to quote just a few figures which speak for themselves as to the success attending his indefatigable zeal. Out of 15,392 children in the schools of Ghent, 13,032 are depositors, and their savings amount to £18,512.

In Belgium an admirable plan is adopted, which might be followed by the School Board authorities in this country with advantage. Prizes are given by the Government to elementary scholars for general proficiency, in the shape of a deposit book with a small sum entered therein to the credit of the recipient. In this way good conduct is rewarded, and in addition a practical lesson in thrift is imparted. In the years 1873—5, 1,051 deposit books were distributed in this way.

The fact is, the penny bank movement in Belgium is an enthusiasm; men work in the cause with a hearty good-will, and a zeal as great as ever was bestowed on the cause of temperance or evangelisation. One curious feature in connection with their efforts is that a great number of bequests have been made with a view to carry on the work. Here is a typical instance (quoted by Mr. Oulton, in his paper on School Banks, read before the Social Science

Congress, at Liverpool, in 1876) from the will of M. Lambunam, who died in 1875:—"Convinced that the most powerful means for ameliorating the moral and physical condition of the working classes consists in giving them the spirit of order and economy, in which they are generally deficient, and that to attain the desired result it is necessary from infancy to accustom them to saving, desiring to contribute to the attainment of this end I bequeath to the town of Liège a sum of 60,000 francs (£2,400), to be distributed in capital and interest during twenty years, in pass books of the savings banks, to the scholars of the commercial schools judged most worthy of that distinction by the Administration of the town. Only those who have previously realised some savings shall have right to the sums to be distributed."

The only instance in this country, as far as we are aware, at all corresponding to the foregoing, is that of a manufacturer who left in his will £5 to every man who had been in his employment for some years, the amount to be placed in the Post Office Savings Bank by the trustees.

It is to be regretted that the example set by France and Belgium in the establishment of school banks has not been more closely followed in this country. At the same time it is a cause of congratulation that the subject is receiving attention, and only needs a few influential and warm-hearted enthusiasts to carry the movement to a successful issue.

Mr. Oulton, the chairman of the School Management Committee of the Liverpool School Board, in the paper to which we have already referred, advocates that a savings bank should be established in every school in the kingdom;—not merely that the school building should be used for the purpose, as it very properly is already in many neighbourhoods, but that the penny bank should be "an element in the school routine, the text-book of thrift, the visible illustration in the object lesson of economy Penny banks should be to the lesson on thrift, what pen, ink, and paper are to the lesson on writing—the necessary concomitant." He argues that extravagance is a national evil, therefore, as national education should lay hold of the peculiarities of the nation, this besetting sin should be counteracted by inculcating principles of economy in the young.

There are a great many reasons which might be advanced to prove how beneficial it would be if thrift were made to form part of every system of education. It will be sufficient to indicate a few. The fact is notorious that any movement destined to affect a large body of the community must have its origin in the rising generation; the fixed habits of grown-up men and women cannot, except in isolated cases, be rooted out. There are special advantages in introducing the subject into schools. (1) Because it will come as a thing to be learned, studied, diligently attended to, not the half-and-half thing it would be if left to outside tuition. (2) Children never work well at anything single-handed; in a school bank there would be a spirit of emulation provoked, which in so many things is a guarantee of success. (3) Lessons in

thrift, like lessons on any other subject intended to take a strong hold on habits of thought, must be inculcated with recurring regularity. (4) School literature is calculated to back up the efforts of teachers and give them practical application. (5) Youth is the best time for learning, and the longer the habit of thrift is postponed, like the learning of a language, the more difficult it is to acquire.

It is not worth while here to combat an absurd notion which some have advanced, that in teaching children to save you only teach them to be mean, stingy, and penurious. Of course children should be taught that the pleasure of accumulation is only beneficial when there is a definite and good object in view, that object being to help themselves in their start in life, or to aid brothers, sisters, or parents, and so the spirit of prudence and charity in their widest sense and kindest form is inculcated. Moreover, the children should be shown that not only does this habit of forethought benefit themselves in the present, and hold out prospective benefits in the near future, but indirectly it will form a check to those errors in political economy which harass trade and check the course of commerce.

In France, Italy, and Belgium, books and stationery are supplied for all school banks gratuitously; this course might be adopted here with advantage, and in its application it is not necessary that only Board schools should be considered. In every private school, Sunday school, ragged school, and workhouse school, similar facilities should be afforded. There is no doubt that within the past year or two, during the revival in interest on the subject, many penny banks have been established in voluntary schools, but returns are not obtainable upon this point.

We have reserved one of our strongest arguments in favour of school banks to the last, because it will launch us into the consideration of another phase of our subject. School banks are the best means of encouraging thrift, inasmuch as parents become interested in that which interests their children, and are more likely to be taught the principles of economy by the practical lesson of its application brought home to them. The old story of the refractory sheep comes in here: the shepherd tried in vain to lure her to the fold, she would frisk and gambol with her lamb; at length the shepherd took the lamb and carried it into the fold, and the dam resisted no longer, but followed in the track of her lamb. Moral: Secure the pennies of the children, and it may be the pennies and the pounds of the parents will follow. This is one method of interesting adults, but only one, and it is of limited application.

The question eagerly discussed at the present time is, how to interest the masses in the subject of thrift.

The writer of an article on "Savings, and Savings Banks," published in the *British Quarterly Review* for January, 1878, has thrown out a hint which is worthy of consideration, as it is capable of development in various forms.

After pointing out the defective systems of friendly, benefit, and other clubs and societies, in contrast

with the absolute security for all money deposited in the Post Office Savings Bank, he proceeds to show how advantageous it would be if what is termed the "social element" could be brought into exercise in relation to the savings bank movement; and proposes one or two methods for the accomplishment of the end, and then the following plan, to which we would call special attention:—

"There is yet another way in which the social instinct may be gratified and the end in view obtained, and that is by the adoption of some such plan as the following, which is capable of much modification, according to the tastes and habits of the people. In almost every town and village there is a workman's hall, lecture-room, or some such resort, at which entertainments, as penny readings, concerts, or lectures, are given. Why should not such entertainments be made the basis of an institution to supplant the club system and the injurious frequenting of public-houses for meetings? It might be done in this way. Let the first meeting of each course be a special meeting for the enrolment of depositors in the savings bank. Make it attractive by organising a debate, giving a lecture, or insuring the attendance of some well-known men of local fame, who will entertain the meeting with speeches or what not. If possible, obtain the co-operation of the postmaster, who will attend, or send his clerk, in order to secure deposits then and there; or, if this cannot be done, induce as many as may be to open accounts at the nearest office within a given time; or constitute the clergyman a postmaster *pro tem.*, as already suggested; or, if it is more convenient and better suited to the means of the people, organise a penny bank, explaining of course that the money will be deposited in bulk in the Post Office Savings Banks. Provide as good a programme of entertainment for the course as possible, and let the production of the savings bank book be the card of admission. By this means men would recognise one another as depositors in the same manner as if they were members of a club; they would have the advantage of social intercourse without the expense and other attendant evils of the public-house, and they would be saving money which could be appropriated for use much more expeditiously than through the intervention of the cumbrous machinery of a friendly society."

There is no doubt that if this suggestion were adopted, it would meet one great difficulty standing in the way of many. Some adults have as much disinclination to work alone as children have. They will not go of their own accord, and in cold blood as it were, to deposit money in a bank; they are gregarious animals, and will only go with the throng. If a few can be got together in any cause, others will soon follow; and if one or two institutions were started on the principle indicated above, others would soon follow. The question arises, how should such institutions be conducted? and the writer gives us no clue upon this subject.

But it is evident that the plan is capable of modification, to suit the requirements of any neighbourhood or community, and we venture to supplement his remarks with a code of rules which may be adapted to any extent.

I. That the basis of the society be the encouragement of its members in habits of thrift, and to assist in promoting social intercourse, and means for recreation and instruction.

II. Every member of the society must be a savings bank depositor. If already a depositor in the Post Office Savings Bank, or in a trustee bank, the production of the book will be required on joining the society, when a card of membership will be given. If not already a depositor, an account must be opened in the Post Office Savings Bank for an amount not less than a shilling. Women and children will be eligible to attend the lectures and entertainments of

the society without having an account in the Post Office Savings Bank, but it is imperative that each should open an account in the penny bank in connection with the society.

III. The savings bank book, or the card of membership,* certifying that the holder is a depositor in a savings bank, must be produced at each meeting of the society.

IV. It is to be understood by each member that he will be expected to pay into the bank as much as he is able, and to this end it is recommended that an account should be opened in the penny bank in connection with the society as well as in the Post Office Savings Bank, as in the former small sums of a penny and upwards can be deposited, while in the latter no sum less than a shilling, and no fractional part of a shilling, can be taken.

How to interest the working classes in questions of thrift has received considerable attention abroad as well as in this country, and the principle of a scheme originated in Italy by Signor Sella, ex-Minister of Finance, the successful promoter of the Bill for the establishment of Post Office Savings Banks nearly identical with our own, is worthy of imitation. He established an association or league, La Lega del Risparmio, for the encouragement of habits of thrift among the labouring classes, the idea of which is to induce employers of labour to present to persons in their service, wishing to become depositors, a deposit book in which the sum of one franc has already been entered. Within four months of the formation of this society, 30,536 operatives had availed themselves of the inducements thus held out to them, 13,693 being men, and 16,843 women.

Only one instance has come to our knowledge of any attempt to carry out the scheme in this country. In the instance in question a charitably disposed lady opened nearly a hundred accounts by deposits of one shilling, in the names of certain poor people in whom she was interested, and hoped that they would add from time to time to their accounts. But in not one solitary instance was this hope realised. This, however, may easily be accounted for by the fact that instead of giving the books to the people to use as they liked, she retained them herself, and probably the "poor people" were too independent to bear the overmuch patronage which seems to have characterised the whole transaction.

It would be a good thing if large employers of labour would encourage any such movement as this; there ought to be in every workshop and factory a penny bank, and this would give an impetus to the movement which would be irresistible.

And if instead of giving Christmas boxes which only pass from the pocket to the public-house, or if instead

of the usual stock-taking reward of a bilious dinner at an "inn," or the promise of a bean-feast in the summer, employers would adopt Signor Sella's scheme in the modified form indicated, they would be doing a permanent good.

There are special advantages in penny banks over almost every other system for small investments; for example, a depositor in any trustee savings bank cannot at the same time deposit in the Post Office Savings Bank, and *vice versa*, nor can a depositor in either of these banks have two accounts standing to his credit, whereas a depositor may belong to any number of penny banks, and at the same time belong to a trustee or Post Office Savings Bank. There is, in short, a refreshing independence about them not to be enjoyed in any kindred institution. There is no registration of any kind required; there are no Acts of Parliament to guard them like moral policemen; no Department of Government has any right to put a finger in the pie; their rules may be framed to suit the exigency of any particular bank, without reference to the rules of any other bank, and these rules have not to be sat upon by any registrar, board, committee, or official of any sort.

It is by no means a laborious thing to establish a penny bank. All that is required is to get about half a dozen respectable and well-to-do people who will act as guarantors; their responsibility will be trifling, and their risk less.

The Controller of the Post Office Savings Bank will supply the deposit books, rules, and instructions gratuitously, and the cost of cash book and ledger as supplied by that Department is only eighteenpence for the two.†

There is a special need why this subject should receive the careful thought of earnest men and women at the present time, when there is everywhere a tendency to allow expenditure to exceed the limits of income. The great depression in trade has created a desire on the part of many to save, for improvident and unthrifty men have been witnesses that the steady and thrifty are always the last to be paid off, and consequently the last to feel the full effect of dull trade. And it is the more necessary that real philanthropists should bestir themselves in this good work at once, seeing that there are institutions whose aim is to create huge businesses regardless of risk—institutions high-sounding in title, elaborate in advertisement, and extravagant in management, which benefit the promoters more than they benefit the poor—and as it is certain that excessive expenditure must be met by some means, and it cannot be from the interest on the accumulated capital, it is to be feared that some day a crash may come, and one such catastrophe shatters the work of years. To avert such an evil, let the work be voluntary, let the machinery be without expense, and let the reward be the pleasure of knowing that germs of great principles are being sown which will bear fruit in the present and in after-years. EDWIN HODDER.

* The object of the card of membership is to save the deposit book from unnecessary wear-and-tear. It would be desirable, however, in most cases to have the deposit book as a pass, as deposits might be received on the nights the institution would be open. American cloth cases might be supplied at a cheap rate to hold the book.

† It would be most desirable that the Government should supply these gratuitously. The cost would be trifling, and the boon considerable.