

R E P O R T

FROM THE

SELECT COMMITTEE

ON

NATIONAL PROVIDENT  
INSURANCE;

TOGETHER WITH THE

PROCEEDINGS OF THE COMMITTEE,

MINUTES OF EVIDENCE,

AND APPENDIX.

---

---

*Ordered, by The House of Commons, to be Printed,  
21 June 1886.*

---

---

LONDON:  
PRINTED BY HENRY HANSARD AND SON,  
PRINTERS TO THE HOUSE OF COMMONS.

To be purchased, either directly or through any Bookseller, from any of the following Agents, viz.  
Messrs. HANSARD, 13, Great Queen-street, W.C., and 32, Abingdon-street, Westminster :  
Messrs. EYRE and SPOTTISWOODE, East Harding-street, Fleet-street, and  
Sale Office, House of Lords;  
Messrs. ADAM and CHARLES BLACK, of Edinburgh ;  
Messrs. ALEXANDER THOM and Co., or Messrs. HODGES, FIGGIS, and Co., of Dublin.

*Ordered*,—[*Thursday, 25th February 1886*]:—THAT a Select Committee be appointed to inquire into the best system of National Provident Insurance against Pauperism.

*Ordered*,—[*Thursday, 8th April 1886*]:—THAT the Committee do consist of Sixteen Members.

Committee nominated of—

Mr. Herbert Gladstone.  
Viscount Grimston.  
Mr. Walter James.  
Mr. Biddulph.  
Mr. Stuart-Wortley.  
Viscount Folkestone.  
Mr. William Abraham.  
Mr. Coleridge.

Mr. William Lowther.  
Mr. Finch-Hatton.  
Mr. Healy.  
Mr. Cameron Corbett.  
Mr. Arthur Acland.  
Mr. Hoyle.  
Mr. Norton.  
Sir Herbert Maxwell.

THAT the Committee have power to send for Persons, Papers, and Records.

THAT Five be the Quorum of the Committee.

*Ordered*,—[*Wednesday, 12th May 1886*]:—THAT the Committee do consist of Eighteen Members.

THAT Mr. Llewellyn and Mr. Wason be added to the Committee.

*Ordered*,—[*Friday, 14th May 1886*]:—THAT Mr. Abraham be discharged from further attendance, and that Mr. Fenwick be added to the Committee.

---

REPORT - - - - -	p. iii
PROCEEDINGS OF THE COMMITTEE - - - - -	p. iv
MINUTES OF EVIDENCE - - - - -	p. 1
APPENDIX - - - - -	p. 169

---

R E P O R T.

---

---

THE SELECT COMMITTEE appointed to inquire into the best system of NATIONAL PROVIDENT INSURANCE against PAUPERISM:—HAVE agreed to the following REPORT:

THE sudden Dissolution of the present Parliament has prevented your Committee from concluding their inquiries and making their final Report. They have, therefore, agreed to report the Evidence already taken before them to the House, and to recommend the appointment of another Committee, with the same objects, in the approaching Parliament.

21 *June* 1886.

SERVANTS OF INDIA SOCIETY  
BRANCH LIBRARY  
BOMBAY

---

PROCEEDINGS OF THE COMMITTEE.

---

*Friday, 16th April 1886.*

MEMBERS PRESENT:

Sir Herbert Maxwell.  
Viscount Grimston.  
Mr. William Lowther.  
Viscount Folkestone.

Mr. Norton.  
Mr. Hoyle.  
Mr. Arthur Acland.

Sir HERBERT MAXWELL was called to the Chair.

[Adjourned till Thursday, 6th May 1886.]

---

*Thursday, 6th May 1886.*

MEMBERS PRESENT:

Sir HERBERT MAXWELL in the Chair.

Mr. Biddulph.  
Mr. Hoyle.  
Viscount Folkestone.  
Mr. Walter James.

Mr. Norton.  
Mr. Arthur Acland.  
Mr. William Lowther.  
Mr. Cameron Corbett.

Mr. *David Pringle*, Mr. *James S. Randell*, and Mr. *John Lloyd*, were examined.

[Adjourned till Monday next, at Twelve o'clock.]

---

*Monday, 10th May 1886.*

MEMBERS PRESENT:

Sir HERBERT MAXWELL in the Chair.

Mr. Walter James.  
Mr. Hoyle.  
Viscount Folkestone.  
Viscount Grimston.  
Mr. William Lowther.

Mr. Healy.  
Mr. Norton.  
Mr. Arthur Acland.  
Mr. Coleridge.

Mr. *James Parnie*, Mr. *Robert M'Nair*, Mr. *James R. Motion*, Mr. *James Henry Higgs*, Mr. *George H. Pinchard*, and Mr. *William Key*, were examined.

[Adjourned till Monday next, at Twelve o'clock.]

---

*Monday, 17th May 1886.*

MEMBERS PRESENT :

Sir HERBERT MAXWELL in the Chair.

Mr. Fenwick.  
Mr. Hoyle.  
Viscount Folkestone.  
Viscount Grimston.  
Mr. Healy.  
Mr. Llewellyn.

Mr. Finch-Hatton.  
Mr. Arthur Acland.  
Mr. Wason.  
Mr. Walter James.  
Mr. Biddulph.  
Mr. Norton.

Sir *George Young*, Mr. *James Rankin*, and Mr. *Thomas Sinclair*, were examined.

[Adjourned till Thursday next, at Twelve o'clock.

*Thursday, 20th May 1886.*

MEMBERS PRESENT :

Sir HERBERT MAXWELL in the Chair.

Mr. Biddulph.  
Mr. Norton.  
Mr. Hoyle.  
Viscount Folkestone.  
Mr. Finch-Hatton.

Mr. Wason.  
Mr. William Lowther.  
Mr. Arthur Acland.  
Mr. Walter James.

The Rev. *W. H. E. M'Knight*, and the Rev. *W. Walter Edwards*, were examined.

[Adjourned till Monday next, at Twelve o'clock.

*Monday, 24th May 1886.*

MEMBERS PRESENT :

Sir HERBERT MAXWELL in the Chair.

Mr. Fenwick.  
Mr. Arthur Acland.  
Mr. Finch-Hatton.  
Mr. Walter James.  
Mr. Hoyle.

Viscount Folkestone.  
Viscount Grimston.  
Mr. William Lowther.  
Mr. Llewellyn.  
Mr. Wason.

Mr. *Robert Davie* and Mr. *Richard Nesbitt* were examined.

[Adjourned till Monday next, at Twelve o'clock.

*Monday, 31st May 1886.*

---

## MEMBERS PRESENT:

Sir HERBERT MAXWELL in the Chair.

Mr. Walter James.	Mr. Coleridge.
Mr. Hoyle.	Mr. Fenwick.
Viscount Folkestone.	Viscount Grimston.
Mr. Llewellyn.	Mr. Norton.
Mr. Arthur Acland.	Mr. Wason.
Mr. Finch-Hatton.	

Sir *Edward Walter*, Mr. *Ralph Price Hardy*, and Mr. *Ralph Young*, were examined.

[Adjourned till Thursday next, at Two o'clock.]

---

*Thursday, 3rd June 1886.*

---

## MEMBERS PRESENT:

Sir HERBERT MAXWELL in the Chair.

Mr. Arthur Acland.	Mr. William Lowther.
Mr. Walter James.	Mr. Coleridge.
Mr. Hoyle.	Mr. Stuart-Wortley.
Viscount Grimston.	

Mr. *Henry W. Blake* and Mr. *Charles J. Goodwin* were examined.

[Adjourned till Monday next, at Twelve o'clock.]

---

*Monday, 7th June 1886.*

---

## MEMBERS PRESENT:

Sir HERBERT MAXWELL in the Chair.

Mr. Arthur Acland.	Mr. William Lowther.
Mr. Coleridge.	Mr. Wason.
Mr. Walter James.	Viscount Grimston.
Mr. Hoyle.	Mr. Norton.
Viscount Folkestone.	Mr. Fenwick.
Mr. Stuart-Wortley.	Mr. Healy.

Dr. *Timothy Holmes*, Mr. *Broughton Edge*, and Mr. *William Smith*, were examined.

[Adjourned till Thursday next, at Twelve o'clock.]

---

*Thursday, 10th June 1886.*

---

## MEMBERS PRESENT :

Sir HERBERT MAXWELL in the Chair.

Mr. Arthur Acland.  
Mr. Walter James.  
Mr. Hoyle.  
Viscount Grimston.  
Mr. William Lowther.

Mr. Llewellyn.  
Viscount Folkestone.  
Mr. Norton.  
Mr. Fenwick.

Reverend Canon *W. L. Blackley* was examined.

[Adjourned till Monday, 21st June, at Half-past Three o'clock.]

---

*Monday, 21st June 1886.*

---

## MEMBERS PRESENT :

Sir HERBERT MAXWELL in the Chair.

Viscount Folkestone.  
Mr. Arthur Acland.

Mr. Hoyle.  
Viscount Grimston.

DRAFT REPORT, proposed by the *Chairman*, brought up and read the first time, as follows:

“THE sudden Dissolution of the present Parliament has prevented your Committee from concluding their inquiries and making their final Report. They have, therefore, agreed to report the Evidence already taken before them to the House, and to recommend the appointment of another Committee, with the same objects, in the approaching Parliament.”

DRAFT REPORT read a second time, and *agreed to*.

*Ordered*, To Report, together with the Minutes of Evidence, and an Appendix.

---

EXPENSES OF WITNESSES.

NAME OF WITNESS.	Profession or Condition.	From whence Summoned.	Number of Days Absent from Home, under Orders of Committee.	Allowance	Expenses	TOTAL
				during Absence from Home.	of Journey to London and Back.	Expenses allowed to Witnesses.
				£. s. d.	£. s. d.	£. s. d.
David Pringle - - -	Chairman, Parochial Board.	Torquhar - - -	3	3 3 -	5 3 2	8 6 2
James H. Higgs - - -	Coachbuilder - -	Southampton - -	2	1 10 -	1 6 6	2 16 6
James Parnie - - -	Chairman of Bewny Parochial Board.	Glasgow - - -	3	3 3 -	5 10 -	8 13 -
William Key - - -	Commission Agent -	Sunderland - - -	2	2 2 -	3 9 4	5 11 4
Thomas Sinclair - - -	Solicitor - - -	Glasgow - - -	3	6 6 -	5 10 -	11 16 -
Richard Nesbitt - - -	Head Gardener - -	Oswestry - - -	2	1 - -	1 8 -	2 8 -
Ralph Young - - -	Secretary of Northumberland Miners' Society.	Newcastle-on-Tyne -	3	3 3 -	3 - 6	6 3 6
Rev. W. H. E. M'Knight -	Rector of Silk Willoughby.	Silk Willoughby, Sleaford.	4	4 4 -	1 16 -	6 - -
William Smith - - -	Painter - - -	Ross - - -	3	1 10 -	1 4 -	2 14 -
Rev. William L. Blackley -	Hon. Canon of Winchester.	King's Somborne, Stockbridge.	2	2 2 -	1 8 9	3 10 9
				TOTAL - - -	£.	57 19 3



---

---

MINUTES OF EVIDENCE.

---

---

LIST OF WITNESSES.

*Thursday, 6th May 1886.*

	PAGE.
Mr. David Pringle - - - - -	1
Mr. James S. Randell - - - - -	5
Mr. John Lloyd - - - - -	10

*Monday, 10th May 1886.*

Mr. James Parnie - - - - -	15
Mr. Robert M'Nair - - - - -	21
Mr. James Russell Motion - - - - -	21
Mr. James Henry Higgs - - - - -	23
Mr. George Henry Pinckard - - - - -	28
Mr. William Key - - - - -	30

*Monday, 17th May 1886.*

Sir George Young, Bart. - - - - -	35
Mr. James Rankin - - - - -	50
Mr. Thomas Sinclair - - - - -	54

*Thursday, 20th May 1886.*

Rev. William Henry Edward M'Knight - - - - -	59
Rev. W. Walter Edwards, M.A. - - - - -	73

*Monday, 24th May 1886.*

Mr. Robert Davie - - - - -	83
Mr. Richard Nisbet - - - - -	89

*Monday, 31st May 1886.*

Sir Edward Walter - - - - -	98
Mr. Ralph Price Hardy, F.I.A. - - - - -	107
Mr. Ralph Young - - - - -	113

*Thursday, 3rd June 1886.*

Mr. Henry Walter Blake - - - - -	120
Mr. Charles John Goodwin - - - - -	127

*Monday, 7th June 1886.*

Mr. Timothy Holmes, F.R.C.S. - - - - -	131
Mr. J. Broughton Edge - - - - -	134
Mr. William Smith - - - - -	143

*Thursday, 10th June 1886.*

Mr. John Lloyd - - - - -	149
Rev. Canon Blackley - - - - -	149

---

A P P E N D I X.

---

**LIST OF APPENDIX.**

---

**Appendix, No. 1.**

Paper handed in by Mr. Farnie:	PAGE
Barony Parochial Board.—Table showing the various Trades or Callings of Applicants for Relief from the 15th May 1885 till the 14th April 1886 (inclusive) - - -	169
Barony Parochial Board.—Number of Applications for Quarter ending 14th August 1885 - - - - -	170

**Appendix, No. 2.**

Paper handed in by Mr. J. Broughton Edge, 7 June 1886:	
A Suggested National Assurance Society. (Re-printed from the "Bolton Daily Chronicle," 10th April 1885) - - - - -	170

**Appendix, No. 3.**

Paper handed in by Mr. Motion:	
Return of Other Parish and Suspense Poor chargeable to the three Parishes of Glasgow, viz., Barony, City, and Govan, on Roll, and in Poorhouse, during the Year from 15th May 1885 till 14th May 1886 - - - - -	172

---

A P P E N D I X.

Appendix, No. 1.

PAPER handed in by Mr. Farnie.

BARONY PAROCHIAL BOARD.

TABLE showing the various TRADES or CALLINGS of APPLICANTS for RELIEF from the 15th May 1885 till the 14th April 1886 (inclusive).

M A L E S.

TRADE, &c.	Number of Case.	TRADE, &c.	Number of Case.	TRADE, &c.	Number of Case.
Baker - - - -	9	Engineer - - - -	14	Plasterer - - - -	4
Barber - - - -	63	Engine keeper - - - -	7	Potter - - - -	39
Blacksmith - - - -	32	Engraver - - - -	1	Quarryman - - - -	6
Brass finisher - - - -	17	Edge-tool maker - - - -	6	Rivetter - - - -	24
Boilermaker - - - -	28	Fireman - - - -	11	Shoemaker - - - -	23
Bill poster - - - -	12	French polisher - - - -	21	Sprigger - - - -	21
Bookbinder - - - -	4	Flax dresser - - - -	11	Salesman - - - -	25
Butcher - - - -	4	Glassblower - - - -	23	Strapper - - - -	17
Block printer - - - -	12	Gardener - - - -	11	Seaman - - - -	17
Block cutter - - - -	11	Horseshoer - - - -	10	Sweep - - - -	4
Borer - - - -	12	Hammerman - - - -	12	Sawyer - - - -	13
Beamer - - - -	24	Hawker - - - -	63	Street singer - - - -	1
Boatman - - - -	16	Iron-dresser - - - -	39	Slater - - - -	10
Brushmaker - - - -	16	Joiner - - - -	14	Tailor - - - -	20
Cloth lapper - - - -	10	Japanner - - - -	4	Twister - - - -	18
Cork cutter - - - -	6	Labourer - - - -	358	Tinsmith - - - -	12
Carter - - - -	67	Laster - - - -	65	Tramway guard - - - -	4
Carrier - - - -	8	Lamp-maker - - - -	4	Tobacco spinner - - - -	31
Cooper - - - -	16	Lithographer - - - -	4	Tobacco-pipe maker - - - -	26
Caulker - - - -	22	Moulder - - - -	22	Tenter - - - -	11
Cutler - - - -	6	Mason - - - -	6	Venetian blind maker - - - -	11
Causewayer - - - -	14	Machine maker - - - -	2	Weaver - - - -	161
Coppersmith - - - -	12	Miner - - - -	38	Watchmaker - - - -	4
Cabinetmaker - - - -	7	Marble polisher - - - -	1	Watchman - - - -	6
Colporteur - - - -	1	Miller - - - -	1	Not mentioned - - - -	79
Clerk - - - -	5	Nailer - - - -	14		
Dyer - - - -	14	Pattern maker - - - -	4		
Draper - - - -	6	Plumber - - - -	—		
Drover - - - -	22	Porter - - - -	12		
				TOTAL MALE - - - -	2,168

F E M A L E S.

Bookfolder - - - -	14	Gummer - - - -	1	Saleswoman - - - -	12
Bleachfield worker - - - -	65	Hawker - - - -	32	Tobacco work - - - -	42
Clipper (luppet) - - - -	26	Laundress - - - -	21	Tobacco-pipe work - - - -	11
Cleaver - - - -	96	Millworker - - - -	134	Weaver - - - -	81
Carder - - - -	18	Match work - - - -	32	Wire worker - - - -	2
Callanderer - - - -	34	Marine store - - - -	45	Washer - - - -	92
Confectioner - - - -	14	Machinist - - - -	28	Winder - - - -	82
Domestic servant - - - -	534	Out-door worker - - - -	40	Not mentioned - - - -	180
Dyer - - - -	21	Piecer - - - -	38	Children - - - -	282
Flyer - - - -	23	Pottery worker - - - -	31		
French polisher - - - -	16	Paper work - - - -	23		
Fancy box-maker - - - -	1	Sewer - - - -	61		
				TOTAL FEMALE - - - -	2,117

There have been 4,275 cases who applied for relief for the first time from the 15th May 1885 till the 14th April 1886. Of these 9,776 was offered the poorhouse, and 1,847 entered same, with 416 dependents; thus 929 cases did not accept the relief offered.

## BARONY PAROCHIAL BOARD.

NUMBER of Applications for Quarter ending 14th August 1885 - 1,280.

## A G E S.

0 to 15.		16 to 30.		31 to 40.		41 to 50.		51 to 60.		60 and upwards.		Condition.		Condition.		Dependants.	
M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	Single.	Married.	Widow.	Widower.	M.	F.
49	44	101	149	92	117	93	111	103	92	120	148	392	435	13	100	498	719

## Appendix, No. 2.

PAPER handed in by Mr. J. Broughton Edge, 7 June 1886.

## A SUGGESTED NATIONAL ASSURANCE SOCIETY.

(Re-printed from "The Bolton Daily Chronicle," 10th April 1885.)

THE following letter from the pen of J. Broughton Edge, Esq., coroner for this division of the county, appeared in "The Times" of Thursday:—

The desire so generally expressed that some thoroughly National memorial of the late General Gordon should be erected in this country induces me to ask your aid in bringing before my fellow-countrymen the outlines of a scheme which has engaged my thoughts for some years, and for the working of which I have obtained *data* from the most reliable sources, and the promise of assistance from well-known and representative men.

A suggestion has been made in various quarters that the memorial should take the form of an institution for the reclamation and support of the waifs and strays of our large towns, and beyond saying that such a scheme must necessarily be very limited in its scope, unless an enormous sum of money is collected, I should be sorry to say one word in disparagement of so praiseworthy an undertaking.

But my appeal ought, in my judgment, to command even a greater amount of sympathy, for it is on behalf of the children of the sober, industrious, and frugal classes throughout the country whose parents are ready and willing, nay, anxious, to contribute to any scheme which shall, in the event of the death of the breadwinner of the family, save their young orphans from the dreaded workhouse. In short, my suggestion is to extend the principles of the Miners' Permanent Society, which has done such effective service in supporting the widows and orphans of miners dying from injuries received in coal mines, to all classes of the community, and to deaths arising from any cause.

The scheme, in fact, would be that of a National assurance society for the bringing up and educating of every child, who is a member, and is bereft of its natural protector, to the age of 14 years, the condition of membership being the payment of 1 *d.* weekly for each child, and 1 *d.* for the parent during the life of the latter; thus, a man with one child in the society would pay 2 *d.*, with two children 3 *d.*, and so on.

Of course, this contribution would not provide the benefits assured, which, it is proposed, should be 2 *s.* 6 *d.* per week for every child under the age of six years until it attains that age, and then 3 *s.* 6 *d.* per week until it attains the age of 14 years, or, at the option of the parent, that the child should be admitted into one of the local cottage orphanages from six to 12 years old, and there maintained and educated to the age of 14; but such is the "power of the penny" that it has been calculated for me by

Mr.

Mr. W. G. Walton, of Manchester, a well-known Fellow of the Faculty of Actuaries, that it will provide, according to the above rate, more than two-thirds of the amount required for the benefits proposed, the other one-third to be obtained by the membership of children, who would never become recipients of the fund, and who would be specially solicited to join the society, and by subscriptions and donations from others. If there was any deficiency, which I do not think there would be, a small rate might be laid in-aid, as a great saving would undoubtedly be effected in the poor-rate.

The leading idea of the scheme is to help those who are, as I have said, desirous of helping themselves, and to induce habits of thrift and forethought in others by appealing to the strongest of all feelings, viz., the feelings of affection common to all, rich and poor, for their helpless little ones. Another feature is that the society would not be in any sense a charity, or its benefits depend in any manner on votes or elections. Each orphan member would have an absolute right to the provision promised, and, moreover, would be sure of being watched over by kind and sympathising eyes until man or womanhood.

The example of the unselfishness and high views of duty of the late General Gordon would be invaluable in the promotion and working of such an institution as that I have, as briefly as possible, sketched out. It would be an incentive to parents and children alike, and its influence would be perpetuated to all future time. I would, therefore, most respectfully venture to submit that a portion of the fund now being raised should be devoted to the building, in or near London, of the central home and offices of such an institution, and that the remainder be devoted to founding the society. The central home might be called the "Gordon Home," and a statue of the late General might adorn its principal front. The home would thus become a place of pilgrimage to thousands, and it might be that boys specially preparing for the Army and Navy, or the children of soldiers and sailors, might only be received there, as there would be local orphanages in every county for the orphans of the district.

The affairs of the society would be managed, as far as possible, by voluntary aid, and would give peculiar scope to the efforts of kind and devoted ladies. The local agencies would be conducted in connection with guilds attached to churches, chapels, schools, trade and friendly societies, &c.

It would, of course, take up too much of your valuable space to give all the details of the organisation and working of such an institution; but such have been prepared, and if my suggestion should meet with adequate support, I will gladly publish the full scheme, and, moreover, call to my assistance friends in whom the public will, I am sure, have entire confidence.

I may add that I am one of Her Majesty's coroners for the county of Lancaster, exercising jurisdiction in one of the most populous districts in it, and the pitiful stories of suffering and destitution with which I have become acquainted while engaged in my official duties, stories as sad as any of those which move our hearts on behalf of the outcasts of the streets because many are of happy households suddenly plunged into both grief and poverty at the same moment, these stories repeated again and again have led me to think out this scheme as a means of mitigating in some measure the weight of such great misfortunes.

(signed) *J. Broughton Edge.*

Broad Oak Park, Worsley, Manchester.

Appendix, No. 3.

PAPER handed in by Mr. Motion.

RETURN of Other Parish and Suspense Poor chargeable to the three Parishes of *Glasgow*, viz., Barony, City, and Govan, on Roll, and in Poorhouse, during the Year from 15th May 1885 till 14th May 1886.

CLASS.	BARONY.					CITY.					GOVAN.				
	Male.	Female.	De- pendents.	TOTAL.	Cost.	Male.	Female.	De- pendents.	TOTAL.	Cost.	Male.	Female.	De- pendents.	TOTAL.	Cost.
<b>I.—OTHER PARISH POOR :</b>					£. s. d.					£. s. d.					£. s. d.
1. Out-door Roll - - -	59	259	456	774	2,097 5 8	34	130	258	422	1,808 - -	62	240	437	739	} 2,289 - -
2. Poorhouse - - -	3	4	3	10	340 16 -	186	168	57	411	902 - -	- - No Numbers for this Class - -				
<b>II.—SUSPENSE POOR :</b>															
1. Out-door Roll - - -	109	220	555	878	587 18 -	47	134	332	513	141 - -	84	178	512	774	188 1 0
2. Poorhouse - - -	248	214	173	635	1,044 19 11	420	540	336	1,296	620 - -	158	166	95	414	260 18 6

Note.—“Other Parish” are those admittedly belonging to parishes other than Barony. “Suspense” are those not belonging to Barony, and for whom claim has been made upon other parishes.

(signed) *Jas. R. Motion,*  
Acting Inspector, Barony Parish.