

**PROVIDENT SOCIETIES
AND
INDUSTRIAL WELFARE**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649269839

Provident societies and industrial welfare by E. W. Brabrook

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

www.triestepublishing.com

E. W. BRABROOK

**PROVIDENT SOCIETIES
AND
INDUSTRIAL WELFARE**

The Victorian Era Series

Provident Societies and Industrial
Welfare

Provident Societies
and
Industrial Welfare

By

E. W. BRABROOK, C.B.

Chief Registrar of Friendly Societies

LONDON

BLACKIE & SON, LIMITED, 50 OLD BAILEY, E.C.
GLASGOW AND DUBLIN

1898

Preface

The general object and scope of this work are fully explained in Chapter I. The large share which Provident Societies have had in the promotion of Industrial Welfare during the Victorian Era is worthy of even ampler record. Those who desire to pursue the subject in further detail may find means of doing so in the Guide Book of the Friendly Societies' Registry Office, the Annual Reports since 1855 of the Registrar, and since 1875 of the Chief Registrar of Friendly Societies, the Parliamentary Returns of Building Societies, and the Labour Gazette and other publications of the Board of Trade relating to Trade-Unions.



Contents

	<i>Page</i>
<i>CHAPTER I</i>	
<i>Introductory</i>	9
<i>CHAPTER II</i>	
<i>Trade-Unions</i>	22
<i>CHAPTER III</i>	
<i>Friendly Societies</i>	41
<i>CHAPTER IV</i>	
<i>Varieties of Friendly Society</i>	56
<i>CHAPTER V</i>	
<i>Burial Societies</i>	74
<i>CHAPTER VI</i>	
<i>Financial Position of Friendly Societies</i>	84
<i>CHAPTER VII</i>	
<i>Other Societies under the Friendly Societies Act</i>	97
<i>CHAPTER VIII</i>	
<i>Old-age Pensions</i>	112
<i>CHAPTER IX</i>	
<i>Workmen's Compensation</i>	120
<i>CHAPTER X</i>	
<i>Co-operative Societies</i>	152

Contents

	<i>Page</i>
<i>CHAPTER XI</i>	
<i>Building Societies</i> - - - - -	- 147
<i>CHAPTER XII</i>	
<i>Savings-banks</i> - - - - -	- 165
<i>CHAPTER XIII</i>	
<i>Post-office Savings-banks</i> - - - - -	- 178
<i>CHAPTER XIV</i>	
<i>Other Provident Societies</i> - - - - -	- 192
<i>CHAPTER XV</i>	
<i>Industrial Welfare</i> - - - - -	- 206
<i>INDEX</i> - - - - -	- 221

Provident Societies and Industrial Welfare.

Chapter I.

Introductory.

It is the good fortune of the writer to have been associated for nearly thirty years with a public department that exists for the benefit of the industrial population. There is no act it does that is not the conferring of a privilege. The bodies with which it has to deal claim its services at their own option. Any one of them might dispense with those services if it cared to do so. As the subject of the present volume is almost wholly limited to the institutions which hold a relation of one kind or another to the Registry of Friendly Societies, it may be worth while to state at the outset, in general terms, what are the history and principal functions of that department. Its existence in its present form belongs wholly to the Victorian Era.

From 1828 to 1846 a number of important duties had been devolved by statute upon a barrister appointed by the Commissioners for the Reduction of the National Debt. An act of 1828 gave him the examination and certifying of the rules of savings-banks. These had formerly been submitted for the approval of the justices

at Quarter Sessions. An act of 1829 gave him the examination and certifying of the rules of Friendly Societies. These functions were purely legal; but as it was very desirable in the interests of Friendly Societies that correct information as to the rates of sickness and mortality should be obtained, it was provided that every society should, after its rules had been certified, send to the barrister every five years a return of its experience, and that he should lay an abstract of the returns before Parliament. The first such abstract was made in 1835. The legislature attached so much importance to these functions of the barrister in question, and was so desirous to facilitate his labours, that it was enacted in 1834 that letters to and from him should be free of postage. As that was before the days of Rowland Hill, it was an important concession to those who had to correspond with the barrister, and a great assistance to him in the execution of his duties.

In 1835 an act was passed for the regulation of Loan Societies, and the examination and certifying of the rules of these societies was confided to the same barrister. Again, in 1836 an act was passed for the encouragement and protection of Benefit Building Societies, and the same functions were allotted to him in respect of the rules of these societies. Shortly after the accession of Her Majesty, an act was passed, exempting societies for purposes of literature, science, and the fine arts exclusively, from the payment of local rates. This privilege was not to be obtained by any such society until its rules had been submitted to the same barrister, and he had given a certificate that the society was one entitled to the benefit of the act.

This curious accumulation upon one man, in successive sessions of Parliament, of a variety of duties, seems