

mouth; so that I have so far failed to find help for the gentlewomen in that part of the western country who may require it. The women of Devon are so clever with their needles, perhaps their skill is far-famed, and they do not need aids to dispose of their handiwork.

I have to correct the address of the Clifton Dépôt. No. 2, Portland Street is the place where the dépôt will be found; the former address was the private address of one of the ladies who was interested in the cause. At this dépôt the number of workers is limited to fifty members; all of these must be gentlewomen in real need; they must also be excellent needlewomen; none others are eligible, and, to quote the words of one of the committee—"None others can succeed, and it is of no use for any one else to apply." I must also add with regret that there is rarely a vacancy in this dépôt. I say "with regret," because so much help is afforded in this particular dépôt to

its members, that one wishes more workers could be aided.

In a former paper I alluded to the poultry-yard as a means of income.* I find that the plan is carried out at Clifton, and that the demand for eggs has far exceeded the supply.

Bees, too, are sometimes a source of profit.† I say "sometimes," because, although there will always be customers for the honey, and in many parts eighteen-pence per pound is given for it, yet one cannot insure a supply of honey. Spite of all our efforts, care, attention, and skill of management, a wet, sunless summer, an ungenial season, will bring disappointment and loss of anticipated profit to the mistresses. On the other hand, it must be remembered that the outlay is small, and that bees find food for themselves. Therefore, to those who live near moors and commons, there is always the chance of the hives turning out to be profitable investments.

A. S. P.

THE FAMILY PARLIAMENT.

[THE RULES OF DEBATE will be found on page 375. The Editor's duty will be to act as "Mr. Speaker;" consequently, while preserving due order in the discussion, he will not be held to endorse any opinions that may be expressed on either side, each debater being responsible for his own views.]

SHOULD NATIONAL INSURANCE AGAINST PAUPERISM BE MADE COMPULSORY?

OPENER'S SPEECH.

MR. SPEAKER,

I take the affirmative side of this great question on the assumption that the thing proposed is possible in itself; since the right or wrong of an impossible thing is not worth discussion. This hint may limit speakers to a definite issue. The different question, "Can National Insurance be made Compulsory?" will need a separate debate.

On three points we must first be clear, namely: 1. That pauperism is a bad thing in itself. 2. That no present existing methods can prevent it. 3. That national compulsory insurance can do so without counterbalancing disadvantage.

The establishment of these three positions will, I trust, make the mind of this House clear upon a fourth—that national compulsory insurance should be established.

Pauperism, the deplorable condition caused by the existence in England of an exceptional Poor Law, differing from those obtaining in all other countries in being based upon the principle, self-evidently corrupt and unjust, that "every thrifty man, of every class, must pay for the support of every wasteful man," is in itself an undesirable condition. To be a pauper and claim relief from poor rates, a man must be *destitute*. A destitute pauper, claiming relief from rates for his *pauperism*, is an entirely distinct character from a poor man, not necessarily destitute, who suffers from *poverty*. The poor, we know, shall be always

with us, but in the legal sense we have only had paupers for 300 years; and they are surely not an indispensable class to us, if other nations, which have never established and do not possess them, are not only free from their presence but from the cost of their support: a cost which, amongst us, burdens the thrifty part of our nation to the extent of eight million pounds a year. But the condition of the pauper is not merely undesirable; the Poor Law system demoralises and renders miserable. It vainly but persistently tries to oppose nature, which requires every class of living thing to provide for its own existence. The Poor Law tells the thoughtless and inexperienced youth, just in the few years when he is strong and unburdened by a family, when he has his best, often his sole, opportunity for forming independent thrifty habits, and founding a secure provision for sickness and old age, that he need deny himself no immediate indulgence which his earnings can procure, since, in case of necessity, other people must support him. Contrary to nature, it teaches him that his policy is not to save, since his possession of any means deprives him of his one qualification, destitution, for support by other men. So he loses the chance of self-provision and independence, and by the corrupting influence of the Poor Law elects a miserable life, bordering every day on destitution, instead of a self-provided one. This policy of destitution implies a policy of squandering, instead of keeping, what he

* See p. 350.

† See p. 335.

is able to earn, and by corrupting the young, creates the measureless sins of waste, and want, and drunkenness, which, while only individual in other nations, are shamefully national in our own. Trust in the relief to be derived from other people dooms the men of pauper spirit to a low state of life while unchargeable to the rates, to a miserable pittance when chargeable; makes their lives wretched, dishonourable, and unhappy, corrupts their youth, degrades their manhood, and often tortures their old age. *Pauperism*, however produced, *is bad in itself*. This is my first conclusion, carrying the obvious corollary that *its prevention is desirable*.

I touch next present methods for preventing it. We are told that education will do this. Education has been spreading with giant strides the last forty years; but the percentage of pauperism in England has varied upwards and downwards no less than fifteen times in the same period: a short clear proof that there is no demonstrable proportion whatever between the rate of pauperism and the spread of education. We are told that modern aids to thrift will extinguish pauperism. The thing is a mistake. Aids to thrift, excellent as they are, are only good for, only used by, thrifty people; they do not in the least degree reform the wastefulness of the thriftless, who form the overwhelming mass of our paupers. We are told that better administration of the Poor Law, by checking outdoor relief, will extinguish pauperism, and that measures in this direction have reduced outdoor pauperism six per cent. We are not told that they have at the same time increased indoor pauperism seventeen per cent. I am bold to draw my second conclusion, that no present method known can put an end to our pauper system; and I claim, as an inevitable corollary therefrom, that only some new measure can accomplish that desirable object.

As the Poor Law cannot be abolished, or its injury be prevented by present methods, let us consider whether pauperism which results from it can be prevented by national insurance.

National insurance proposes to compel each man to provide for himself against pauperism, instead of the present plan of compelling all the thrifty to provide for all the wasteful. To make this self-provision is what all the best working men in England are longing and toiling to do, and, with the best intentions, very often fail in their efforts and are pauperised at last. National insurance, by making every one of every class in the nation, on reaching eighteen years of age, liable to pay by instalments ten pounds into an Universal National Friendly Society, which should give to every wage-earner, from twenty-one till seventy years of age, eight shillings a week when prevented by sickness from earning his usual wages, and four shillings pension for every week he lives after seventy years of age, would put every one in such a position as to make *destitution* in sickness and old age impossible, and would thus, while giving him a self-bought and self-respecting independence (depriving him of the condition of destitution), make pauperism impossible for him. A working man with

eight shillings a week of his own would neither ask nor get anything from a Board of Guardians, nor would an aged person with four shillings, since they only allow half-a-crown to aged paupers now. The application of such a law as this would give to the young, in their best and least-burdened time, a safe, cheap, and early independence of pauperism; and this, while making their whole life happier and more honourable, would save them all from a constant dread of destitution, give them each a certain stake in their country, teach them every one an early lesson in thrift, saving, and self-respect, which might lead them to make further and fuller provision for other comforts in sound and good Friendly Societies, and absolutely cut off the supply of paupers from our nation; removing, as those now above the age for taking part in such a boon die off, the burden of pauperism from the industry and wages of the country, and its misery and wretchedness from multitudes whom it would otherwise be certain to involve. Hence, I draw my third conclusion, that *National Insurance will prevent Pauperism*.

Sir, limit of space prevents my entering into details in this matter. I shall, doubtless, require to do so in reply to some of my opponents; I therefore simply state my strong opinion resulting from the three conclusions drawn, and move "that National Compulsory Insurance against Pauperism should be established in England."

OPPONENT'S SPEECH.

MR. SPEAKER,

My honourable friend who has opened this debate is of course, Sir, strictly within his rights in limiting the field to this or that particular issue; and in avoiding the question of the *possibility* of National Insurance being made compulsory, I cannot help thinking he has been very wise. Assuredly, did he attempt to deal with this aspect of the subject, he would have but a sorry case.

On two of the points raised I have but little to say. In the first place, no reasonable being will deny that pauperism is bad in itself, and that its prevention is desirable. So far as this goes, I think I may venture to assert that this House gives a unanimous assent to all the remarks which have been made. And, secondly, it is unfortunately only too true that no present existing methods prevent pauperism, neither is it probable that they will ever be able to prevent it entirely. But how some of these methods may largely help to do away with the great mass of pauperism, I propose to show when I have dealt with the third point—that National Insurance *can* prevent pauperism, without counterbalancing disadvantages.

Now, in the first place, the rock on which this compulsory insurance scheme is founded is its universality: all people of all classes are to contribute ten pounds to the general fund, paying it by instalments between the ages of eighteen and twenty-one. But, Sir, the Opener of the debate seems to have lost sight for a time of the fact that there is such a thing as destitution

in the country, and that although a large proportion of the working classes could without doubt pay the sum he mentions, a certain percentage could not. And if it be established beyond dispute that a certain number of our people—be they as many as twenty or as low as five per cent.—could never contribute their quota to the common fund, surely the scheme at once falls to pieces.

But there is another serious defect in the proposal. Admitting that the fund were once started, and that it comprised all the inhabitants of the country, it is not easy to see how it could *prevent* pauperism. Only those who live to be seventy years of age, and those who through ill-health are unable to work, are to derive any benefit from the fund. But how about the “able-bodied paupers” of whom we hear so often, and who at the lowest estimate number one-eighth of the entire body? How about those who would gladly earn an honest meal and a bed to sleep on, but who can find no work to do? What of those who, from varying causes, are suddenly thrown out of employment without any immediate prospect of earning even a bare pittance? Are all these to be left to starve, as the readiest means of assuring the ultimate success of the grand scheme? Or are they to wait till starvation makes them eligible to claim the allowance for sickness, as it must soon do?

And yet another point. It is of the very essence of the scheme that its principles and regulations should be rigidly adhered to, or the fund would soon be compelled to go into liquidation. Therefore when once a contributor has paid in his ten pounds, he cannot hope to draw it out, with or without interest, whatever the exigency of his position. One of his dear ones may be taken away from him, and he may lack the means to provide a decent funeral; or he may see a good opportunity of removing to a new sphere of labour, or of starting in a new way of business, had he a few pounds in his possession; or he may wish to help one of his family to emigrate; or he may desire to emigrate himself—in either of these typical cases the sum which he has paid into the National Fund would be of priceless value to him. But no, he cannot touch it: it is his, but it has passed away from him, and only under certain defined circumstances can he hope to benefit from it. Is this just or tolerable? I think, Sir, this House will agree with me that it is not, and that on this ground, again, National Insurance ought not to be made compulsory.

And now, Sir, what are the existing institutions which, I am ready to maintain, have already done much to stem the tide of pauperism, and which will do much more, as knowledge, thrift, and temperance increase year by year? Life Assurance Societies, Provident and Friendly Societies, Building Societies, Post Office Savings Banks—these are some of them. The Life Assurance Companies have tables to suit all classes, and it is as easy to assure for the payment of a certain sum at the age of seventy, or sixty, or fifty, or forty as it would be in the proposed National Fund. Or an annuity at a certain specified age can be arranged for, or an allowance in case of sickness can

be guaranteed, while at the same time a portion of the sum paid over by the assurer can always be received back in case of urgent need. Would it be wise or expedient to in any way disturb the machinery of all these admirable institutions?

Moreover, Sir, he who benefits by these existing methods which the honourable member so scorns is *independent*: he does not thrive upon charity, and this is more than could be said of those who would reap any advantage from the compulsory insurance scheme. I have no doubt the Opener of the debate would argue that, since the man has paid ten pounds into the fund in his youth, what he afterwards receives is not a charity. But is it not? Is not the whole scheme based upon the fact that the contributions of the rich will help to eke out the sums paid by the poor? and if so, will not all those who make any claim upon the fund be paupers just as much as those who enter the doors of a workhouse? Assuredly; for it is highly probable that nearly all the inmates of our workhouses have contributed something to the poor rates of the country, and that many of them have paid more than the ten pounds suggested in the compulsory arrangement. It is clear, too, that the thrifty people—those who are careful to lay something by for the time of need, of sickness or of old age, will never care to comply with the necessarily rigid regulations of the fund, or to accept a gift of charity; in other words, it is evident that this compulsory insurance fund, ushered in with such a blare of trumpets, will differ but little in its action from our present Poor-Law system, and will resemble it in offering a premium to the idle and extravagant at the expense of the sober, thrifty, and industrious.

But I must say no more. The issue is plain, and I will conclude by asking all the members of this Family Parliament to agree that, while deploring the existence of pauperism, and willing to welcome any practicable scheme for lessening the evil, they think more harm than good would result from compulsory assurance; and that they look rather to the growth of thrift and temperance to lessen the heavy burden of our present Poor-Law system.

[RULES OF DEBATE.—*The course of debate is as follows:—Two principal speakers holding opposite views on the question discussed are selected by the Editor. Readers of the MAGAZINE are then invited to express their own views on the subject, to the Editor, who will at his discretion select some of the most suitable and concise of these communications, or portions of them, for publication in a subsequent Part of the MAGAZINE. The Opener of the Debate is to have the right of reply.*]

TO OUR READERS.—The Editor will be happy to receive the opinions of any Readers on the above Question, on either side, with a view to the publication of the most suitable and concise communications in the July Part. Letters should be addressed “The Editor of CASSELL’S MAGAZINE, La Belle Sauvage Yard, London, E.C.,” and in the top left-hand corner of the envelope should be written, “Family Parliament.” The speech should be headed with the title of the Debate, and an indication of the side taken by the Reader. All communications on the present Question must reach the Editor not later than May 10.

An Honorarium of £1 1s. will be accorded (subject to the discretion of the Editor) to the best speech, which may be on either side of the Question; no speech to exceed 50 lines (500 words).

THE FAMILY PARLIAMENT.

[THE RULES OF DEBATE will be found in our May Part. The Editor's duty will be to act as "Mr. Speaker;" consequently, while preserving due order in the discussion, he will not be held to endorse any opinions that may be expressed on either side, each debater being responsible for his own views.]

SHOULD NATIONAL INSURANCE AGAINST PAUPERISM BE MADE COMPULSORY?

(Debate resumed.)

PAX:—The causes of pauperism, like the causes of disease, may be divided into two classes—the inevitable and the preventible. The chief among the first are illness, want of work, old age, and infirmity; and of the second, improvidence, idleness, and hereditary tendency. The latter are, I fear, only theoretically preventible; and it will probably take a very long education to overcome the influence of generations of thriftless people upon the class from which the pauper ranks are mainly recruited. There are, however, great numbers of the artisan class who do make what provision they can against periods of enforced idleness, through accident or sickness, by subscribing to benefit societies and sick clubs. The club, however, affords no help to the man who is permanently disqualified for work by old age, and who consequently becomes a charge upon his friends, or, failing these, his parish. It may not be known to every one at how small a charge substantial assistance may be secured by members of provident clubs. For a payment of 3d. or 4d. per week, a man may provide some 12 or 14 shillings a week and medical attendance in case of sickness. Now, Sir, what we contend is this, that by an extension of some such system to insurance against old age, pauperism might be almost if not altogether abolished. But inasmuch as the majority of people are lacking in prudent forethought, and as many would grudge a present sacrifice for a return that seems very distant, it would be necessary, in order to make such a plan effective, to make it compulsory, and also general. Every person in the country earning wages, or in the receipt of an income, should be required to contribute a small sum weekly to an insurance fund, which should be available for all who could show that they were in a state of destitution. Comparatively few out of the whole community would require help, and upon those who did not the contribution would simply fall as a substitute for a poor-rate, so that no complaint on the score of injustice could reasonably be made. We shall be asked by the other side for details of a scheme. These it is not necessary to supply; grant only that the principle is correct, and the talent of the country will be quite equal to cope with all actuarial difficulties, while the present poor-law officers would be able to administer the new law impartially and efficiently. We might expect such a compulsory law to exert a good influence on those who now form the pauper class, but who, under the suggested plan, would be transformed into self-respecting and provident members of society.

A. W. S.:—Sir, the Opener of the Debate appears to be under the impression that the "poor-house," under the present regulations, is a very desirable place, and that there is a class of the community planning to gain this elysium. Now, Sir, I submit that this view of the case is entirely erroneous. The whole population, with very few exceptions, views with horror the possibility of ever being compelled to seek "parish relief." I therefore think that the Opener has made a mistake in asserting that our present system "tells the thoughtless youth that a secure provision has been made for him in sickness and old age." I think it may rather be said to warn him of the misery in store for him if he is unfortunate enough to fall within its scope. For the great body of tramps the Opener has made no provision whatever in his scheme, though these require assistance to the extent

of almost one-eighth of the entire amount expended. Again, a very serious defect, as it appears to me, in the Opener's statement, is that he makes no provision for paupers under the age of 18. Children left orphans and unprovided for must be maintained by the State when private charity fails. It would be very unjust to make these unfortunates repay in after-life the amount expended on their maintenance; and if this is not done, the cost must fall, as at present, on the community at large. Many of our working men are already members of friendly societies, and entitled in case of sickness to 10s. per week. If Opener's scheme was introduced, these men when sick would be entitled to 18s. per week. Now, although I am unwilling to cast a doubt on the honesty of our toilers, I fear there would be a large amount of feigned sickness. This would not only be bad for the national pocket, but it would very shortly ruin our friendly societies. Our Poor Law system undoubtedly has many defects, but to make us a prosperous nation we must not look to anything compulsory, but to a spread of education and temperance, in whose footsteps thrift will assuredly follow.

N. KING:—Perhaps the most obvious objection to the Opener's scheme is the complete abnegation of the principle of proportion—a principle which has only to be stated to have its justice recognised, and which is admitted in all our public affairs, national or local. By the proposition before us, all persons would be required to pay an equal amount, the man with one pound a week and the one with ten. Is not our present system more reasonable, more just? A proportionate rate is made, and each pays according to the value of the property he occupies, and (by inference) what he can afford. Surely, this is preferable to that which would amount to a poll-tax.

J. A. SIMPSON thus concludes an excellent speech:—Our Poor Law, no doubt, is defective. There undoubtedly are means of preventing destitution in our midst, but such a system as is proposed by the hon. Opener is not one of them. It is folly to think of wrenching the old tree of Poor Law legislation root and stem out of the soil in which it has taken such firm hold. Rather let us cut off the decayed branches, and engraft on the old stem the new slip of improved legislation, and thus strive to attain ultimate perfection, if perfection is to be attained.

SCOTCH READER:—Our warmest thanks, in my opinion, are due to Opener for grappling so courageously with a subject of the utmost difficulty. It is easy, of course, to urge objections to his proposal; but we cannot hope for a system of ideal perfection, and I think a little consideration will enable the House to see that only the application of the grand principle affirmed in the motion, in some such way as that suggested, can stem the flood of English pauperism. In view of the broad fact that, in spite of increasing educational facilities and the growing material prosperity of the country, we have still nearly a million paupers, it seems idle to contend that existing agencies are capable of dealing successfully with the evil. Indeed, we may say that long-continued adherence to the present order of things would imply nothing less than the complete destruction of that noble independence which was formerly so marked a characteristic of the humble classes in England, and still more notably in my native country. Constituted as we are, it is impossible to receive without conscious degradation the unearned pittance of

the workhouse; and only in the recognition of the principle that it is the duty of the State to see that every man makes provision in the time of youth and strength for future illness and decrepitude lies hope of a satisfactory solution of the difficulty. While, however, giving Opener my warm support (looking to the substantial excellence of his motion), I admit that the details of his scheme would require careful consideration before being finally adjusted. It would be necessary to fix upon some smart punishment for incorrigible beggars (if not the "whipping on the back till it be bloody," which was the doom of their kind in the days of Good Queen Bess, at least something that would be dreaded), and provision would require to be made for honest hard-working men suddenly thrown out of employment—say, in the shape of authorising temporary advances of small sums of money to them by the local boards. Then, after making a few calculations, I have come to the conclusion that the sum proposed to be paid to the sick is too small. According to the Carlisle Table, the expectation of life at 20 is 41.46. Now, the study of figures deduced from returns for a large number of years, published by various Scotch friendly societies, shows that the average sickness between 20 and 61 is about 49 weeks. Forty-nine sums of 8s. would be £19 12s. But the interest of £10 for 41 years would amount to at least £30. Of course, 4s. a week to those over 70 would be £10 8s. per annum; but as few reach 70, and numbers die long before 61, the basis of my calculation cannot be pronounced unsatisfactory. On the whole, I think Opener is entitled to our support, whether we approve of all the details of his scheme or not.

ALEX. A. BANKIER:—It is with pleasure I see those grand institutions the Life Assurance, Mutual, and Friendly Societies brought into the Opponent's speech on "Should National Insurance against Pauperism be made Compulsory?" What more can one ask for, and what need have we of a national fund when we have these offices? Let people subscribe of their own free wills, and not be forced into a compulsory system like the above national fund. In some of the first-named institutions a man can get a weekly sum of money when out of work, which he could not do from the proposed fund unless he were sick. It is most essential that men should have some means of getting a little help when unemployed, as everybody knows there are always a number of able-bodied men out of work on account of the excess of labour. Another instance allow me to put before you. A man wishing to emigrate could not get back the amount paid into the fund, so what benefit would he obtain from it? While in a life assurance office, a man who had insured his life would be able to get the value in money of his policy were he so inclined, which, every one will acknowledge, would be most useful. There are numbers, as our worthy friend so truly says, who could not pay the smallest iota to the national fund; and, therefore, I must conclude these scant remarks by saying that unless some other propositions are put forward, pauperism, in my opinion, must remain as it now stands.

W. J. CHELL:—Before condemning pauperism so strenuously, I think, Sir, there are numerous unavoidable causes, unnoticed by the hon. gentleman the Opener of the Debate, which tend to produce paupers, and which require most careful and impartial consideration. Fluctuations in trade, commerce, wages, breaking of banks, deprivation of means of labour through accident, loss of husbands and parents, are among the numerous causes mentionable. Because an individual is in receipt of relief from the Poor Laws it does not follow that he or she is a lazy, worthless, improvident person, reduced to degradation by extravagance. The assertion that "300 years ago no pauperism existed" can easily be accounted for. The population of England was some millions less, and the means of subsistence more easily obtained. A man now-a-days attempting to get a meal after the fashion of 300 years ago would soon be supplied with prison fare. We are informed that foreign countries have no paupers. Perhaps not; but they make up the deficiency in multitudes of beggars, who overstock the countries to such an extent that we are obliged to help them out in having some

hundreds of organ and piano grinders wandering about our town.

CELIA:—The Opponent grounds his first objection on the impossibility of making national insurance universal—that is, national. The Opener took care, however, to cut out this question from the debate, and desired that all arguments should be based on the assumption that compulsory national insurance is not only right, but possible. In conformity with this wish I shall pass by Objection I., and take up Opponent's second proposition—"That National Insurance cannot Prevent Pauperism," as many persons, though unable to work, are free from sickness, and so incapable of receiving the covenanted allowance. This I consider his most cogent argument, but, should need arise, caused by an over-stocked labour-market, or other unforeseen circumstances, national insurance will, as I believe, prove itself the greatest blessing. It will, without doubt, bring into closer relationship the different classes of men. All will be anxious to read the statistics of a society in which all hold the same stakes, and when the special need is made known—as it surely will be—those who are in positions of comparative competence will readily (and the more readily because they have no poor-rates to pay) unite in assisting those whose temporary necessities have been brought so prominently before them. I would next ask Opponent to examine the statistics of those various friendly and benefit societies whose advantages he lauds so highly. How many of them have proved unstable and ensnaring? How often not merely £10, but larger sums, have been utterly swamped in such undertakings? Even the study of the books of a perfectly sound society will not reveal a state of things congratulatory to Opponent's views. He will there find that the number of withdrawals is at least half that of the entries. This demonstrates that for every individual who can maintain his subscription, there is one who fails to do so, and thus loses all he had embarked. Surely, this is a harder situation than that of the national insurer, who is, at any rate, certain to receive the stipulated allowance in sickness and when he reaches the age of 70. It is not, however, for the assistance of those who would join such societies that national insurance is advocated, but for those whose idea is to enjoy (?) life while they can, and leave their striving neighbours to support them in idleness or old age. The Opponent's last argument appears flimsy and ridiculous in the extreme. Are those who receive the sums arranged for in cases of death or fire objects of charity, forsooth? Yet they have rarely, if ever, paid the whole of the amount they or their friends then receive. I have not space to discuss any of these arguments fully, and am anxious, in concluding, to say a word for another class, whose relation to this question has been alike untouched by Opener and Opponent. I refer to the ratepayer. How gladly would he pay down at once his £10, that so he might be for ever freed from that ever-fluctuating tax, the poor-rate!—knowing, too, that should misfortune overtake him he need never fear that those hateful words, "on the parish," will ever be applied to him.

Other speeches, supporting Opener's argument that National Insurance *should* be made Compulsory, received from—F. H. W., C. Jayne, A. H., George Bramston, C. H. Boyce, A. Armstrong, Joseph Hall, C. James, Lenore, J. C., G. S. Selby, M. K. L., J. R. Neve, H. B. Total, 18.

Other speeches, supporting Opponent's argument that National Insurance *should not* be made Compulsory, received from—W. Butler, Annie Young, W. Lyle, John Bailey, J. Roantree, A. Fish, Harold Cain, M. C., J. S. Charlwood, "Mary," A. Burgess, F. Dolman, H. B., C. H. Denyer, W. Beale, Donald MacGregor, A. E. Nicholls, T. A. W., James Pendlebury, Mary M. Davidson, W. B., J. S., J. Stewart, J. E. Pollitt, J. S. Woodward, E. H., E. H. Bunney. Total, 32.

The Honorarium of One Guinea for the best Speech on this subject is awarded to W. ROBBINS, 10, Park Place, Trowbridge, Wilts, whose speech, together with the Opener's reply closing the debate on this question, will be given in our next issue.

* No further speeches on this question can be received.

THE FAMILY PARLIAMENT.

[THE RULES OF DEBATE will be found in our May Part. The Editor's duty will be to act as "Mr. Speaker;" consequently, while preserving due order in the discussion, he will not be held to endorse any opinions that may be expressed on either side, each debater being responsible for his own views.]

SHOULD NATIONAL INSURANCE AGAINST PAUPERISM BE MADE COMPULSORY? (Debate concluded.)

* W. ROBBINS:—The principle laid down by those who advocate Compulsory Insurance is that *it is the duty of every one who is able to make a reasonable provision for sickness and old age*. A large number of people are guided by this principle, and voluntarily make this provision. There are very many, however, who are well able, and have every facility, for making this provision, but, after all the teaching and persuasion now used, will not do their duty. For such there is already one form of Compulsory National Insurance. Our laws compel the hard-working and thrifty man, who has had great difficulty in providing for himself and family, to find food, clothing, and shelter for his neighbour, who might have easily provided it for himself. Another principle laid down is, *Every man who is able to provide for himself and will not shall be compelled*. This is compulsion in the right quarter. Compulsory National Insurance would be a just and efficient remedy for the great national evil of pauperism. Being national it would be *comprehensive*. In friendly societies candidates are refused admission on account of unsound constitution, or because their wages are below a certain standard, or sometimes even because they are fancied to be not quite up to the *caste* of the society they wish to join. In a national club all would be included. A National Insurance scheme would be *secure*. Outdoor and indoor paupers might be counted by thousands who have, in their younger days, paid their hard-earned wages into unsound societies. According to the Chief Registrar's report, thousands more are doing the same now. Some of our soundest societies would not admit them if they were willing to join. In a society for which the State was responsible, every member would be quite sure of having the benefits promised in his time of need. One thing that would tend to its security would be having *the whole premium paid in youth*. The general rule would be to pay the whole amount between the ages of 18 and 21. At that time wages, if not at the highest, are fairly good, and the expenditure is, or should be, low. The amount required might, in most cases, be more easily paid than double the amount could be ten or twenty years later in life. Once paid there would be a *certain* provision made for the remainder of life, without the payment of another penny. One drawback to the provident is, if owing to depression in trade, or difficulty in maintaining a large family, they get behind with their payments to their sick society, all they have paid for years is entirely lost. Compulsory Insurance is practised now by most of the railway companies, and works well. As Compulsory Education was required for our national ignorance, so I believe Compulsory Insurance is necessary to remove the evil of pauperism.

OPENER'S REPLY.

MR. SPEAKER,

Sir,—While cordially thanking the number of able supporters who have taken my side in this discussion, I will use the brief space allotted me in categorically refuting the objections urged in the debate which they have not had the opportunity of touching.

The first Opponent mistakes the question by saying, (1) "The Opener forgets that such a thing as destitution exists." National Insurance aims at preventing future, not at removing present, pauperism; for which reason it only proposes to

compel insurance by the mass of young persons under twenty-one. These need not be paupers now, and, if nationally insured, could never become so. No payment of £10 is asked from present paupers, who must die out; but they need not have successors. (2) He also objects that a person who had once paid in his £10 could not draw it out again when wanted for any other purpose. If the Opponent insures his house against fire, does he expect to draw out his premium again if his house be not burned? (3) He fears disturbance of existing arrangements for the insurance of present thrifty people. National insurance would make for them such insurances far cheaper, and far safer, than at present, and would make the present unthrifty folk provide for themselves, instead of casting the burden of their support on the present thrifty, who do their duty voluntarily for themselves. (4) He asserts that present arrangements are sufficient for all needs, which I deny, inasmuch as on an average 25,000 men each year leave the Odd-fellows (which is probably the best of all the Friendly Societies) and prove unprovided; and, moreover, present Friendly Societies only require members to provide against illness, not against old age at all. (5) Lastly, his mistake of thinking the receipt of a man's National Insurance, paid for by his own money, to be a dole implying dependence (making, as it does, against a similar receipt from any Friendly Society whatever), needs only to be indicated to refute itself.

As to A. W. S. assuming that National Insurance would compel all members of present Friendly Societies to over-insure themselves by providing for a sick-pay of 18s. a week, and thus encouraging fraudulent claims for sham sickness, he has overlooked the fact that the compulsion is put on the *rising generation*, not yet entered into Friendly Societies, and would only be applied to persons reaching their eighteenth year at and after its introduction.

J. A. Simpson assumes (wrongly) that National Insurance proposes to root out *Poor Law legislation*. It does not propose to abrogate one clause of our Poor Law, but only to make every individual nationally insured too safely provided to need or to apply for Poor Law relief.

A. A. Bankier inquires, "What more can one ask for, and what need have we of a National Fund, when we have Life Assurance, Mutual, and Friendly Societies existing?" I reply that these, admirable as they are, *only help the thrifty*, and such will use such societies in *addition* to their small compulsory insurance, which, be it remembered, is the only thing that can make them absolutely *secure* against pauperism; while the unthrifty—who might, when young, make their own provision—would, by a *compulsory* insurance, have to do so, instead of burdening the thrifty with their Poor Law support in the end. A. A. Bankier has evidently no conception of the vast number of Friendly Societies which become bankrupt, and leave even thrifty old men to pauperism, or he would see the enormous advantage of a fund based on national security, such as no existing society can offer; nor has he a notion of how great a cheapening, as well as safe-guarding, of their provision, National Insurance would be able to offer to the poor.

I will only conclude by citing the striking fact that while we are talking of the subject other nations are establishing it, and that since this discussion opened, a measure of compulsory insurance has been debated and carried in the German Reichsrath, and has now become law for many millions throughout the German Empire.

* To this Speech was awarded the Honorarium of One Guinea offered by the Editor for the best Speech on this subject.