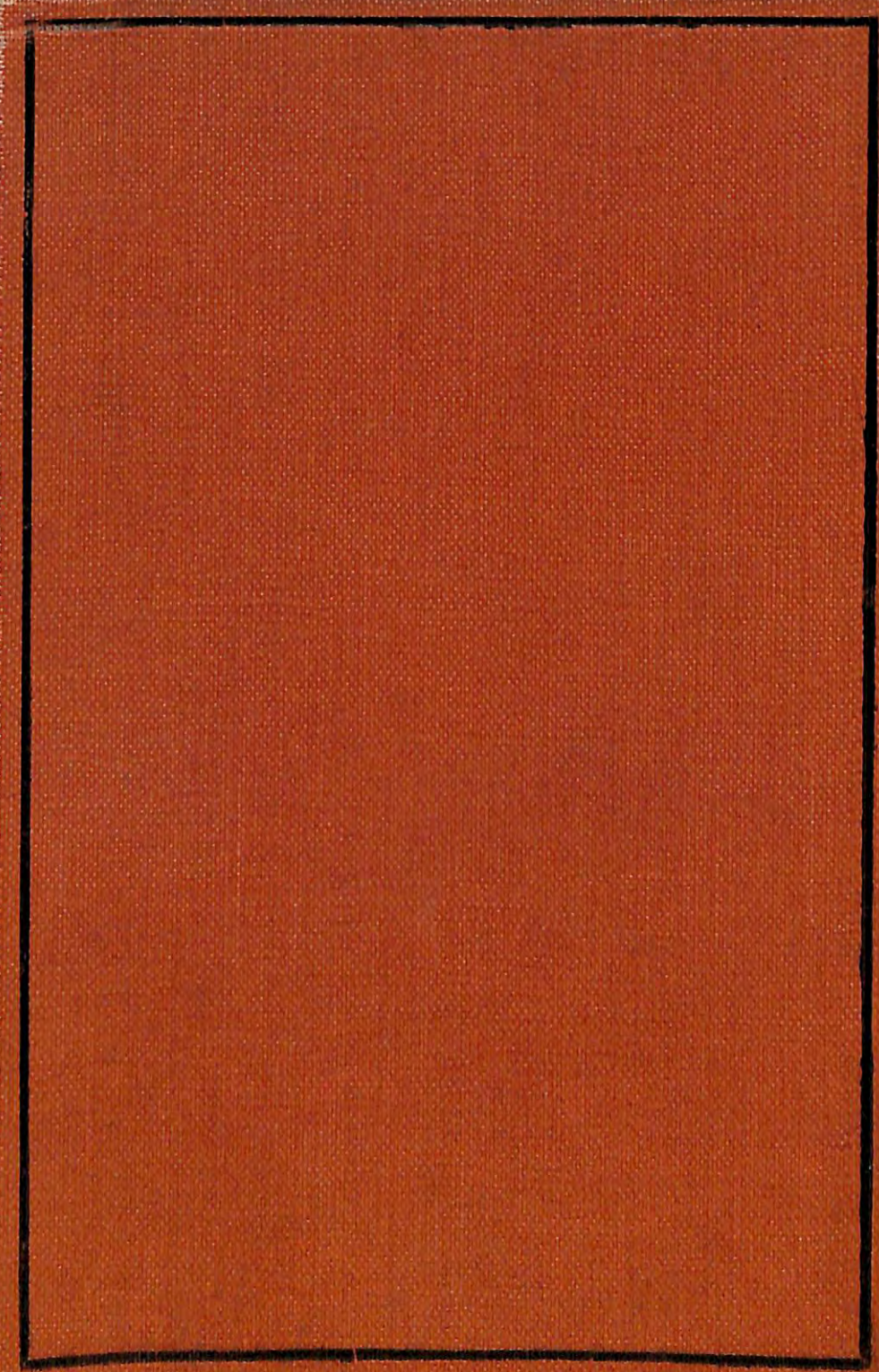




**PROVIDENT AND
INDUSTRIAL INSTITUTIONS**

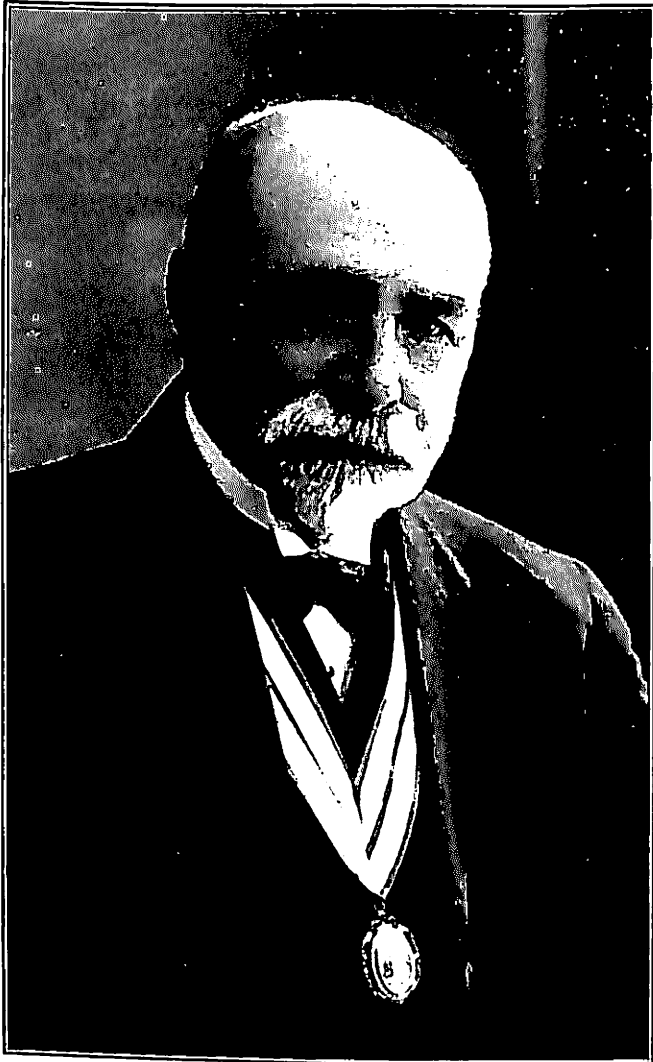
PROVIDENT AND INDUSTRIAL INSTITUTIONS

BEING RECORDS AND HISTORICAL SKETCHES OF VARIOUS THRIFT
ASSOCIATIONS, INCLUDING THE SOCIAL, RELIGIOUS, MERCHANT
AND CRAFT GUILDS OF THE PAST, THE INCORPORATED
TRADES NOW EXISTING, AND ALSO MARINE, FIRE AND
LIFE INSURANCE COMPANIES, TRADE UNIONS,
BANKS, BUILDING, CO-OPERATIVE, AND
FRIENDLY SOCIETIES, WITH NOTES ON
THEIR SPECIAL IDEALS AND
METHODS OF OPERATION

BY

RICHARDSON CAMPBELL

(Past High Secretary of the Independent Order of Rechabites)



RICHARDSON CAMPBELL

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FOREWORD

It is believed that the contents of this book will prove very instructive to all those interested in the genesis of Provident and Industrial Institutions, whilst there is much that will be read with interest by those connected with the Ancient Guilds, and other Benevolent Associations.

The data was collected at great expense of time and money, and reveals the thoroughness of the author in bringing together into one volume these articles, some of which he had previously published, whilst others are now published for the first time.

Richardson Campbell was an official of the Order of Rechabites for half a century. He was an officer of the Glasgow District from 1874 to 1886, first as Treasurer and then as Secretary, and resigned his official career at Glasgow on his appointment in 1886 to the important office of High Secretary of the Order at Manchester. For nearly thirty-two years he filled the latter position with distinction, devoting his time, energy and talents to the work of the Order, and thus helped to raise it into the front rank amongst Friendly Societies and other Thrift institutions.

On his resignation from the office of High Secretary in 1917, he served the Order in a consultative capacity until his death in 1923.

He visualised a great world-wide brotherhood of financial integrity, and the sound position of many of the Friendly Societies in no small part is due to his indefatigable advocacy of solvency.

FOREWORD

As the work of the Order includes the promotion of the practice of total abstinence from intoxicating liquors, he was also insistent in his advocacy of Temperance Reform, and occupied many influential positions in the Temperance movement.

The Publishers gratefully acknowledge the kindness of his widow, who generously gave to the Order the manuscript left by the Author.

This book is published by the Board of Directors of the Independent Order of Rechabites, in loving memory of a much valued official, who saw the erection of a superstructure in which he took an important part, and on which he has left his indelible mark.

PROVIDENT AND INDUSTRIAL INSTITUTIONS

THRIFT Institutions have existed from the earliest times of which we have any record, and there are few words in the English language that have a more interesting history, or convey a deeper moral than the word "Thrift."

Thrive and Thrift are derived from a common Icelandic origin, and Thrift, in addition to its modern suggestion of frugality, has the earlier and better meaning of Thriving, or being prosperous, or attaining prosperity. The Icelandic "Thrift" is connected with the Norse "triva," to seize, and hence we may infer that, while in the early ages, when might was considered to be right, prosperity was associated with plunder, now however, when right is, we trust, becoming might, prosperity is, more than ever, identified with Saving.

All men were once as the Australian native bushman or the Eskimo is to-day, and as these people did not realise the value or necessity of individual Thrift, so, therefore, they thought nothing about their future welfare and did not create any individual or collective wealth. What we term Wealth is the surplus that any individual produces over his present needs to meet his future wants. When the primitive farmer has sown his crops and is waiting for them to grow and ripen he can be doing other things if he is thrifty, and so create wealth in the form that he can either use himself in future, or dispose of for other commodities, for wealth consists of goods as well as cash.

There are two conditions necessary if our Thrift or Wealth is to accumulate and be of value, the first is that there must be individual saving. We must produce or earn a surplus over our present requirements, and the second is that there must be security that such savings or surplus productions shall not be stolen or taken away from us. This latter is really a social question, and it is impossible for the people in any country that are not sufficiently safeguarded to accumulate anything of value either to the community or to themselves, and we must not forget that it is the growth of

wealth that has made civilisation possible and these permanent and enduring.

Provident Institutions have always had enemies, and among these may be numbered, idleness, thoughtlessness, vanity, vice, and intemperance. The last named is the worst enemy of all, and the best way to abate its evil influences is to induce both old and young to practise the virtue of thrift.

Forethought is the guiding principle of all Thrift and of all the institutions that have been formed for thrift promotion, and it is that characteristic of civilised man which distinguishes him from the savage and the barbarian in general, and it also is the foundation and basis of all true civilisation. There are, however, some small degrees of forethought found among savages, and much special thrift among certain of the lower animals and insects, such as the beaver and the squirrel, the ant and the bee, who care for the morrow by a natural and inherited instinct which leads them to provide food in summer for the wants of the bitter winter that is to follow. Man, however, to be civilised and powerful, must have incessant and far-reaching forethought, and make provision against a thousand accidents or liabilities, alike in health and sickness, in peace or in war, on land or on sea. In truth, the main business in life, from the marriage of a man and woman to the foundation of a state, is that of a benefit, insurance, or thrift association.

All our life's work is an endeavour to ensure the development of ourselves and our race against the operation of forces that would hinder or destroy us. This we try to do by employing such agencies as we can command to resist those which tend to our injury. The beginning of this law of life is self-denial, the primary virtue in man. We must sacrifice the pleasures of the present moment for the benefit of the years to come. We must toil to-day and lay aside more than the needs of the day require, in order that the surplus produce of our labour may meet an emergency or a new want to-morrow. The husband must lay aside provision for the needs of his wife and children, and the strong man of to-day must work while the sun shines in order to produce that which he will need when weakness and age come upon him, as come they will; he must "make hay when the sun shines" and "provide for a rainy day." He who idles in his prime must starve, or beg, or steal, in his latter years. He who spends his own thrift or produce now will spend his neighbours' in his old age. So that

while the thrifty man is a benefactor of society, the spend-thrift will become a beggar and a bane.

So much for the principle of forethought or of thoughtlessness as regards extremes. There are, however, degrees of accidents and conditions for which the individual cannot fully provide, let him be ever so prudent. Fortune is fickle, the laws and forces in nature and art are so complicated that their working cannot always be foreseen, and at the same time human nature is so weak, physically and mentally, that we suffer unexpectedly from their perturbations. This leads men in civilised communities to combine for mutual protection against fire, storm, collision, accidents, death, sickness, and loss of property in many ways, as well as to connect themselves with various thrift associations formed for the purpose of combating these calamities.

There are, nowadays, many aids to thrift, and through these various aids the condition of the industrial classes has been greatly improved, and doubtless will be still further improved as time progresses. [Thrift—rightly understood—is the husbanding of material resources against the exigencies of the future—and it is the factor which has made the lot of the people what it is. Without thrift we should all of us be in the primitive condition of labouring daily for our daily sustenance; without thrift there would be none of the merchants who now exist in our land. Thrift is the factor which, to a considerable extent, has produced the various classes into which society is now separated. The practice of thrift has assisted in evolving from the general population those we at present style the well-to-do, and the lack of thrift has frequently reduced those in the so-called upper classes to the really lower orders. What thrift has done in the past it is capable of doing in the future. To assist in developing this really great virtue, all persons who desire to better as much as possible the position of the people should give their careful consideration to the best methods to be pursued in promoting it. The working classes have great need to practise this virtue, and there are many means open to them for this purpose.]

In writing of Provident Institutions and of the thrift movement, therefore, we propose to give a description of the various agencies that have existed and have been used to promote the principles to which we have referred in the foregoing. These have been many and varied, in all countries and at all periods of the world's history, and their

operations have tended in no small degree to the advancement of the people and to the general improvement of humanity.

THRIFT IN EGYPT

The discovery of copper and the invention of writing by the Egyptians terminated the stone age and brought about the dawn of history. Previous to that period it is very difficult to get direct evidence of the thrift of the people, although there can be no doubt that the human family could not have existed or attained the position it had then reached without the operation of such principles and practices which in modern times we designate thrift. Upper Egypt, of which the city of Thebes formed the centre, was the location where these important developments took place, and from that time we can trace in some form or other the uniting of the people to attain certain well-defined objects of benefit to themselves, which individual effort could neither have accomplished nor have undertaken.

These principles on which Friendly Societies and other thrift institutions are based have been recognised from the very earliest times of which we have any record, and the proposition of Joseph as recorded in the Bible was an amplification of it. The following is what I refer to: In Genesis, 41st chapter, 34th, 35th and 36th verses, we read: "Let Pharaoh do this and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plentiful years. And let them gather all the food of these good years that comes, and lay up corn under the hand of Pharaoh, and let them keep food in the cities. And that food shall be for store to the land against the seven years of famine which shall be in the land of Egypt; that the land perish not through the famine."

The foregoing were the words of Joseph, who was the author and founder of one of the first insurance movements that we can trace. Pharaoh had a dream that distracted him. He thought he stood on the banks of the Nile and saw coming out of the river seven fat, sleek, glossy cows, and they began to browse in the thick grass. But after them, coming out of the same river, he saw seven cows that were gaunt and starved, and the worst-looking animals he had ever seen, and in the ferocity of their hunger they devoured their seven predecessors. It was then that Pharaoh sent for Joseph to decipher these midnight hieroglyphics. Joseph made short work of it, and stated that the

seven fat cows represented seven years of plenty, and that the seven emaciated cows that followed represented seven years of famine. Joseph then proposed to Pharaoh that he should collect one-fifth of the corn grown in the plentiful years as a provision to meet the necessities of the people during the years of shortage that were to come after the years of plenty.

The King took the advice offered, and because of his integrity and helpfulness appointed Joseph food controller or president of the undertaking. The government obtained from the farmers one-fifth of their crops. In all the towns and cities of the land there were branches. It was a great national movement. It was compulsory—it was, in fact, a national compulsory insurance scheme. After a while the dark days came, and the whole nation would have starved if it had not been for the provision that had been made for the future. The suffering families got the benefit of this great scheme of thrift and forethought. The Bible puts it in one short phrase, "but in all the land of Egypt there was bread."

We could not be correct in considering this Egyptian anti-famine scheme as a friendly society because it was not founded on a voluntary basis, as friendly societies are, and was not a system of voluntary thrift. It is now known, however, that an association of a friendly society nature named the "Tan" existed in Thebes about the time when the foregoing great scheme was in operation.

THRIFT IN GREECE AND ROME

From Egypt the thrift movement found its way into ancient Greece, where in Athens, and other towns (according to that noted writer Theophrastus, who lived about three centuries before the Christian Era), there were associations having a common chest or box into which a certain monthly contribution from each individual was deposited in order that a fund might be raised for the relief of such members as should in any manner have experienced adverse fortune.

In the old Greek Mythology there were two brothers, Prometheus (Forethought) and Epimetheus (Afterthought), and while the elder took thought for the morrow, the younger was only wise after the event, and was indeed the spiritual father of all such as are earnest to lock the stable door after the horse has been stolen.

In many of the Greek cities during the period of the Roman Empire there were Friendly Societies, and these were generally termed "Erani." They were looked upon

with suspicion by the Emperors as leading to political combinations, and were, in some respects, not unlike the Guilds of the middle ages.

From Greece the movement spread to Imperial Rome, then the mistress of the world, and flourished under the Cæsars. At Lanuvium, about nineteen miles on the Via Appia from the Imperial City, an association existed during the reign of the Emperor Hadrian, whose rules were inscribed in marble. There were some curious arrangements stated in these regulations. For instance, a new member paid an entrance fee of one hundred sesterces (about 15s.), and had to present to the society in addition "an amphora" of good wine. The contributions were five asses (little more than 2d.) per month. In case of death, three hundred sesterces (about £2 5s.) was paid as funeral expenses, out of which, however, about fifty sesterces were set apart for distribution at the cremation of the body, and the members were expected to walk at the funeral. Fraud was to be punished by a fourfold fine. If a member died intestate, the quinquennals or magistrates of the municipium, and the people generally, were to direct how the funeral should be arranged and when it should take place. This shows how many of the rules of the ancients and how many old ideas are to be found in modern times in modern associations.

Numa divided the different trades into nine Collegia or Guilds, and those who worked in hard materials were known as "Fabri." Carpenters were known as fabri tignarii, smiths as fabri aerarii.

At the dawn of the Christian Era we find Paul, the apostle, making the following statement: "He that provideth not for his own and especially those of his own household is worse than an infidel." The Apostle James said, "True religion and undefiled before God and the Father is to visit the fatherless and the widow in their affliction." These sayings prove that the early Christians understood the principles of Thrift and of mutual assistance.

From Rome the Thrift movement found its way into northern Europe and into Britain and at least one Roman club, "The College of the Smiths," is known to have existed in England during the Roman occupation.

THE CINQUE PORTS

The original five (cinque) ports were the Kent and Sussex towns of Dover, Hastings, Hythe, Romney and

Sandwich, but the towns of Rye, Seaford and Winchelsea were afterwards added to the number. This federation, at a period when there was no permanent English Navy, were the owners of ships which were used for the protection and defence of these towns as well as for safeguarding their trade, so the later Saxon and earlier Norman Kings granted these towns certain privileges on condition that they provided a specified number of ships during war for transport and other purposes, and although an English Navy was established in the reign of Henry VII this arrangement existed for a long period of years.

The Freemen of the Cinque Ports were advanced by William the Conqueror to the dignity of Barons and were privileged to send four of their number to hold a silken canopy supported by four spears over the King's head at his coronation and to sit at his right hand at the banquet held afterwards.

On the 18th May, 1703, a "Cinque Ports" galley (as it was called) sailed from the Downs. It was a ship of ninety-six tons, eighteen guns and was manned by sixty-three men. This gives an idea of Cinque Ports ships of the period. Its officers were Captain Charles Pickering, Lieutenant Thomas Stradley and Alexander Selkirk (of Largo, Fife), sailing master. This was the Selkirk that Daniel Defoe took for his model for *Robinson Crusoe*, as he was on the island of Juan Fernandes for four and a half years.

The office of Lord Warden of the Cinque Ports is now combined with that of Constable of Dover Castle and the installation of that officer is still conducted with the old time ceremonies. The salary of the Lord Warden is still £3,000 a year, and is now little more than a sinecure.

Except Dover, none of these towns are now of the same importance as they were in the early ages.

THE HANSEATIC LEAGUE

The Hansa or Hanseatic League was the greatest trading and shipping alliance that has ever existed. It was formed by the merchants belonging to several cities and towns in Northern Europe (at a time when few, if any, of the countries anywhere had any shipping of their own) in order to protect their trade and commerce from pirates in the North Sea and the Baltic, to keep open the road from the Baltic across Holstein to the North Sea, and as a means of defence against nobles, ecclesiastics, or any others who might be disposed to interfere with them. In addition they undertook to protect

the towns in connection with the League, to extend the trade as far as possible, to prevent injustice and to arrange for the administration of justice within their limits as well as to retain the rights it had regained.

Before its formation these merchants were trading with London and other towns in England and Scotland and foreign commerce was entirely in their hands, because under the Feudal system there was no wealthy middle class or trading community, no ships were built for commercial purposes, and this caused those who wanted English goods to come to England to get them.

The Hanse towns in England were exempt from duties on exports, and in Denmark, Sweden and Russia from import duties. At one period the League embraced over ninety towns. The chief trading centres of the League were Novgorod in Russia, Bergen in Norway, Bruges in Flanders and London which was their first overseas settlement.

In the tenth century the merchants of the League enjoyed the same rights when their ships entered English ports as were possessed by English citizens, in return for this, however, they had at Easter and at Christmas in these early years to make a donation to the city of London of two pieces of grey and one piece of brown cloth, ten lbs. of pepper, five pairs of men's gloves and two barrels of vinegar, and the fact that they paid toll in kind and not in money was entirely in accordance with the ancient usages of the guilds and corporations and the conditions of mediæval tenure.

The chief depôt of the Hansa in England was in London, and was known first as the German Guildhall, then as the Easterlings Hall, and finally (because of the cloth measure and of the large weighing machine belonging to the city on which goods coming into the city were weighed for customs purposes) as the "Steelyard." This place was situated in Thames Street, on the left bank of the river, close to Dowgate, and just above London Bridge. The Hansa had also branches in York, Hull, Kings Lynn, Norwich, Harwich, Ipswich, Yarmouth, Boston and Bristol. An invitation to trade with Scotland was endorsed with the honoured name of William Wallace.

Hansa was an old Gothic word signifying a league, and is used to cover such in the Ulphilas edition of the Bible. In the countries under the control of this league it constructed canals and introduced a universal system of weights and measures.

These merchants enjoyed practically free trade at the

Steelyard in London, at St. Peter's Court at Novgorod in Russia, at Bergen in Norway, and at Wisby in the Baltic Island of Gothland, as well as at many other places, and had privileges that were frequently denied them in their own countries by their own Kings and territorial lords. The churches in these days were buildings used as much for secular as for religious purposes, and in them could be found banks, market places, sanctuaries and storehouses. Wisby was the Hansa's great emporium for the Baltic trade, and it was in that town where their association fees were paid. This money was deposited in the Church of Our Lady Maria Teutonicorum and four aldermen, one selected by each of the important cities of the league. Wisby, Lubeck, Soest, and Dortmund had each a key to the common treasure.

The German merchants in the towns on the Rhine were the first to form themselves into an alliance, a fact which is not to be surprised at when we remember how thickly covered are the banks of that river with the ruins of strongholds of what were little less than titled robber chiefs. The Baltic towns followed by forming a league which was known as the "Easterlings," and was "for the benefit of the common merchant." The name "Hansa" was not adopted till after the great war with King Waldemar of Denmark, and the Peace of Stralsund in 1370, when it won name and rank at the point of the sword.

The league kept continually increasing until it extended from Bergen in the north to Venice in the south, from Novgorod and Smolensk in the east, to York and London on the west. In November, 1367, deputies from seventy-seven towns met in conference in the large central chamber of the Town Hall at Cologne, since then called the Hansa room. The cause of this conference being held was the endeavour of King Waldemar of Denmark to suppress the Hansa, and his actions leading up to that. In 1361 he collected a great army and suddenly invaded the island of Gothland and seized, sacked and plundered the rich city of Wisby, which was the northern emporium of the Hansa's wealth.

At this Cologne Conference it was decided that because of the wrongs and injuries done by the King of Denmark there should be war at all costs and at all risks, and that the cities would be his enemies and help one another faithfully, and that such cities as were too weak or too distant to help actively in the war should assist by means of contributions. It was also decided that towns that did not join in the war

should be held as outside the league, and that the Hansa merchants and burghers of the towns in the league should have no dealings with them. This conference also adopted the constitution of the Hanseatic League which became the foundation basis of that powerful body.

The Danish King referred to this conference as "Cackling Geese," so the war went on, and he who was the cause of it had to flee from his own country. The Hansa set up a rival King in Sweden and now proposed to dismember Denmark and to distribute its provinces among its own friends and allies. By the close of 1369 Denmark was exhausted and the people weary of war, and the representatives of the seventy-seven cities whom Waldemar had referred to as geese dictated their terms and claimed "two-thirds of the Revenue of the Province of Scania (now part of Sweden, but then part of Denmark) for fifteen years, the possession of all the Danish strongholds, the free passage of the Sound, and the right for fifteen years to veto the choice of a Danish ruler." The war showed the strength of the Hansa, which had become a powerful state among the other states of Europe and its terms were agreed to on behalf of Denmark at Stralsund in Pomerania on the Baltic in 1370.

Bills of Exchange were not unknown in the Hansa trade and were payable either at Lubeck or Bruges. In Russia bar silver was frequently used in exchange for goods, and silver was the chief currency until the fourteenth century, when Lubeck was permitted to coin gold. The Lubeck guilders were made after the pattern of the Florentine ducats, and the gold to make these was purchased in Bruges. The most common form of reckoning was the Flemish one, which was "one pound equal to twenty shillings of twelve groats each," which has survived in Britain till now. The pound was originally a weight of silver. The best money was that of Lubeck, but as a rule the English contracted to be paid in the pounds of the Easterlings, as the Battle merchants were called, and this survives in the abbreviated form of "sterling" to this day.

The advent of the British Guilds of Merchant Adventurers and the Reformation were the first movements that began to weaken the Hansa power. The British sailors in 1553 had found their way round the North Cape to the White Sea and Archangel, and were able to tap the Russian trade without coming through the Baltic. The cities that had adopted the Reformed religion could not see eye to eye

with those that had not. The war between England and Spain (in which the Spanish Armada played its part) was a great blow to the Hansa trade, and also when the Dutch came forward as traders in opposition to the league, the geographical position of Holland being greatly in their favour. The illtreatment of British merchants by several of the Hansa towns, and the Hansa refusal to accord equal privileges to the English trades as they were accorded by the English towns, brought on another crisis.

Hamburg was the first of the Hansa towns to recognise that the chief foreign trade of England was passing into the hands of the Merchant Adventurers, who had already made mutual arrangements with the town of Emden which was not a member of the league. In 1567 Hamburg made a formal treaty with the Merchant Adventurers for a period of ten years. This caused bitter reproaches to be addressed to Hamburg by the Hansa Diet held at Lubeck in 1572. The prosperity of Antwerp dated from the days when it opened its gates to the English Merchant Adventurers.

In 1598 Queen Elizabeth, owing to an attempt to hinder the export of grain to England and Holland by the Hansa, sent word to the merchants residing at the Steelyard in London that they must leave these premises and quit England within fourteen days, and so the demand made by Sir Thomas Gresham and his friends was consummated, and the German Guildhall on the banks of the Thames, an older institution than the Hanseatic League itself, was closed, and with the death of Queen Elizabeth the history of the league in England came to an end.

At the conferences of the league in 1630 and 1641 only three cities, Lubeck, Bremen, and Hamburg were represented and made still closer their friendly alliance, erecting a new Hansa on the ruins of the old. This went on much in the same way until 1810 when Napoleon incorporated these Hansa towns with the Empire. Then dawned the memorable year 1813 when the citizens of the three Hansa towns were among the first in Germany to put on armour to fight for their country, and in 1888 they were in the same position as any other German town, having come under the Protection League of Bismarck.

The Steelyard property in London was restored to the Germans, and in 1853 it was sold by the cities of Lubeck, Bremen and Hamburg for £72,500 to an English company. The present Cannon Street Railway Station stands on part of the site.

THE STAPLE

The guild or company of Merchants of the Staple was one of the most ancient commercial associations in England. It was instituted in 1248, for the furtherance of trade with other nations, by an Act of Parliament passed in the twenty-seventh year of Edward III. Its chief object was to collect all the chief exportable commodities or products of the realm (which were also called the staples or Staple Trades) such as cloth, felt, wool, lead, and tin, and to store them in certain towns when they could be sold at wholesale rates or exchanged for other goods or bullion to foreign buyers and exported to other countries. The chief buyers who came to the Staple towns were those from the Netherlands; but France, Germany and Italy, as well as Ireland and Wales, were connected with the Staple and the Staple also collected the taxes imposed by the King.

The towns of the Staple where exchanges with foreign merchants could be made were originally Boston, Bristol, Canterbury, Chichester, Exeter, London, Winchester, and York. The law as administered in the Staple towns was not the same as administered in other parts of the country, but was the commercial or Merchant Law, and the court by which the law was administered was of great antiquity. The Staple was an independent commonwealth within the state. There was a Mayor and a Constable of the Staple in each Staple town, also six mediators who were generally two English, two German, and two Italian (Lombards) and these were a kind of arbitration court. The Merchants of the Staple also had officers who examined the various kinds of cloth made in England, and granted certificates in regard to the same as they did to Guildford in 1482.

The Brotherhood of "Thomas à Becket," which was a kind of wool trust founded in the reign of Henry IV, did much to injure the Merchants of the Staple. It was a most important commercial body of the period during which it existed.

Staples Inn, which was the headquarters of the Merchants of the Staple in London, still exists, and was one of the Inns of Chancery for a time afterwards. It is situated in Holborn, nearly opposite the end of Grays Inn Road, the existing houses having been built 350 years ago, and are the finest specimens of Elizabethan household architecture in London. This ancient inn, with its hall and belfry, garden and sundial, is still intact.

PERU UNDER THE INCAS

At a period over five hundred years ago, that is, before the Spanish invasion of South America, in the fastnesses of the Andes the Peruvians had a most remarkable system of Land Laws which, according to the historian Garlilasso-de-la-Vega, were "so benevolent" that such never "had been enjoyed by any country under any Christian monarch or under any King in Asia, Africa or Europe."

All the land in the country was divided into three sections, the first part was devoted to the sun, the second to the King, and the third for the maintenance of the people, that is to say, Church, State and People each had its proportionate share of the land allotted for their special upkeep.

Every married man was granted an area of land sufficient for his maintenance called a "Tupu," which was regarded as the unit of measurement. When children were born a further area was granted in the ratio of one Tupu for each boy and half a Tupu for each girl. Upon the boy's marriage the Tupu was handed over to him, but the girls when married did not take their Tupu, which remained with their father or reverted to the State. When the population increased land was taken from the areas belonging to the sun and the King and allotted to the people, the sun and King retaining in their share such lands as were desert or that had not been cultivated.

No one was allowed to buy or sell land. All land reverted to the State on the death of the person holding it. Thus under the Inca system the important principle was observed that every individual had a right to his or her area of land, that the land was the property of the community and could not be privately monopolised or be looked upon as a saleable commodity.

Every Inca subject was called upon to marry at a certain age, and was then provided with a simple home by the community in which he lived. A large portion of the country was too elevated to permit of agriculture, but every available space was utilised, barren hillsides being elaborately terraced, that where nothing could grow on the natural incline, maize might be coaxed to yield crops on narrow artificial ledges. By every stream, in every valley, these audenes may to-day be seen.

The same principle also operated in regard to fertilisers for the land, and to water for irrigation and other purposes,

and no person whether rich or holding any Government, position, not even the Governor of a Province himself, received any preference, and those who were too negligent or idle to take their turn and irrigate their land within a given time were punished.

A regular system of cultivation of the land was also adopted. The people first tilled the fields of the widows, orphans, the aged and the sick. In each village or ward of a town men were appointed to see the foregoing carried out, and they superintended the ploughing, sowing and harvesting. The land of soldiers was also tilled in their absence, the soldiers' wives being treated as widows for this purpose during the absence of the husband.

After the lands of these incapacitated people had been attended to, the people cultivated their own and rendered mutual assistance to their neighbours. The last lands to be cultivated were those of the sun.

Their laws in reference to taxation were also remarkable. No taxes were paid in money, but in work and in produce whether manufactured or grown. The principal tribute was to sow the lands, and reap the crops of the sun and of the King, and to store them in the granaries for each which were kept apart in each village. All the clothes, boots and arms for the army were supplied by those who could make such articles—everyone had to do his part in running the country.

Amid this remarkable system was one prohibiting beggary and destitution, which arose from the fact of every citizen being provided for in every manner practical. No man need be idle, no man need lack land or seed or even the implements necessary wherewith to cultivate it, and, therefore, no one was permitted to beg. Cases of incapacity were provided for, and severe contempt and punishment was meted out to all tramps, vagabonds and idlers.

Under conditions of this kind the thrift methods adopted in other countries were uncalled for and really were not necessary, and other nationalities of the past may have had similar arrangements.

THE ANCIENT SOCIAL AND RELIGIOUS GUILDS

GUILDS and Craft organisations have been in existence since the dawn of civilisation, and have been known in all countries in some shape or form. The guilds of Rome and

Greece were undoubtedly the finest examples of institutions of this kind that existed in pre-Christian times, and for integrity and justice, for kindness and charity, the guilds of the early Christian period form as bright a page in history (despite the narrowness of the times) as any that ever existed.

In the old Roman times there were two classes of guilds—the Craft and the Benevolent—and the ordinances and rules of several of the latter have been preserved in their entirety, and very beautiful they are. Therein it is shown that the members vowed and pledged themselves to live together in peace and friendship, to bury each other in case of death, to establish and keep just relations between slave, freeman and master, and to dine at times together in content and merriment.

Mommsen, the Roman historian, gives a list of eight craft guilds—shoemakers, dyers, coppersmiths, goldsmiths, flute-blowers, fullers, potters, and carpenters, that were in existence in the reign of King Numa, five centuries before the commencement of the Christian Era. Then, in the time of Claudius, it is recorded that there then existed about eighty guilds. These were called "*Collegium Fabrorum*," each had its own "*scala*" or meeting place, they embraced practically all the trades and, being incorporated by the Emperor or the Senate, they exercised a great social and political influence in the Roman civilisation.

In the early Christian period the Romans occupied portions of Britain for about 500 years, and although there are many records of their martial deeds we have very little evidence of their civic or corporate life. They built cities such as London, Exeter, Lincoln, and York, and it is impossible to believe that they did not bring with them and put into practice such an important phase of their town life as the guilds. There is the record of one, however, a guild of smiths, at that period, and that may be taken as evidence that there were others as well in Britain during the Roman occupation.

The basic principles of the guilds were mutual support and assistance, which was carried out in a thoroughly fraternal spirit, and though the term guild has been traced to different sources it does appear that it has a Celtic origin, and this is not to be wondered at, because there is evidence and proof that (even before the Romans came to Britain) Ireland was in a very advanced state of civilisation that, even in these early days, her harbours and ports were known to the Phœnicians and other Continental peoples, and that

in the old Brehon and Druidical days the organisation of the crafts was not neglected.

In Dr. Keating's *History of Ireland* it is stated that in the second century of the Christian era at the Great Assembly at Tara it was decreed "That the artificers, the tradesmen, the handicraftsmen of the kingdom should be brought under regulations for which end the mechanics of all occupations, smiths, carpenters, musicians, and all other ingenious occupations were summoned to attend these triennial Parliaments."

When they came a select committee was appointed to examine the skill and abilities of every mechanic, and to make choice of sixty of the most eminent in their several professions, who had authority by commission to govern and be supervisors over the rest. Every one of these had the proper extent of his jurisdiction settled, and their office was to reform all abuses in their several professions, to suspend such as were unskilful or who by their mismanagement brought their trade into disrepute. No person was allowed publicly to practise his art or profess any mechanical employment without a license from these commissioners after he had been examined and accepted.

In the fifth century, at the Great Assemblies of Eaman and Cruachan, similar regulations were repeated, in fact these two assemblies had for their main consideration the improvement of the trade and industries of the people. Dr. Keating states that he had "seen the records of these assemblies and it is evident that the Irish must have had a name for these organisations and we find in their old tongue:

1. Gealld=I swear and contract
give homage and obedience.
2. Geillead=I obey and serve
am subject to."

These words, their pronunciation and their meaning, are much nearer the spirit and purpose of the guilds than any other suggested, and the evidence seems reasonably clear that not only did craft guilds exist in Ireland before the advent of the English race in Britain but that they also gave the name to those associations.

The ancient social and religious guilds present a close analogy to the "*Collegia et corpora opificum*" of the Roman Empire, and arose out of the urban life of the period, their primary object being social intercourse and common worship. They also acted as Burial Clubs by

raising contributions and defraying the expenses of burial and of the funeral requirements of the deceased members, and in some cases these items were paid out of legacies left them for that purpose. These institutions are also described as "fraternities by voluntary compact to relieve each other in poverty and to protect each other from injury."

A vast number of these institutions existed throughout Europe in the early ages. Every hamlet had a guild of some kind and in the towns guilds were numerous. They are mentioned as previously existing in the laws of Ina, King of Wessex, A.D. 688 to 725; in the laws of King Alfred, A.D. 871 to 901; in the laws of King Athelstan, A.D. 924 to 940, and in those of King Edgar A.D. 959 to 975.

It has been stated that Europe borrowed this part of the industrial organisation from the Roman Empire, but in some cases it would appear that they were a local institution. Two essential characteristics belonged to them, a common banquet and a common purse, they had also in many cases a religious, sometimes a secret ceremonial to knit more closely and firmly the bond of fidelity.

These guilds were associations of those living in the same neighbourhood, who, as neighbours, understood that they had common obligations that must be met unitedly and who agreed to meet them in that manner, also to set up something higher than personal gain as the main object in life and to make the teaching of love to one's neighbours a factor in the life of the people. They were the outcome of another form of the same spirit of independence and mutual help which had made their forefathers join together in the Frith-Boch or Peace Pledge, the institution which lies at the very root of civil liberty, for under the Frith-Boch or Frith Guild they banded themselves within the limits of a certain boundary to keep the peace and to perform such public duties as were necessary under the circumstances.

The guilds as a system of practical institutions are older than any of the English Kings, and are referred to in the books containing the oldest relics of English law. As population increased guilds multiplied, and while the beginnings of the older guilds are lost in the dimness of time, and remain quite unknown, the beginnings of the later ones have been duly recorded. Domesday Book makes reference to two guilds, one of burgesses and the other of clergy, as then existing in Canterbury, also to a Guild Hall at Doon, which implies the existence of a guild there at that time.

The essential principles of a guild were the binding together for mutual help, mutual enjoyment, and mutual endeavour in good behaviour, and certainly were the best possible means at the time for the uplifting and improvement of the conditions of the people.

The guilds were notable institutions in these early times, and were not by any means alike in their aims and objects, but as a rule were of a thoroughly moral and religious character. The following is a summary of the objects for which they were formed, some adopting one class of objects, others different classes, very few being alike in any respect. Good fellowship and benevolence were, however, a common feature in all.

Relief in cases of poverty, sickness, old age, loss of sight, loss of limb, or loss of cattle.

Relief in case of fire, flood, robbery, shipwreck, or on the fall of a house.

Relief for the deaf and dumb and for those afflicted with leprosy.

Relief for defence at law and in cases of imprisonment.

Feeding the poor, providing lodgings for strangers, and the maintenance of almshouses for the aged.

Aid in temporary pecuniary difficulties, and assistance to obtain employment when out of work.

Dowries to females on marriage, or on their entering a religious house.

The providing of a water supply, and the repairing of roads, bridges and churches.

The repairing of city walls, gates and fortifications.

Payments to the clergy for services at various religious functions, also assistance to members going on a pilgrimage to Glastonbury or Canterbury.

There were also guilds for young men, one of which, the "Cuihten" Guild, existed in London and was an old institution in the reign of King Edgar.

Dr. Richard Valpy French, in one of his books, refers to the drinking of mead which was made from honey on the gala days of the early Guilds and Friendly Societies, and notes a curious fact that the fines inflicted for various offences by these societies and guilds were not demanded in cash, but in honey, which was used in the making of mead for these special occasions. The following is his extract from the rules referred to.

Any member calling another names was fined a quart of honey.

For using abusive language to a non member, one quart of honey.

A knight for waylaying a man, a sextarius of honey.

For setting a trap for any person's injury, a sextarius of honey.

Any member neglecting when deputed to fetch a fellow member who might have fallen sick or died at a distance from home forfeited a sextarius of honey and so on.

The guilds were the germ of the municipal institutions of Europe and the basis of the corporations that the Norman Kings recognised.

During the middle of the fourteenth century the whole power of the municipal government was wielded by the craft guilds in Florence, Paris, Cologne and Ghent, as well as in London and other cities.

The great guild of St. John of Beverley, one of the earliest British guilds of which we have any records, was formed in the reign of Henry the First (1100-1135), and its charter gave its members the right to have the use of the "Hanshus" or Guildhall of Beverley in which to hold their meetings and transact their business. In the church at Beverley is still preserved a stone chair called the "Frith Stool" which evidently was connected with the old Frith guild of Beverley and is stated also to have been a seat of peace or sanctuary for those who had committed offences. There is a registry of criminals who sought refuge in the Beverley Frith Stool preserved in the Lansdowne MSS. in the British Museum.

There is also a "Frith Stool" in the parish church at Hexham and one in the church at Chewton Mendip, in Somersetshire, which is built into the wall under one of the chancel windows about two feet from the floor. Durham Cathedral also had a Frith Stool.

At Boston there was the Guild of our Lady and the Guild of the Blessed Virgin. The house of the Guild of the Virgin still exists and is now the Guildhall. It is a red brick building of the fifteenth century. Some of the original stained glass still remains in the windows.

The Guild of St. James the Apostle, Garlickhithe, in the city of London, was established in the year 1375 in the reign of Edward III as a fraternity of good men "for amendment of their lives and of their souls and to nourish

more love between the Brethren and Sustren of the Brotherhood." Each member was sworn on the book to perform the points of the ordnance to the best of his power. The first point was that all brethren must be of good repute and each pay 6s. 8d. to the common box at entry.

The principal officers of this guild were the masters and wardens, and the duties of the wardens were "to gather the quarterage of Brethren and Sustren and truly yield their account thereof every year once." The Brethren and Sustren were required to wear a livery suit and "every man pay for what he hath."

Once in every year the Brethren "in suit before said shall come and hold together 'to nourish more knowledge and love' a feast on the Sunday after the day of St. James the Apostle and everyone pay thereto 20d." Each member of the guild was also required to contribute 2s. a year. Four meetings were held each year at which free gifts were made for the maintenance of the Brotherhood.

On the death of a member all the rest were required to join in the burial service and to make offerings under penalty of 1 lb. of wax for the service of the Church. It is also provided that "If any of the aforesaid Brotherhood fall in such mischief that he hath nought, nor for old age, and for other mischief of feebleness is unable to help himself and has dwelled in the Brotherhood seven years, he shall have from the Common Box 13d. every week for the term of his life or until he be recovered." There is another rule which states, "If any brother be falsely imprisoned and hath nought to sustain him and has been in the Brotherhood seven years he shall have 13d. during his imprisonment every week."

The Exeter Guild met three times a year, prayers and masses were said, and a feast was held. In cases of death a levy was made of fivepence per member, and in case of a house burning a levy of one penny to pay the amounts insured. If anyone neglected to pay at the proper time he was charged double. In the objects of this guild the following appeared: "For the love of God and for our Souls' need, both in regard to our health and life here and to the after days which we desire for ourselves by God's doom." This peculiar statement or expression gives a key to the general work of the guild.

The guild at Swaffham, in Norfolk, was one that paid for religious services and for repairs of the church. In a description of the anniversary feast of the Guild of the Holy

Cross at Abingdon the following statement appears: "The Fraternity held this Feast on May 3rd, the Invention of the Holy Cross. They have 12 Priests to sing a Dirige, for which they pay 4d. apiece; they have 12 minstrels, who had 2s. 3d. besides their dyet and horse meat." In A.D. 1445 this guild for its feast had "6 calves, 16 lambs, 80 capons, 80 geese, 800 eggs (which cost 5d. the 100), and many marrowbones, cream, and flour; and pageants, plays, and many games to captivate the senses of the beholders." So that it must have had a very large membership.

At Coventry there were originally four guilds, namely St. John the Baptist, founded in 1342; St. Catherine's in 1343; Corpus Christi, 1348; and Trinity in 1364, but subsequently St. John's and St. Catherine's with the Merchants' Guild (St. Mary's) were united with Trinity Guild.

The St. Catherine's Guild at Coventry, which was founded in the reign of King Edward the Third, had some peculiar rules, such as:

If a member suffer from fire, water, or robbery, or other calamity, the Guild is to lend him a sum of money without interest.

If sick, or infirm through old age, he is to be supported by his Guild according to his condition.

No one notorious for felony, homicide, lechery, gaming, sorcery, or heresy is to be admitted.

If a member falls into bad courses he is first to be admonished, and if found to be incorrigible, is to be expelled.

Those who die poor and cannot afford themselves burial, are to be buried at the charge of the Guild.

The Chaplain is not to frequent common taverns.

For about 200 years, that is up to 1544, the two guilds, Corpus Christi and Trinity, practically ruled the city. No one could become Mayor until he had been two years Master of the Corpus Christi Guild, and after quitting the office of Mayor he was for two years Master of Trinity Guild and walked with the Mayor in processions as his equal.

St. John the Baptist church in Coventry was begun by the Guild of St. John the Baptist in 1346 and was completed by the Trinity Guild.

In the ordinances of the Guild of St. Anne, in the Church of St. Laurence, Jewry, London, after warnings against various heinous sins, it proceeds: "And if any man be of good state and use him to lye long in bed, and at rising of

his bed will not work, but 'wyn' (i.e. waste in pleasure) his substance, and keep his house and go to the tavern to the wine, to the ale, to the wrestling, to 'Schelynge' (i.e. violence) and in this manner falleth poor, and left his chattels in his default for succour, and trust to be holpen by this fraternity, that man shall never have good nor help of company, neither in his life nor in his death, but he shall be put off for evermore of the company."

In 1388 a great Parliament met at Cambridge, for in these days Parliament met in other towns than London, and one of its acts was to send a writ to every sheriff in England, commanding him to make a proclamation throughout the shire, and call upon the masters and wardens of all guilds and brotherhoods to send to the King's Council in Chancery returns and all details as to the foundation statutes and property of the guilds. These writs were sent out on November 1, 1388, and the returns had to be sent in before February 2, 1389. Of these returns received from all parts of the country nearly 500 are still in existence. After lying for centuries untouched and unheeded in the record office they have seen the light of day. Of these guilds all but five were composed of both brothers and sisters, who sat together at the feasts and partook equally of the benefits. The return of 1388 showed that the Corpus Christi Guild at York had no less than 14,800 members.

In the return from the Guild of the Holy Cross of Stratford-on-Avon the following statement appears: "As to the source of the foundation and beginning and continuation of this guild," the authors state, "this guild has lasted, and its beginning was from time whereunto the memory of man reacheth not." Further, they state that "there are and always have been two wardens, who manage and collect all rents, and render an account yearly to the brothers and sisters of the guild. Many houses and rents had belonged to the guild also, from time whereunto the memory of man reacheth not." In addition to that source of income (which was very common in those ancient societies) each member was asked to contribute 4d. a year. With these payments religious ceremonies were provided for. The expense of burial in a decent manner was also provided. A very universal object of the guilds was the Annual Feast, and at Stratford-on-Avon it was held in Easter week "for the purpose of cherishing brotherly love and peace." Each member paid twopence, and no one was allowed to continue

a member unless he was of good behaviour. Finally, the ordinances state: "If it happens that any brother or sister has been robbed, or has fallen into poverty, then so long as he bears himself well and rightly towards the brethren and sisters of the guild they shall find him in food and clothing and what else he needs."

Among the returns of 1389 are to be found three from Kingston-upon-Hull. These were the guilds of the Blessed Virgin Mary, of Corpus Christi, and of St. John the Baptist.

The Guild of the Blessed Virgin was founded on Sunday, July 23, 1357, and of its twenty-two founders ten were men and twelve women; and these founders charged their estates with the yearly payment to the guild of 2s. 2d. in silver for each married couple and for each single man or woman; new members were also called upon to pay the same. If any were abusive either in word or deed he was required to pay double. An alderman, steward, and two members formed the managing body. To any brother or sister in need ten shillings was awarded as a free grant for a year. If at the year's end he or she could not repay it was renewed. If at the end of the third year things were no better, then the money was to be wholly released to him. To anyone in affliction, whether old or young, "for kindness' sake and for the souls' sake of the founders it is ordained that each shall have out of the goods of the guild sevenpence per week, and if permanently disabled, sevenpence per week for life." A pilgrim to the Holy Land was to be released from payment until his return. Anyone bringing disgrace upon the guild was put out, and all quarrels were to be settled by the guild. It is stated that the brethren, when their wives died, were in the habit of marrying again, and that in such cases no new payment was to be exacted. Every member on entering the guild took an oath to observe its ordinances.

The Guild of Corpus Christi at Hull was differently constituted, but its principles were the same. The payments were larger at first, and afterwards at the rate of five farthings a week. It was enacted that no money belonging to it shall be risked in trading beyond the seas. This guild had a handsome hall and buildings in Monkgate, now Blackfriars-gate, and had ten tenements of houses belonging to it. This guild was of the nature of a club, and was richly endowed.

In the Guild of Lincoln, which was founded on Easter Eve, 1350, the members took special precautions against a too strong infusion of the more wealthy and influential

element getting into the guild. The ordinances decreed that, "whereas the brotherhood was stated from its beginning to be organised and founded by people of the common and middling sort," they would rather not have people like Mayors and bailiffs amongst them, "at any rate, if they be admitted they shall keep their proper place, and not thrust themselves forward." This guild supported the poor brother or sister in sickness, and insured them against the expenses of burial, apprenticed a member's son, gave dowry to poor girls, pensioned the aged, and bound men together in the bonds of social conviviality, as well as in common interest and Christian charity.

What became of these valuable institutions? I hear someone ask. The answer is that they were swept away in the storm and stress that shook the country at the Reformation. The guilds held their ground and increased for 160 years after the inquiry of 1388, but the greed of Henry the Eighth during his latter years doomed them to destruction, and was stayed only by the hand of death. No sooner was the helpless boy, Edward the Sixth, placed on the Throne, than the Duke of Somerset, his worthless uncle, who was then in power, procured an Act for the wholesale confiscation of the guild properties, which were "to be devoted to other benevolent objects," but were ruthlessly seized by the unscrupulous men then in power and wasted in private luxury. This was a case of pure and wholesale robbery and plunder to satisfy their personal greed under cover of law. No more gross case of wanton plunder is to be found in the history of all Europe; no page so black in English history. Such was the fate of the mediæval guilds.

There were religious and social guilds on the Continent and several were much on the same lines as those in England. In 1401 the shippers and merchants of Lubeck founded what they called "an eternal Brotherhood and Guild to the honour of God, of Mary His beloved Mother, and all the Saints" in order that they could aid and comfort the living and the dead and all those who seek their rightful livelihood on the water. A guild named the Pious Brotherhood of Malmo buried all strangers who died in that town with the same ceremonies as they used for their own members. At Bremen the Grocers' Guild had a fine Guild Hall and the Salters' Guild at Frankfort also had a very fine Hall. At Harlem, in Holland, there was a guild of Brewers. In Amsterdam there were a number of guilds and the buildings

now occupied by the Fire Brigade of that city was for a long period used for the meetings of those guilds.

CRAFT GUILDS

CHINESE CRAFT GUILDS

It is not generally known that Craft Guilds, formed for the same purposes as the British and European Craft Guilds, have existed in China from times as remote as any in Europe, and are as active now as at any period of their previous history. The idea first took shape in a curious way. The Provincial Mandarins on visiting the capital found they were quite unable singly to cope with the exactions demanded from them by the officials, nor with the insults to which they had to submit from the people on account of their local pronunciation and provincial attire, and so they determined to combine for mutual protection and the institution of guilds was the result.

In China there does not seem to be many of the original records left, but there are references in the old chronicles and in several cases on inscribed tablets. The Chinese Guilds were founded on a purely democratic basis and had no license or authority from the State. They claim to have existed from 1122 B.C. (in one case at least the Bankers' Guild of Ningpo), and their regulations and rules are in many cases of a most quaint description. This guild charges 3,000 dollars as entrance fee and has a reserve fund of 700,000 dollars.

Each guild had a president, a specially elected committee of management and a permanent secretary, and the contributions charged are generally ample and provide the means for holding an annual feast. Each trade has its guild, the rules are numerous and are strictly adhered to. Apprentices have to stand treat to the workmen and should any member have the consent of his guild before going to law on any trade matter, the guild will pay one half of his expenses.

Unjust weights and measures and unfairly loaded goods are unhesitatingly condemned and substantial fines are inflicted. The formation of guilds in China has led to their having the handsomest halls in the country for their trade meetings.

No one was compelled to become a member of a Chinese Guild, but any who were outside had to suffer in many cases, while those within were duly protected, and there are some very peculiar instances of guilds in towns composed of

persons who did not belong to that town, but to other towns at a considerable distance away.

Trading Craft Guilds in China, as a rule, only allowed one partner to represent his firm in the guild, but in the Industrial Guilds masters and workmen are equally admitted to membership, and instead of standing in a hostile attitude to each other they combined against society at large.

These guilds are generally known by the name "Kung-So," which means "a public place for the consideration of matters of common interest."

While some Chinese Guilds are very poor financially, others are very wealthy and have accumulated the savings of years. They have grown up apart from, and independent of, the Government, they have moulded their own organisation, sought their own objects, devised their own regulations, and enforced them in their own way and by their own methods. They have obtained an enormous and almost unrestrained control over their respective trades.

In comparing the powers of the English Craft Guilds over their respective trades with those in China we must bear in mind the great difference in social environment. In England they demanded privileges from the feudal lords, from municipalities, and even from the King, and had these privileges specified in legal charters, but in China they worked without support or restraint from the Government of the Empire or from the ruling authority of any city.

In China the law does not give any individual any adequate protection against the action of the guilds, and the system we know by the term "boycotting" has been in active operation for many centuries. In China the Government has never effectively regulated or controlled the operations of trade, but each Craft Guild and each Provincial Club prescribes the measures to be used and keeps standards for the use and guidance of their members, so that there may be different standard measures if there are different guilds in any city.

The Chinese Trade Guilds establish rules and compel obedience to them, they fix prices, settle or modify trade customs, and enforce compliance. They enforce their will on traders both in and out of the Guilds and at times cause the Government to modify or withdraw Government orders relating to trade and have been generally successful in gaining their own ends.

Several Chinese Guilds rigidly restrict the number of apprentices, some allow none but sons and nephews of

Guild members to learn the trade. The period of service varies from three to five years and, generally speaking, no master may employ anyone who has failed to complete his term of apprenticeship.

At Hankow there is a Tea Guild which in 1883 had a long-standing dispute with the foreign merchants and complained that the Europeans used false weights. The Europeans on the other hand complained of false samples and refused to accept the Guild's suggestion for a settlement, and they combined to stop buying tea. The Guild then accepted the challenge and gave orders to stop selling, and ultimately the united Chinese were victorious in the struggle.

At Newchwang there is a Great Guild composed of the principal Chinese bankers and merchants, and these draw up and enforce regulations for the control of banking, markets, trading and other purposes.

In the city of Ningpo the Bankers' Guild was established during the reign of the Chow Dynasty in the year 1122 B.C. and for many years carried on the business of stockbrokers, but this was stopped over twenty years ago. This Guild settles the rates of exchange, the rate of interest to be paid to customers, and the hours for transacting business; it is also a general clearing house. It is managed by a committee of twelve elected for a year, and each of the twelve is chairman for one month during the year and is debited with his share of the administration. A treasurer is also elected annually.

In Ningpo there is a Fishermen's Guild, whose funds twenty years ago were no less than £125,000. Its income is derived by levying a tax on each fishing or fish-carrying boat, and each person becoming a member of the Guild has to deposit £550 as a guarantee that he will adhere to the regulations. The Druggists' Guild is said to have an annual income of £85,000. The Timber Guild assesses about one-tenth of the turnover and examines the members' trade books to fix the amount; there is also an Opium Guild at Ningpo, and in order to have complete control over the drug decided that importers should sell to none but its members, and all opium dealers, both native and foreign, have to comply with its regulations.

In the city of Shanghai there are several important guilds. The Tea Guild arranges for all sorts of things in connection with that important trade, such as conditions for advances to tea buyers, with rates of commission on the same, charges for packing and portorage, storage and insurance, regulations

as to samples, etc. It is managed by a committee of twelve who are elected yearly, and each member in rotation acts as chairman for one month. The entrance fee is £18, and the new member has also to entertain from forty to fifty members of the craft to dinner. This guild levies for its income the sum of fourpence on every box of black tea sold by a member and threepence on each box of green tea. Each member has to furnish a monthly statement of his sales to the guild, the fine for any understatement being fifteen times the difference between the amounts. It has no printed rules, but can make or amend them on short notice and can enforce them immediately when adopted.

The Bankers' Guild in Shanghai fixes the rates of commission on cheques, the interest on current accounts, the rates for advances on silk and tea, the method and fees for assaying silver, and many other important matters. They have a remarkably fine building of their own.

The Guild of the Wheelbarrow in Shanghai is a most remarkable institution, seeing so much of the trading in Chinese towns with their narrow streets is done by that means. This guild has 7,386 members and formerly charged 400 cash (about tenpence) per month to each member for his license. In 1897 this amount was raised to 600 cash (about 1s. 3d.), and on April 1st of that year this increase caused a great riot in the city and the volunteers and men from the warships in the harbour were called upon to quell it. The higher rate continues to be charged.

There is also a Servants' Guild and eighteen Lesser Craft Guilds in Shanghai; the latter hold their meetings in the city temple. During a time of unrest in Shanghai in 1905 the Servants' Guild decided that all house servants were to leave their foreign masters, but the riot came off before its time and the strike miscarried.

At Soochow the Goldbeaters' Guild settles all trade disputes by arbitration, and any fines inflicted have to be paid in candles. A member of this guild who was a magistrate of the town took a greater number of apprentices than the guild allowed, and being under the protection of his fellow-magistrates the guild had to be very careful what they did with him. The word was passed round that biting to death was not murder, and it is stated that 120 of the members each took a bite of their victim and he was soon no more.

At Wenchow, in the province of Chekiang, there is a Druggists' Guild which arranges the sales of businesses

and the settlement of trade disputes. Each member of the guild has to pay an entrance fee to the treasurer of the Temple of the God of Medicine. At Wenchow there is also a Silk-weavers' Guild, which settles disputes between its members and inflicts fines not in cash but in candles for small offences, and for longer or greater offences the offender has to provide a concert or a play to raise the amount of his fine. For forming a partnership with a non-member for a less period than five years the penalty is a play and a banquet. A member who entices another member's workmen away is fined a play. New members pay 10s. as temple fees, and apprentices on completing their apprenticeship 5s. for the same purpose.

In Wenchow there is a Fish Hook Makers' Guild composed of persons belonging to Foo-Chow, and a Millers' Guild composed of sixteen mill proprietors that have a committee of four who are elected annually to settle the price of flour monthly, and no member is allowed to give credit to anyone who is in debt to another member of the Millers' Guild. No miller is allowed to grind any wheat but his own, the guild's measures are to be the standard, and no abatement in price is to be made to large customers.

The Blacksmiths' Guild at Wenchow does its business in a very remarkable manner. During a theatrical entertainment and feast held in the city temple the rates of wages, prices, estimates, and other trade matters are agreed upon. The Goldbeaters' Guild at Wenchow is composed of men belonging to the city of Ningpo. The Carpenters' Guild elects five "headmen," who in this case are recognised by the city and certain duties are announced in return. The Needlemakers' Guild of Wenchow is composed of men belonging to the city of Taichow and the city of Kiangsu.

There is also a Dyers' Guild at Wenchow. No person is allowed to learn this trade unless he has previously learned the trade of weaving, and no shop can have more than one apprentice dyer at a time. A master is not allowed to have more than one of his family learning the trade at one time, and no instruction is given to any not properly apprenticed. All apprentices must be respectful to the journeymen.

At Wuchow there are the following guilds, viz.: The Bankers, Commission Agents, Opium Dealers, Pawnbrokers, Stationers, and Timber Merchants. The entrance fee to the Bankers is £10; Commission Agents, £40; Opium Dealers, £24; Pawnbrokers, £48; and the Stationers, £12. The Timber Guild, however, has no entrance fee, but

levies 5s. on every timber raft passing the port. The Opium Dealers' Guild charge 6s. per basket of opium sold by any person not a member of the guild and fine the members 100 teals for breach of any of the regulations. The Commission Agents' Guild collects a commission on all sales.

This Bankers' Guild at Wuchow fixes the rules to be charged for changing money, rates of exchange, and interest, it forbids the ante-dating or post-dating of drafts, it prohibits any dealing that would injure a member of the craft, and expels and boycotts defaulters or those who are guilty of breach of the guild rules.

At Wuhu there is a Bankers' Guild to which each member has to deposit the sum of £24 as guarantee that he will abide by the guild rules and regulations. It has also the power to inflict fines and these are used for management purposes. Any member changing money at less than the guild rates, or who post-dates or ante-dates any banker's draft, or who does business with any banker who has not paid his fine, or who causes any loss to a fellow-guildsman by underhand dealing, is fined £24.

There are also in China other associations that cannot be classed as Trade Guilds, such as the Beggars' Guild, the Thieves' Guild and the Triad Society. There is in Northern China also the Tsai-li, which enjoins abstinence from animal food, alcohol and narcotics and has over a quarter million of members.

The beggars in China are thoroughly organised, and the chief or king of the beggars is powerful indeed and is even recognised by the state. At the call of their chief they swarm into a village and seek by sheer insolence to intimidate everyone they meet. Then the king calls a meeting of the principal inhabitants and offers for a certain sum to deliver them from this hideous invasion. After a long dispute they come to an agreement, the village pays the ransom and the beggars decamp, to play the same game in another place. A headman of the beggars may make an agreement with any shopkeeper, merchant or banker within his district, that for a certain sum of money beggars shall not visit their shops, houses, warehouses or banks for a certain period, and all beggars are obliged to conform to the agreement. In proof of this the headman who marks it gives as a receipt a strip of red paper on which is written or printed, "The brethren must not come here to disturb or annoy." This all the beggars recognise. Their methods toward those who

oppose them are in some cases peculiar. On one occasion at the burial of a native Christian at Fuchan a company of them gathered round the grave and demanded 20,000 cash as the condition of allowing the coffin to be lowered. One of them actually got down into the grave and thus prevented the lowering. They ultimately compromised for 800 cash.

The thieves are also organised and have their codes of honour as elaborate as those of Dick Turpin. A member of this craft (though nearly blind and deaf) engaged as a night watchman is equal if not better than any anti-burglary policy. The Country Carriers or Cart Companies make arrangements with the thieves so that they shall not be molested in their work, and are so sure of the result that they agree to replace all goods entrusted to them for carriage that may be stolen from them no matter what the value may be and in their agreements make no reference to "Acts of God" or "King's Enemies" or other such matters which make our modern "Bills of Lading" such cumbrous documents.

The Triad Society, which seeks more light in regard to heaven, earth and man, is more political than otherwise. Its funds are raised by subscriptions levied on the gambling houses, and its lodges or branches are in effect so many rival organisations. These branches also have been formed in British Colonies and theoretically their meetings are held "in the mountains," "for fear of the Chang officials." In the Straits Settlements their grand lodge is a superior building where twice a year the "Five Ancestors" are worshipped and feasts are held in their honour. The four principal officers of a lodge are the general manager, the master of the lodge, the vanguard and the red baton or executioner, and also a varying number of councillors and district headmen who have to carry out orders. In an address given by the grand master to some new members the following statement was made: "The real benefits you will receive by joining our society are that if outsiders oppress you, or in case you get into trouble, on application to the headman they will in minor cases take you to the Registrar of Secret Societies, the Inspector General of Police, and the Protector of Chinese, who will certainly assist you to obtain redress; in serious cases we will assist you towards procuring legal advice."

What is said about the Triad Society applies to the White Lily, the Kolao and others which give their attention to politics in the interest of humanity.

TURKISH CRAFT GUILDS

There can be no doubt that Craft and Trade Guilds have existed in the Turkish Empire from the earliest times, and the Guild of Merchants of Constantinople claim that the Prophet Mahomet himself was the founder of their craft, and that he was a merchant, which would, I am sure, be difficult to verify.

Owing to the decay of several industries, the number of guilds in Constantinople are not so numerous as they formerly were. They are staffed by officers similar to the European guilds, but bearing Turkish names. These officers are elected annually, and serve for one year. These guildmen are recognised by the state and municipal authorities, and are, in certain respects, held responsible for the good conduct of the members of their craft. Some of the crafts are very wealthy and enjoy privileges that have been granted in bygone years for services rendered to the city and to the state. In no country are the pedlars, hawkers and small tradesmen so well organised, nearly every trade, occupation or craft having its own trade or craft guild, and nearly every guild has a patron selected from the Hebrew Scriptures or from the Koran, each of whom, according to tradition, has had a connection in some way with the craft.

The Prophet Abraham was, according to their traditions, the builder of the Holy Kaaba at Mecca, and is therefore chosen as the patron of the masons. Adam thus becomes the patron of the tailors and the bakers. Cain has been chosen as the patron of the sextons and also of the butchers, and of those trades that shed blood. David has been chosen by the smiths and armourers; and Jonah and the seven sleepers of Ephesus by the sailors. Joseph has been chosen by the clock and watchmakers. Several of the noted "Companions of the Prophet" have been elected patrons, one of whom, Selman, whom the Prophet promised a greeting in Paradise, is the patron of the barbers as he had the honour to shave Mahomet.

Pure water being highly prized by the abstemious Osmanlis, we find a Guild of Waterbearers or Watersellers well to the front, and some of their wealthy citizens provide the members of this guild with funds to enable them to distribute water free to those in need. The water is carried in large skins or leather bottles, and the waterbearer is generally known as the "Saka."

INDUSTRIAL INSTITUTIONS

The fishermen have a very important guild, and in many cases fishermen and fishmongers are one and the same. The fishmarket of Constantinople is one of the best to be found anywhere, and in it are found on sale many kinds of fish not known in the markets here. These are brought to the city from the Black Sea, the Sea of Marmora, the Golden Horn, and the Bosphorus.

In the sixteenth century Suleman, the Magnificent, granted the Guild of Shoemakers the special privilege of judging and punishing offenders against the rules of their guild apart entirely from the courts provided in that respect by the city and the State.

The following is a list of some of the guilds in Constantinople with its patron saint or special patron.

NAME	PATRON	NAME	PATRON
Armourers	David	Merchants	Mahomet
Bakers	Adam	Peasellers	—
Barbers	Saelman	Porters	—
Basket Makers	—	Potters	—
Boatmen	Jonah	Ragpickers	—
Butchers	Cain	Sailors	Jonah
Clockmakers	Joseph	Sextons	Cain
Coppersmiths	David	Shoemakers	—
Fishermen	Jonah	Smiths	David
Fishmongers	Jonah	Tailors	Adam
Flaxworkers	—	Watchmakers	Joseph
Knife Grinders	—	Watersellers	—
Masons	Abraham	Weavers	—

There are also guilds in Smyrna and Samarcand.

ITALIAN CRAFT GUILDS

The origin of the Italian Guilds has been traced to the corporation of artisans and of merchants that existed in Rome under Numa Pompilius. These were called the Collegia or Corpora Opificum et Artificum, and although they were industrial associations, in time of peace they could, according to their regulations, be mobilised for military purposes in time of war. The Italian guilds were evidently the pioneers in this respect.

From the fall of the Roman Empire till well into the ninth century they seem to have suspended operations and this was the condition when, in the year 825, the Emperor Lothair issued his "Constitutiones Olonmses" in which were named eight cities or towns of Northern Italy as suitable centres for the establishment of New Collegia.

These were Bologna, Cremona, Florence, Ivrea, Milan, Padua, Turin, and Venice; and guilds were formed in these cities.

In Rome, at that period, there were several well established guilds such as carpenters, coppersmiths, dyers, fluteblowers, fullers, goldsmiths, potters and shoemakers, and in the year 901 the guilds of Rome had consuls at the head of the industries.

Traces of the guilds are found in Milan in the tenth century. At Ravenna in the year 990 the guilds of butchers, fishermen, merchants, and others were regularly organised. Pisa had a consul who was the head of a great Maritime Guild. At Ferrara in the year 1015 the guilds were also in active operation, and in Italy generally the guilds of merchants dominated and regulated the guilds of the humbler craftsmen, although there were cases where they were treated on equal lines.

Florence was in reality a Republic of merchants and artisans, and in no other community was the guild system so well developed, and in the year 825, under the "Constitutiones" issued by the Emperor Lothair, every head of a family and every captain of industry became part of the general government of the city.

The following is a list of Florentine guilds with the year in which it was established:

YEAR	GUILD	YEAR	GUILD
934	Ministers and Doctors	1128	Armourers
1021	Straw Sellers	1132	Coopers
1028	Bakers	1136	Comb Makers
1031	Horse Hirers	1139	Fruit Sellers
1032	Tailors	1141	Bell Founders
1038	Turners	1146	Knife Makers
1038	Smiths	1146	Coppersmiths
1050	Skinners	1147	Millers
1070	Wine Merchants	1148	Cloth Pressers
1073	Saddlers	1158	Tavern Keepers
1076	Shield Makers	1184	Paper Makers
1084	Hawkers	1188	Victuallers
1087	Shoemakers	1191	Corn Chandlers
1087	Stonemasons	1191	Linen Makers
1089	Tilers	1193	Shearers
1090	Dagger Makers	1195	Pot Dealers
1091	Potters	1198	Apothecaries
1094	Sculptors	1199	Loom Makers
1095	Goldsmiths	1205	Strap Makers
1096	Dyers	1207	Barbers
1098	Tanners	1209	Parchment Dressers
1101	Stirrup Makers	1211	Purse Makers
1104	Oil Merchants	1211	Inn Keepers
1108	Locksmiths	1211	Cheese Merchants
1110	Butchers	1211	Rag Sellers
1113	Wooden Shoe Makers		

In 1204 the city of Florence was governed by two Consuls with the three priors of the three principal guilds, then six senators, one officer of justice and twelve good men. Six syndics or inspectors were appointed by the three priors. The six senators were appointed one by each of the greater guilds, in fact they were the consuls of the guilds. That year was also remarkable for the treaty adopted between Florence and Sienna which was signed by the priors of the trade guilds.

In the year 1236 the following seven guilds were named the "Maggiori Arti" or Greater Guilds of Florence:

- 1 Judges and Notaries
- 2 Cloth Finishers and Dyers
- 3 Woollen Cloth Merchants
- 4 Bankers and Money Changers
- 5 Dealers in Silk
- 6 Doctors and Apothecaries
- 7 Furriers and Skinners.

The Intermediate Guilds were the following:

Armourers	Linen Drapers
Bakers	Locksmiths
Blacksmiths	Oil Merchants
Builders	Provision Dealers
Butchers	Saddlers
Carpenters	Shoemakers
Cloth Dealers	Smiths
Curriers	Stone Masons
Harness Makers	Sword Makers
Inn Keepers	Tanners
Leather Dressers	Vintners

A great impetus was given to the trade of Florence by the making of the great Flaminian road. Along the trade routes were Ostellieri or Commercial Inns at the disposal of members of the guilds, the Ostellani undertook to feed and lodge Florentine merchants and their agents and to store their merchandise. These were under the guild consuls and their visiting inspectors.

In 1266 the guilds of Florence were given further legal recognition and were called upon to take an important place in the then newly arranged system of government, and their chief officers were called upon to sit as ex-officio officers in the special and privy council of the Capitano del Popolo as well as to occupy seats on the General Council of the city.

The thirteenth century was marked by the rise to power of a wealthy middle class organised in their trade guilds or arts, and popularly known as the Popolo Grassa. In their wake came the Popolo Minuto, or members of the lesser

arts, who were allowed a modicum of constitutional authority. The rise of the Popolo brought with it the ousting of the nobility from political life.

In Bologna towards the end of the thirteenth century the foreign students at the University and also those belonging to other Italian cities formed guilds of which there were at first four, and in later years two, for mutual protection and assistance in a foreign city in which they had no civil rights.

In Genoa there were twenty-one confraternities, but these were more in connection with religion and politics than with trade. There was one, however, called the "Company of the Caravans," which was originally composed of twelve Custom House porters, but of which the membership was subsequently raised to 300. To this association only Genoese were admitted. They wore a distinctive dress and appear to have had a kind of almshouse for their old members. Nicolo Paganini, the great violinist, was the son of a member of the "Company of the Caravans."

In the first half of the twelfth century the general constitution of Italian towns as they emancipated themselves from episcopal control was government by a varying number of "consuls" as executive magistrates who commanded in war and administered justice in time of peace. At the same time there were growing in organised strength the corporations of arts and crafts. There was also an economical rivalry between city and city which in some cases was caused by the feudal nobles (castellani) who impeded communications and commerce, hampered the roads by tolls and robbed the merchants, and thus the energies of the cities were distracted from peaceful industry to an intolerable extent by the need of fighting their way through these obstacles. This result of the introduction of the feudal element into the towns was against their prosperous development as free industrial cities, and led to civil disorder, which had to be suppressed.

The antagonism between the nobles and the industrials continued to grow in intensity until, in 1250, the people gave themselves a separate organisation, both civil and military, under the leadership of an officer called the Capitano del Popolo. The main object of this change was to repress the lawlessness of the nobles. The six divisions of the city were arranged into companies, twenty in all, so that the people could all unite in military order when the Capitano del Popolo rang the great bell on the "Tone del Leone."

Guelfs and Ghibellines were the names of two great political parties in Italy in the thirteenth and fourteenth centuries. The differences between these two were at first a contest for power between two families which gradually assumed national proportions.

The Guelfs became the party which aimed at national independence, and accordingly supported the Popes, who defended that cause; they also supported the Popes as champions of the spiritual power, and ultimately became the party that supported democracy and liberty. The Ghibellines on the other hand were the party who supported the Emperors of the House of Hohenstaufen in their endeavours to subject Italy to Germany. They also supported the secular power as represented by the Emperors, and after the fall of the House of Hohenstaufen they became the supporters of the aristocracy, the Conservatives of their time.

These parties also appeared under the names of Bianchi and Neri (black and white), the colours which they wore. The struggle between these parties lasted for 300 years, and history shows no instance of such untiring or more cruel and bitter party feuds.

In the fifteenth and sixteenth centuries at Siena, one of Italy's most fascinating cities, each of the Contradi or City Guilds took part in the national games such as the "Cassia-di-Toro," a kind of bull fight, and the "Palio," a horse race for the Palio or banner. In the former case each guild sent its representative to the chief Piazza dressed in fancy mediæval costume with a bull to take its part in the affair. The guilds also sent their banners in charge of the duly appointed banner bearers. In regard to the race for the "Palio," or banner, the delegates of each guild selected its horse by lot and also the rider. In every case the horse adopted by any guild was taken to the Guild Chapel and blessed before the commencement of the race, and the winning horse was taken to the chapel of Saint Maria di Provenzano and blessed at the conclusion of the race. This was really a horse race, because a riderless horse could win. On these occasions the people went about clad in fancy mediæval costumes.

INDIAN CRAFT GUILDS

The Trade and Craft Guilds of India have existed from the earliest times, and were painted in very bright and glowing colours in some of the earliest of Indian writings.

In the "Ramayana" there is a well known passage describing the citizens who went out into the forest with Bharata in search of Rama; these were the gem cutters, potters, weavers, armourers, ivory workers, "well known goldsmiths," together with many others. "The Foremost Merchants as well as citizens of all classes also went on that search." This, which may be classed as one of the greatest Indian epic poems or dramas, is stated by Professor Monier Williams to have been known about five centuries before Christ but was not written until a later date.

At this early period the craftsmen were supported by the cities and each trade or craft was on a hereditary basis, that is to say the son followed his father as a member of the craft.

Another early Indian writing, the "Harivamsa," tells of the preparations made for the Royal Family and citizens of Mathura to witness the contest between Krishna and Balarama and the Kings Champions. In this the following occurs: "The pavilions of the different companies and corporations, vast as mountains, were decorated with banners bearing upon them the implements and emblems of the several crafts."

In the Indian law books Guilds (Sreni) are often mentioned. In Manu viii. 41 it is stated that the King must examine and establish the laws of the guilds. In the epics the guilds are recognised as important factors in industrial and political life.

In Ahmedabad each of the different castes or classes of trades, manufacturers or artisans has its own Trade Guild to which all heads of households belong. Every member has a right to vote and decisions are passed by majority. In cases where there are different branches of one industry each branch has a guild of its own, thus potters, brickmakers, tile makers, and makers of earthen jars have guilds separate from one another.

The system of castes in India exerted great influence on the Trade Guilds, as in many cases the members of a Trade Guild all belonged to one caste, and as the castes were all hereditary so were the Craft Guilds. There were four principal castes theoretically, the Brahman or learned caste, the Kshatriya or warriors and statesmen, the Vaisya or traders, cultivators and craftsmen, and the Sudra, who were craftsmen and servants. There have been many divisions of castes which has thus increased them to a great extent. Every man must remain in the caste into which he is born, even though he has to change his occupation.

In the village communities both in India and Ceylon there were generally five special craftsmen—the carpenter, the tailor, the washer, the barber, and the leather worker, and these were in some cases known as the "five servants," but the blacksmith and the potter were equally as necessary. In few countries are the washers or washermen of clothes a separate craft or trade as it is in India.

There was very little money in circulation, and barter as well as personal service took its place. Wealth appeared more in the form of jewellery than of money, and prosperity consisted in having several years' store of grain in their granary. Anything in the nature of a shop or store was unknown in these early days.

The payment of craftsmen was frequently in grain or in a grant of land, besides perquisites on special occasions. For their general services craftsmen were paid at harvest time, and received a fixed proportion of sheaves of grain from the crop collected on the threshing floor, so that everyone was directly dependent on the land for his subsistence, whether he was a husbandman, a goldsmith or a washerman by caste. In the Gujrah district of the Punjab, the village servants were paid by grain fees, so many bundles of wheat or barley, each bundle of such a size as may be tied by a string three straws in length. In the North West Province the barber, washerman, carpenter, blacksmith, and cowherd received each a share of grain for each "plough" of cultivated land in the village.

In connection with many Buddhist monasteries there were many guilds of craftsmen who were given portions of land for their services and maintenance. This dates as far back as the ninth and tenth centuries.

At one period craftsmen were to a great extent associated in villages, that is to say a whole village would be inhabited by members of one craft. In the case of one village of carpenters, 500 in number, it is recorded that they would go up the river in a vessel, enter the forest where they would shape beams and planks for house building and put together the framework for both one and two storey houses, numbering all the pieces from the mainpost downwards. They would then put them on board, bring them down and erect them, and when completed and sold they would go up stream and repeat the same process again.

The Trade Guilds of the great cities were frequently composed of men of different castes, and the government of

the guilds was entrusted to hereditary officers. Each guild had a court of aldermen or mahajans, and a special position was allowed to the Seths, or chiefs of the guild, who were generally two in number, and held office by hereditary right. The only other officer was the Gumasta or clerk.

Membership in the guilds was hereditary, but new comers might be admitted on payment of an entrance fee which in Ahmedabad was £2 for paper makers and £50 for tinsmiths. No unqualified person could enter or remain in a guild. Every boy learned his father's handicraft, and when he had mastered it was admitted a hereditary freeman of his father's guild when his father, or if he was an orphan he himself, had to give a dinner to the guild.

The guilds in the great cities commanded great influence. The Nagar Seth (City Lord or Mayor) of Ahmedabad is the titular head of all the guilds in the city, and is treated as their representative by the Government. On ordinary occasions he does not take part in the administration of the guilds, which is left to the Chautano Seth and the other officers of the guild.

In Western India the funds of the guilds are largely spent on charities, hospitals for the sick, on the temples, and on guild feasts. One way of raising money is for the men in a certain trade to shut all their shops but one. This right to keep open is put up to auction and the amount obtained is paid into the guild funds.

India still possesses a large body of trained craftsmen who practise the art of building on similar principles, and who produce similar results to those of the great mediæval builders of Europe. Their ancestors built the Taj, the shrines of Mount Abu, and countless other masterpieces. They also constructed the many Mogul palaces, public offices and irrigation works, as well as every other class of building required for practical utility, which are standing monuments to their craftsmanship and general ability.

Under British rule, says Sir George Birdwood, the authority of the Trade Guilds of India has necessarily been relaxed, to the marked detriment of those handicrafts, the perfection of which depends on hereditary processes and skill. In the old days of the shawl trade no spurious wool was brought in from Amritsar to be mixed with the shawl wool from Central Asia, and woe betide the weaver who did bad work, or the silversmith who was too liberal with his alloy. There is no such supervision nowadays. It is in

the towns that are furthest away from British influence that the old Indian guilds still maintain their original position.

The Trade Guilds in India still regulate the hours of work. In 1873 the bricklayers in Ahmedabad decided not to allow any of their members to work overtime because a few of the members of the guild were unemployed.

BELGIAN CRAFT GUILDS

Within a century after the death of the Emperor Charlemagne, Flanders was covered with towns which owed their existence to the guild rights which the people had, after a severe struggle, obtained from the nobles then ruling the country, and upon these rights in subsequent centuries, together with their industry and carefulness, they raised a superstructure of wealth and power which placed their country in the highest level of prosperity to which it had hitherto attained among the nations of the world.

These guild rights were very comprehensive, and included the freedom of all citizens, rights of property, trial by local judges and limited military service. These formed the bulwark of their existence and they never surrendered these privileges, but thought no sacrifice too great in order to maintain them.

By means of the wealth thus created the guilds extended their privileges by purchase from the rulers. In 1100 the people acquired the right to appoint their own magistrates, and direct their own movements when called upon to take up arms against an enemy, and no taxes could be imposed without their sanction.

The deans of the guilds rivalled in power and wealth most of the aristocratic families living amongst them and the citizens of Mechlin and Louvain having expelled the nobles, created strife and unrest when an appeal was made to Philip the Fair, of France, for assistance. This King, accompanied by his Queen, immediately entered Flanders and left garrisons at Bruges, Ghent, and other large towns, but the cure was worse than the disease. Those who called in the French King saw the folly of their action, and in 1301 expelled the French, who soon thereafter raised one of the largest armies ever seen in the field up to that time. The Flemings called upon their weavers, their fullers and their labourers whose sinews were well developed by their daily employment and who, having been trained to arms from their youth, had a capacity for endurance as great

as was their resolution to be independent. These were officered by men from their own ranks. The two armies met near Courtray, when the Flemings, after a desperate encounter, utterly defeated their opponents who were effectively driven out of the country in 1304.

The city of Ghent contained about 200,000 inhabitants in the fifteenth century and had fifty-two guilds of manufacturers and trades. There were 40,000 weavers, who were divided into thirty-two different fraternities. All these bodies elected their own deans and other officers and every trade had a guild, or corporation, by which it was governed.

On May 2nd, 1345, the fullers wanted an increase of wages, to which the weavers objected. The fullers armed themselves, and made an attack on the weavers, and the fighting was carried on until the afternoon when the fullers were driven beyond the city gates. There were 1,500 killed and wounded as the result of this strife.

The Drapers' Guild of Ghent, erected a public hall in 1235 in the Rue Saint Jean, which is now used by the fraternity of St. Michael as a fencing school. The Guild of Skippers have a house on the quay behind the corn market, which was built in 1531.

One of Ghent's most interesting institutions is the Grant Beguinage or home of the Sisterhood of St. Elizabeth. This is really a small city within itself containing 120 houses, 18 convents and a church, and was at one time surrounded by a wall (now removed) and a moat crossed over by six bridges which has been filled in. This society owes its origin to St. Begga, who was a Duchess of Brabant, who died in 689. There are 700 females in this institution, many of them ladies possessing large fortunes who devote themselves to a religious life and to works of charity. They maintain themselves by their own labour which is chiefly lacemaking. It is under the direction of a lady superintendent (Lady Superior), but any sister who so desires is at liberty to leave and to get married. All the houses have gardens in front which are kept neat and tidy and were mostly erected in the seventeenth century.

In the city of Brussels among the principal guilds were the archers, the boatmen, the butchers, the brewers, the carpenters, the embroiderers, the goldsmiths, the masons, the painters and the tapestry makers. In the Grand Place are several fine out-houses belonging to the Trade Guilds. The butchers' house is ornamented with a swan, the boat-

mens' has a gable representing the stern of a ship with two cannons projecting. The house of the Guild of Archers is adorned with a group representing Romulus and Remus being suckled by the wolf. The carpenters' house is very richly adorned and the brewers' house has an equestrian statue in front of it.

At Bruges the guilds of weavers and shoemakers have chapels dedicated to St. Crispian and St. Crispenian in the cathedral. The shoemakers' chapel is named the "chapelle des Cordonniers" and in the north aisle there is a picture of the Shoemakers' Guild. There is also a picture of the Infant Saviour in the workshop of his father Joseph, which was painted for the Guild of Carpenters. The screen at the entrance of the Chapelle des Cordonniers is of carved oak of the fourteenth century and on each side of the altar is a high-heeled boot. In the baptistry of the cathedral there is a portrait of the dean and members of a city guild. At one time there were sixty-eight Trade Guilds in Bruges, and there is a guild of archers dating from the fourteenth century, named the Confraternity of St. Sebastian, of which King Charles II of England and Henry, Duke of Gloucester, were members during their exile in Bruges. In 1843 Queen Victoria inscribed her name in its books as a member also. There is also in Bruges a chapel of a fraternity still existing named the Brotherhood of Suffering, "Broederscap der Wee 'n'" in which there is a portrait of its founder, Philip le Bel.

In Antwerp the chapel of the Virgin in the cathedral is decorated with the arms of the ancient Trade Guilds of the city. On the ceiling of the Hotel de Ville also, the Arms of the guilds are painted. In the Grand Place there are a number of fine old mansions belonging to the old guilds. No. 7 was the house of the crossbowmen, No. 15 was the coopers' house, No. 36 was the drapers', and is now the Café de l'Europe. No. 40 is the joiners' house and there is also a mason's house. The English church at Antwerp, which was dedicated to St. Crispin, was erected by the Guild of Tanners as part of an almshouse for their decayed brethren.

JAPANESE CRAFTS GUILD

In feudal times all craftsmen and even labourers in Japan formed guilds and companies and these guilds prohibited competition if for purely personal advantage. Similar or nearly similar forms of organisation exist to-day, and the

relation of any outside employer to skilled labour is regulated by the guild or company in the old communistic manner.

If an individual wishes a house built then you have to deal with a very intelligent Japanese carpenter who may be ranked as an artist as well as an artisan. You could apply to a building company, but as a general rule you will be much better served if you apply to the master carpenter who combines in himself the functions of architect, contractor and builder. In any event you cannot select and hire workmen because the guild regulations forbid.

You make your contract with the master carpenter and when his plans have been approved he undertakes to do all the rest. He arranges for the purchase and transport of all material as well as the hire of carpenters, glaziers, plasterers, tilers, mat-makers, screen-fitters, stone cutters, brass-workers, and locksmiths, for each master carpenter represents more than his own craft guild and has his clients in every trade engaged in house building, or in house furnishing, and no one is allowed to interfere with any of his claims or privileges.

He builds your house according to contract, but that is only the beginning of the relationship between you and him. You have really to make an agreement which you must not break without good and sufficient reason for the duration of your life. Whatever may happen afterwards to any part of your house—walls, floor, ceiling, roof, or foundation, you must arrange with him about the repairs and not with any other person.

Should the roof leak or the plaster crack the man who built the house holds himself responsible, and is jealous of his responsibility. None but he has the right to send for the roofer or plasterer, and if you interfere with his arrangements, you may have some very unpleasant surprises, because you will not get any carpenter, plasterer, tiler, or any other artisan to work for you on any terms. Compromise is always possible, but all the guilds will resent a needless appeal to the law.

The Craft Guilds are worth conciliating as they faithfully perform all they undertake to do. Their apprentices are generally bound to the master workman, and they are boarded, lodged, clothed and even educated by him. They are not paid any wages until they have thoroughly learned the business of their employer and are capable of managing a business or workshop of their own.

It is stated in the *Indian Trade Journal* for February 10, 1907, that the Japanese, in preparing to compete with other nations for commercial prosperity, are showing a distinct reversion to former ways and methods, and are reorganising their old Trade Guilds for that purpose and with that end in view.

FRENCH MERCHANT AND CRAFT GUILDS

In France during the reign on Louis VI, 1108–1137, Craft Guilds were instituted in many different parts of the country, and did much to raise the status of the people, and to break down the bonds which the feudal system had placed upon them. Louis VII confirmed the privileges of the Guild of Merchants of Paris who, in addition to their trading privileges, enjoyed the monopoly of carrying goods from the bridge of Le Pecq, near St. Germain on Laye, to the higher parts of the river. They levied a toll on all provisions brought into Paris and had an armorial device (a ship) which subsequently became that of the city on the Seine itself.

In the reign of Louis IX of France the nomination and election of Estienne Boileve as Provost of Paris gave general satisfaction. He drew up under the title of *Livre des Métiers* the rules which had at various times been adopted by the Craft Guilds. He did so in order that in case of lawsuits and discussions there might be a text-book to which the contending parties could appeal. From this curious document we know what the trades and professions were during the thirteenth century. In this we find armourers, makers of arrows, crossbows, helmets, spurs, all having separate guilds. There were also merchant furriers. A contemporary writer and poet thus describes a walk through the artisans' quarters :

“At the end beyond the retail grocers
I found the barbers and dealers in beer,
The eating-houses and upholsterers' shops;
Near them are the mercers.
By the highway side
Is the parchment fair.
Then I found the jacket makers (tailors),
Then the dealers in furs;
Then I returned by a plain
Where is sold raw leather and wool:

I came near the quarters of the ironmongers,
Then I found the coppersmiths,
Shoemakers and dealers in horse hair,
Saddle makers, farmers, and rope makers.

At this period the industrial arts show great improvement in every way, especially in regard to church architecture and decoration, and the crafts of blacksmiths, goldsmiths, joiners, and silversmiths did work with a degree of perfection which has never been surpassed.

During this period two notable institutions were founded which still exist, the *Quinze-Vingts Hospital* and the *Sorbonne*. The first was instituted for the accommodation of 300 gentlemen who had lost their eyesight through the cruelty of the Saracens during the Crusades, and is now one of the best known hospitals in Paris. The *Sorbonne* was one of the earliest colleges connected with the University of Paris, having been formed in the year 1202 by the King's Confessor, Robert Sorbon, or De Sorbonne, so called from the village of Sorbonne, his native place.

In the city of Chartres, in the very early times, there were between thirty and forty different Trade and Craft Guilds, including armourers, bakers, bankers or money changers, basket makers, butchers, carpenters, cleaners, cobblers, combers, coopers, curriers, drapers, dyers, felt makers, furrers, goldsmiths, leather dressers, masons, pastry cooks, sculptors, shoemakers, skimmers, stone dressers, tanners, turners, water carriers, weavers, woollen drapers and wheelwrights.

In the thirteenth century (about 1220) the cathedral of Chartres was rebuilt and the coloured glass windows were erected which exist to a great extent to the present time. In these windows are representations in coloured glass of many of the Trade and Craft Guilds in the costumes worn by them at that period engaged in the work of their crafts.

By the rules of the Craft Guilds of Chartres a master was required to cherish an apprentice "beneath his roof," "at his board," and "at his hearth." Every apprentice on completing the period of his indenture had to pass a satisfactory examination before a board of experts before being admitted a member of the guild.

In Chartres in 1550, on the visit of the King and Queen who were accompanied by the Dauphin and his young fiancée, Mary Stuart (Mary Queen of Scots), the masters and companions of each Trade and Craft Guild were chosen

to take part in the official ceremony of welcome, which was somewhat curtailed owing to a fearful storm, during which all had to take shelter and many of the arrangements made were spoiled.

There is ample evidence to prove that industry and commerce rose to great prosperity in France in the fifteenth century, and that articles of luxury were abundant in the houses of the "well-to-do." The Trade and Craft Guilds protected the rights and privileges of numerous industries which supplied the wants of the people. If the institution of the guilds resulted in creating privileged classes, it at the same time secured perfections of work, honest dealing and the absence of those degrading frauds which result from over-competition, and as it limited the number of tradesmen and mechanics, it furthered the cause of agriculture in lessening the inducements of the rural population to flock into the towns.

BRITISH MERCHANT AND CRAFT GUILDS

Soon after the Norman Conquest, at a period when the old clan or tribal arrangements were being replaced by the feudal system, the Merchant Guilds came to the front as a distinct phase of guild operations.

At, or rather previous to, that time, almost the entire trade of the country, such as it was, was in the hands of the nobles, prelates, and barons, but there were growing up all over the country small towns that generally clustered round the fort, the castle, the church, or the baronial hall; and in a very short space of time these little townships were clamouring for trading rights, and were determined to shake off the yoke of the baron, the squire, and knight of the shire, and to have trading rights of their own.

The barons and nobility, of course, stoutly resisted this proposal, but in the end they had to give way because the Crown was jealous of their powers and believed that the creation of a merchant class in trading towns, having a separate and distinct interest from that of the aristocrats, would act as a barrier in the event of the latter feeling disposed to kick over the traces.

The earliest guilds were found in Saxon times and were very much what we understand by clubs. At first they were associations of men for more or less religious or charitable purposes, and formed a sort of family whose members were bound by a bond, not of kinship but of an oath; while

the guild feast held once a month in the common hall replaced the family gathering of kinsfolk. These guilds were found both in towns and in manorial villages, but chiefly in the former.

Even in the days of Tacitus the guilds were softening and moulding the characters of the people, the meetings were friendly and exhilarating; the merry men of the guilds were not outlaws.

If a town was large enough each craft or manufacture had a guild of its own, though in smaller towns members of various crafts would form only one guild. Such were found not only in towns but in country villages, and in Norfolk villages the remains of their halls have been found. In the reign of Henry II there were Weavers' Guilds in Huntingdon, Nottingham, Oxford, York, and Winchester.

In the towns as well as in country districts "Frith" or peace guilds were formed to guard against theft or oppression, and the regulations of the London Frith Guild during the reign of King Athelstan have been preserved. Cambridge, and probably Exeter also, had Frith Guilds. These Frith Guilds inflicted and enforced money penalties for manslaughter and for personal injuries, and also decided in cases of succession to property. Whether they were originally religious institutions cannot definitely be stated, but in their early days they provided for masses to be said for the souls of their dead brethren. The London guildsmen were divided into groups of ten under a leader.

It is not known how far Danish influence helped to turn the Frith Guilds of the towns into Merchant Guilds, for the statutes of the London Crichton Guild which existed in the time of Henry I have been lost. The custom at Canterbury and at Newcastle at that period show that the burgesses organised for trading purposes.

The Frith Guilds, which were formed for mutual assistance in case of violence, wrong, or false accusation, as well as for the settlement of legal matters, died out after the Norman Conquest.

Members of the guilds for a year and a day became free citizens of the towns and this body of men were the only influential portion of the town. They soon began to endeavour to obtain better conditions from the Kings, and from the lord who owned the land they demanded wider commercial privileges, grants of coinage, the holding of fairs and exemption from tolls. Then they asked for freedom

of justice and of self-government, and so gradually the emancipation of the towns was won by the guilds, the boroughs became free from the lords' restrictions and dues, till, by the end of the twelfth century, chartered towns, which were few in number at the time of the Conquest, became the general rule.

Although the germ of self-government in the towns may be traced to the Frith and Crichton Guilds it is probable that the regulations they framed had to be confirmed by the King or his authorities in the district. The portreeve of London certainly was under royal authority, and there was no self-government in towns at the end of the Anglo-Saxon period.

In the middle ages every guild had its patron saint, and every craftsman knew to whom to appeal when in difficulties. It is rather novel to find this idea applied to modern industries, for a German commercial paper brought out a directory of patron saints. One hundred and sixty-seven trades and professions are in this way accorded their appropriate saints, but the saints were not quite numerous enough to go round, and so the forester and the confectioner must both appeal to St. Michael. Students have the largest choice for they have ten patron saints; next come children with nine, and lodging-house keepers with eight. St. Hubert is the patron not only of hunters but also of opticians, though in respect of hunters he comes second to St. Eustachius. For writers there is St. John the Evangelist, for servants St. Peter Claver, and for taxgatherers St. Matthew and St. Zacchaeus. There are some gaps in the list, there being no saint for electrical engineers, chauffeurs, aviators, nor for journalists, but the reason may be that these are too far gone for there to be any necessity for prayers on their behalf.

The guilds exercised a moral control over their members and secured their good behaviour, thus forming an effective branch of the social police. At the same time they had many of the characteristics of a benefit society, as they provided against sickness and death among those belonging to it.

The towns also began to grant trading rights to the merchants, and in 1197 a law was passed forbidding trading by prelates, nobles or barons, and, therefore, there was opened up a rich virgin trading field which was very generally taken advantage of.

In granting the trading rights to the merchants, the Crown called upon them to fulfil certain duties, and to undertake certain responsibilities, which included the

collection of the taxes and customs, the watching and warding of the town and other things.

To enable them to carry out these duties united meetings of the merchants were necessary, and these meetings led on a very early date to the formation of guilds merchant, and from this time onward we have an enormous mass of material showing these guilds in all their working. For 200 years these merchant guilds gradually built up British trade, both at home and abroad and, unfortunately, they became aristocratic and exclusive as their wealth accumulated.

The Merchant Guilds existed in the time of Edward the Confessor, and were called in Saxon "Ceapemanne" Guilds and are recorded in the Domesday book as the possessors of lands. The members of these guilds had various privileges, such as a monopoly of the local trade of a town, and freedom from certain imposts. They had a higher rank than the members of the Craft Guilds.

The guilds merchant were associations of traders united for the purpose of monopolising the trades in the towns and villages. The first reference to them occurs in a charter granted by Robert Fitz-Hamon to the Burgesses of Burford (1087-1107) and in a document drawn up while Anselm was Archbishop of Canterbury (1093-1109). According to the latter the Chapman Guild of Canterbury gave to the community of Christ Church eight houses in exchange for nine others, and thus there is found the existence of a Craft Guild at the very earliest period known in connection with the guilds merchant.

The guilds merchant developed into associations which controlled the local government of the towns, and that form of government became aristocratic both in tone and in feeling. The towns thus obtained a jurisdiction of their own separate from the Courts of the Hundred or of the Shire. The possession of a special court distinguished a borough from a township. The increase of trade after the country became settled after the Norman Conquest, no doubt, was the cause that led to the formation of the guilds merchant.

The Merchant Guild of Bristol was an influential institution in the reign of Edward II, when it practically deprived the burgesses of their previous privilege of electing the mayor and bailiffs. In 1552 a number of members of this body obtained a charter and had a hall built in 1701. They called themselves the Merchant Venturers of Bristol and have done a vast amount of good to the citizens. One of their schemes is the almshouses for aged mariners which they

erected and continue to maintain. They are the Governors of the Edward Colston Almshouses on St. Michael's Hill. They are the Lords of the Manor of Colston and are the owners of the appurtenant estates. With great liberality they surrendered the manorial rights over Clifton Downs in 1861 when that common and the adjoining Durdham Downs were secured for the city. They have also founded a College of Technical Science and Art which cost them about £50,000.

Among the towns in which the earliest guilds merchant were formed may be noted the following, with the years in which they were instituted:

Burford	1087	Drogheda	1229
Canterbury	1093	Hartlepool	1230
Leicester	1107	Dunhevid	1231
Beverley	1119	Elgin	1234
York	1130	Newcastle-under-Lyne ...	1235
Petersfield	1147	Liskeard	1239
Marlborough	1163	Wigan	1246
Perth	1165	Sunderland	1247
Andover	1175	Dundee	1249
Salisbury	1176	Berwick	1249
Bristol	1188	Cardigan	1249
Bath	1189	Scarborough	1253
Nottingham	1189	Reading	1253
Chester	1190	Portsmouth	1256
Dublin	1192	Guildford	1256
Bury St. Edmunds ...	1198	Kingston-on-Thames ...	1256
Gloucester	1200	Boston	1260
Ipswich	1200	Macclesfield	1261
Dunwich	1200	Coventry	1267
Cambridge	1201	Lostwithiel	1269
Helston	1201	Windsor	1277
Derby	1204	Aberystwyth	1277
Lynn Regis	1204	Builth	1278
Malmesbury	1205	Rhuddlan	1278
Waterford	1205	Lyme Regis	1284
Yarmouth	1208	Carnarvon	1284
Shrewsbury	1209	Conway	1284
Inistioge	1209	Flint	1284
Hereford	1215	Harlech	1284
Newcastle-on-Tyne ...	1216	Criccieth	1284
Totnes	1216	Altrincham	1290
Aberdeen	1222	Caerwys	1290
Bodmin	1225	Overton	1291
Worcester	1226	Limerick	1292
Stirling	1226	Newport	1292
Bridgnorth	1227	Chesterfield	1294
Rochester	1227	Kirkham	1295
Montgomery	1227	Beaumaris	1296
Liverpool	1229	Carlow	1296
Oxford	1229		

The following is a list of towns in England in which guilds merchant were in operation:

Alnwick	Gainsborough	Orford
Altrincham	Gloucester	Oswestry
Andover	Grampound	Oxford
Axbridge	Grantham	Petersfield
Bamborough	Guildford	Plymouth
Barnstaple	Hartlepool	Pontefract
Bath	Hedon	Poole
Bedford	Helston	Portsmouth
Berwick	Henley	Preston
Beverley	Hereford	Reading
Bodmin	Horsham	Rochester
Boston	Ipswich	Ruyton
Bridgenorth	Kendal	Saffron Walden
Bridgwater	Kingston-on-Thames	Salisbury
Bristol	Kirkham	Scarborough
Burford	Lancaster	Shrewsbury
Bury St. Edmunds	Leicester	Southampton
Calne	Lewes	Stamford
Cambridge	Lincoln	Sunderland
Canterbury	Liskeard	Totnes
Carlisle	Liverpool	Wallingford
Chester	Lostwithiel	Walsall
Chesterfield	Ludlow	Wenlock
Chichester	Lyme Regis	Weymouth
Cirencester	Lynn Regis	Wigan
Congleton	Macclesfield	Wilton
Coventry	Malmesbury	Winchester
Daventry	Marlborough	Windsor
Derby	Morpeth	Woodstock
Devizes	Nantwich	Worcester
Doncaster	Newcastle-under-Lyne	Wycombe
Dunhevid	Newcastle-on-Tyne	Yarmouth
Dunwich	Newport	York
Durham	Nottingham	
Fordwich		

Towns in Wales in which guilds merchant were in operation:

Aberystwyth	Denbigh	Neath
Bala	Flint	Nevin
Beaumaris	Harlech	Newborough
Builth	Haverfordwest	Newport
Caerwys	Hope	Newton
Cardiff	Kenfig	Overton
Cardigan	Lampeter	Pwllheli
Carnarvon	Llanfyllin	Rhuddlan
Conway	Llantrissant	Swansea
Criccieth	Montgomery	Welshpool

Towns in Ireland in which guilds merchant were in operation:

Armagh	Dundalk	Mallow
Athey	Dungannon	Newry
Ballyshannon	Dungarvan	Rosbercon
Belfast	Dunleer	Ross
Boyle	Enniskillen	St. Johnstown
Carlow	Galway	Sligo
Carrickfergus	Hillsborough	Thomastown
Cashel	Inistioge	Tralee
Charlemont	Jamestown	Talske
Cork	Kilkenny	Waterford
Donegal	Lanesborough	Wexford
Drogheda	Lifford	Wicklow
Dublin	Limerick	

The following is a translation of the Charter granted by King John to Ipswich in the year 1200 and furnishes an example of those issued to the various guilds merchant:

"John, by the grace of God, King &c. Know ye that we have granted and by our present charter confirmed to our burgesses of Ipswich, our borough of Ipswich with all its appurtenances and all its liberties and free customs, to be held of us and our heirs, by them and their heirs hereditarily, paying annually to our Exchequer the right and customary ferm at Michælmass term by the hand of the Provost of Ipswich and a hundred shillings of increment at the same term which (increment) they were accustomed to pay. We have also granted to them all that burgesses of Ipswich may be quit of toll and stallage, lastage, passage, pontage and all other customs throughout our whole land and in our sea ports. We have also granted to them that none of them shall plead without the borough of Ipswich in any plea save pleas of foreign tenures excepting our officers, and that they have a guild merchant and their house and that no one shall be billited nor take anything by force within the borough of Ipswich, and that they may have their lands and their pawns and all their debts from whomsoever these may be due; and concerning their lands and tenements that are within the borough, justice shall be done them according to the ancient custom of the borough of Ipswich and of our free boroughs, and pleas concerning their debts contracted at Ipswich and concerning pawns there given are to be held at Ipswich; and that none of them be adjudged to pay a fine except according to the law of our

free boroughs. We also prohibit any one in our whole land from taking toll and stallage or any other custom from the men of Ipswich under our penalty of £10. Wherefore we desire and firmly command that the aforesaid burgesses may duly and peaceably have and hold the aforesaid liberties and free customs, as freely and fully as other burgesses of our free boroughs of England have had or have, saving in all things the liberties and free customs of our citizens of London. Moreover, we desire and grant that the same our burgesses may elect two of the more lawful and discreet men of their town and present them to our Chief Justice at our Exchequer who shall well and faithfully keep the provostship of the aforesaid borough of Ipswich and that they shall not be removed as long as they comport themselves well in that bailiwick except by the common counsel of the aforesaid burgesses. We also desire that in the same borough there may be elected by the common counsel of the said burgesses four of the more lawful and discreet men of the borough to keep the pleas of the Crown and other things pertaining to us and our Crown in the said borough, and to see that the provosts of that borough justly and lawfully treat the poor as well as the rich. Given by the hand of G. Archdeacon of Wells on the 25th of May in the second year of our reign."

In Devizes there was a united or collective Guild of Merchants in the sixteenth century but at a meeting held in the Guildhall of that town in 1614 it was decided to divide the Guild of Merchants into three, the Drapers, Mercers and Leathersellers, each to have a master and two wardens. These three bodies were again subdivided into various crafts, the drapers had affiliated to them the carpenters, clothiers, smiths and thirteen other trades. The united body had its own Governor distinct from the Mayor of the town although one person could hold both offices at the same time.

The Constitution of a Craft Guild generally was upon the following lines:

1. Admission to be free to all on payment of entrance fee and agreeing to make only honest and straightforward work, which not only looked, but which actually was, what it purported to be.

2. To be loyal to his brother craftsmen, and to assist them, not as he was so minded, but to the full extent of the need and necessity of the case.
3. To correctly observe his duties and liabilities toward his workers.
4. To teach thoroughly their trade and to be responsible for the spiritual and moral welfare of every boy placed under his care.
5. To take his full share in watching and guarding the town.
6. To take his part in the election of the Town Council.
7. To observe the Religious and Spiritual observances of the craft.

Such generally was the constitution of a Craft Guild, and on his paying the burgess or entrance fee, acknowledging the power and agreeing to be submissive to the town authorities, to observe faithfully the rules of the guild, and having completed his test, or essay, a man was sworn in, and became a master craftsman.

A craftsman not only had to carry out the rules and to act in accordance with the constitution of his guild, but—

- a. He was bound to produce a good article at a fair price.
- b. Scamped work of every description was punishable with the full force of the law.
- c. He was not a law unto himself, he was simply a pivot upon which was balanced the interest of labour on the one hand and the interest of the consumer on the other.

The Craft and Trade Guilds were fraternal societies for furthering the interests of the various trades. They decided upon and made regulations regarding all matters in connection with their respective vocations, such as the number of apprentices, the rate of wages when working at home or in other towns, the hours to be worked and the prices to be charged for certain articles. The Craft Guilds date much further back than the Merchant Guilds but the success of the latter led the various bodies of craftsmen to form guilds for themselves in which the principle of brotherhood and the effort to act worthily were identical with those of the guilds merchant but in which the aristocratic spirit was wholly wanting. The Craft Guilds were bodies of men engaged in one trade or manufacture instead of one single body and so a multitude of guilds sprang up united

only as to members and power by the divisions and variety of their trades.

The guilds in the early ages insisted on apprenticeships in all trades, and these generally for a term of seven years, which was not, however, to terminate until the individual had reached the age of twenty-four years. This had its effect in preventing too early marriages and restricted the number engaged in that particular occupation. The guilds also prevented immigrants who wished to engage in their trade or business from settling in their town unless they paid a large sum of money as an entrance to them. The guilds made loans to their members not only in cash, but of sheep and cattle, and advanced money to buy seed. This was done to prevent the small cultivators of the land from having to apply to or to come into the clutches of the usurer or money lender. In some cases the guilds owned meadow lands in their locality and benefited the community thereby.

In 1165 the weavers of Worcester were brought before the Council at Oxford for claiming the right of judgment in matters of religion and for their audacity they were whipped as heretics and driven out of the city.

As soon as the Craft Guilds began to make rules for themselves and to put their organisation on a workable basis the jealousy of the guilds merchant was aroused, but gradually the old burgher spirit succumbed and in very many cases the guilds merchant disappeared, their members being swallowed up by the various Craft Guilds and cities, such as London, where the older guilds had given form to the Corporation, now came under the influence of the craftsmen and of the Craft Guilds.

In Bristol, Coventry, Newcastle-on-Tyne, Norwich and York there were upwards of 150 guilds in every way resembling the London Guild Companies, and some of them, such as the Merchants' Company of York, the Merchant Adventurers' Company of Newcastle, the Merchant Venturers' Company of Bristol, and the Guild of St. George of Norwich, were bodies of great dignity and opulence. These have all disappeared except the Merchant Adventurers' Company of Newcastle and the Merchant Venturers' Company of Bristol, and this latter has a large amount of home property in Clifton.

A more deliberate piece of robbery or one that demands greater condemnation was the Act passed at the instance of Henry VIII for the confiscation of the lands belonging to the guilds. These lands had been acquired by the guilds,

both in town and country, partly by bequests from members, and partly by purchase from the guild funds. The revenues of these lands were used for lending, without interest, to poor members of the guilds, for apprenticing poor children, for widows' pensions, and for the relief of destitute members of the crafts. It was just as if he had stolen the funds of a Friendly Society. The London Guilds alone were left untouched because of their power, and it was made their interest not to interfere with the robbery of their provincial brethren. Risings took place in several parts of the country and German and Italian mercenaries were introduced to put them down. This was a heavy blow to the working classes especially and caused heavy bloodshed.

THE LONDON CRAFT GUILDS AND INCORPORATED TRADES

THE City of London Livery Companies, or Incorporated Trades, are nearly all the old Trade and Craft Guilds, made so as to conform to the laws existing when the rearrangement took place, and in every respect are much akin to their progenitors. In fact, many of them have their old guild regulations even at the present time, even although they call themselves companies. It is remarkable that London, unlike most of the old cities in the kingdom, never had a Merchants' Guild.

It is most remarkable that so many of these old trade institutions continue to exist in the city of London. The historical position occupied by them is not so generally known as might be expected. They bring many things to the front that would long ago have disappeared and been forgotten, and so fill a space of more than ordinary interest in the everyday life of our people.

As none of these associations make any returns to any Government office—not being required by their charters to do so—it is difficult to know their financial position, so that we have to be guided by what we can get in the way of information from various sources.

In the reign of Edward II all who desired to be freemen of the city of London were required to join a guild, and in the next reign the right of election of aldermen was taken from the wards and invested in the guilds, but in 1384 the old constitution was practically restored.

The more serious part of the guild business was the arranging for the relief of the poor decayed members of the craft,

and in course of time the Craft Guilds became not only a club and benefit society but a trades union as well.

The guilds then became incorporated as companies and had the right to hold land in mortmain. They were empowered to make trade rules and had the right to prevent anyone from practising a craft unless he joined its guild. Thus they had now legal powers to do what they had themselves arranged in former times.

The guilds were an important factor in the government of the city of London and at the same time held the monopoly of the trade each represented. For three centuries at least each citizen was governed by his guild, and it would be impossible to write of the guilds without describing, at least in outline, the officers in the civil government which they were bound to fill.

London has for upwards of 500 years been governed by officers each freely elected by his fellow citizens and then sworn faithfully to discharge his duties, and these duties are clearly defined in the oaths they have had to take, and even at the present time the government of London is carried on under the sanction of oaths formulated over 500 years ago and which still continue to be administered.

Each guild or company had its own charters, ordinances, court books and accounts dating from greater or less antiquity and it is regrettable that many valuable documents were destroyed in the great fire of 1666.

In May, 1551, the Venetian Ambassador wrote as follows: "The whole population of London is divided into companies or fraternities of artificers, as for instance all the workmen purchase from the King the privilege of forming companies among themselves, holding their meetings, forming their statutes, regulating the price of cloth, preventing others from exercising the trade, nor can any one enter these companies until he has served those in the trade six or seven years."

Every Lord Mayor of London, from the year 1189 till now, has been a member of one or other of the guilds and would not have been elected if he had not belonged to a guild, and the election takes place in the Common Hall of the Liverymen of the City.

The religious guilds were suppressed entirely, but we may say that in these Livery Companies the old trade guilds still exist, and have done much towards the development of the country. Many of those now existing date

from the early Saxon period, and even in the Norman times had great influence, were possessed of much property, and had their own officials for managing their estates. The old guilds recognised the necessity of providing for casualties in such a manner as not to inflict unnecessary suffering on the individual. In the days of the guilds every freeman of fourteen years of age was bound to find security to keep the peace, and certain neighbours, generally ten families, became bound for one another either to produce any one of the number who had offended against the law, or to make satisfaction for the offence. In order to do this they raised a fund by mutual payment, which they placed in one common stock, and some of these primitive regulations have come down to recent times.

Nearly every one of these institutions has its own hall for meetings and periodical feasts, and although many were burned down in the great fire of London in 1666, yet they were rebuilt and continue to the present day. King Edward the Third and King Richard the Second granted them charters in return for sums of money advanced to the National Exchequer, and in these charters the preamble generally states the aims and objects for which they were founded. After their incorporation they attained a high degree of importance and magnificence, the highest personages in Church and State were eager to be enrolled as members, and favoured by Royal edicts they received many privileges and monopolies.

It must not be supposed that all the members of these associations belonged to or were engaged in the trade from which it received its name, because the privilege of becoming members or freemen was granted to sons, sons-in-law, and grandsons of members from very early times, so that the sons of a mercer became members of the Mercers' Company, although they did not follow their father's occupation. The wearing of a distinctive dress or livery in course of time caused them to be called Livery Companies, and thus livery varied from time to time. Sometimes the dress was red and white, with the coat of arms embroidered on the sleeves. In 1414 it was scarlet and green, in 1418 it was scarlet and black, but the prevailing colour was a dark red and blue, then generally termed "murrey and plunket." These liveries were for ordinary occasions, but on special events such as Coronations they dressed in all their splendour with gowns, hoods, etc., of many and of vivid colours.

The benefits given by these incorporations are many and varied. They are not definitely fixed as they would be if they were registered under the Friendly Societies Act, but are arranged according to the state of the funds and the position and circumstances of the individual. Any grants made are liable to be changed at any time. A very large amount is voted yearly for educational and philanthropic purposes. Many schools are exclusively maintained by them, and they also assist the universities.

There is a close and curious connection between the city companies and the municipality of the City of London. The chief civic officer, the Lord Mayor, is elected annually, on September 29, from among the aldermen who have been Sheriffs of the City, and is installed on November 9. The Court of Aldermen consists of twenty-six members (including the Lord Mayor), who are chosen for life by the twenty-six wards into which the city is divided, each being the representative of a separate ward. The Common Council consists of 206 representatives of twenty-five wards in proportion to their extent, the twenty-sixth, or Bridge ward, being always represented by an alderman. The Livery of London is the aggregate of the freemen of the City Companies, of which there are seventy-four, embracing the various trades of the metropolis. From one or other of the twelve great companies the Lord Mayor was formerly chosen. The Liverymen now propose two names to the Court of Aldermen, one of whom the court selects as Lord Mayor for the following year, so that the members of the City Companies really control the city.

These City Companies are most peculiar institutions. They are trade unions of buyers and sellers, of employers and employed, of importers and exporters, and in the past they practically controlled nearly everything in the trade or calling they represented. They are also friendly societies and benevolent institutions, and provide for all the members of their fraternity, including the wives and families of the members. That they are wealthy goes without saying, as the masters of the companies often endow them handsomely, and not only contribute to their corporate funds, but in many cases appoint the companies as trustees of the institutions that they found for the public benefit.

The annual income of the London Livery Companies is from £750,000 to £800,000, which is divided into corporate income and trust income, the former being their own

uncontrolled income and the latter the income from trust funds, which they have the right of administration only, and this latter amounts to about one-fourth of the total income. They have houses and estates in all parts of England, but their chief holdings are in London. They own a large estate in Ireland called the Ulster Plantation, which King James the First of Great Britain induced or compelled them to purchase at a cost of £60,000—and they have grafted their name on that of the town which is the centre of their estate, and is now known as Londonderry.

The following are lists of the great and of the minor companies:

THE GREAT COMPANIES

- 1 The Mercers
- 2 The Grocers
- 3 The Drapers
- 4 The Fishmongers
- 5 The Goldsmiths
- 6 The Merchant Taylors
- 7 The Skinners
- 8 The Haberdashers
- 9 The Salters
- 10 The Ironmongers
- 11 The Vintners
- 12 The Clothworkers

THE MINOR COMPANIES

- 1 Apothecaries
- 2 Armourers
- 3 Bakers
- 4 Barbers
- 5 Basket Makers
- 6 Blacksmiths
- 7 Bowyers
- 8 Brewers
- 9 Broderers
- 10 Butchers
- 11 Carpenters
- 12 Clockmakers
- 13 Coach and Harness Makers
- 14 Cooks
- 15 Coopers
- 16 Cordwainers
- 17 Curriers
- 18 Cutlers
- 19 Distillers
- 20 Dyers
- 21 Fanmakers
- 22 Farriers
- 23 Feltmakers

- 24 Fletchers
- 25 Founders
- 26 Framework Knitters
- 27 Fruiterers
- 28 Girdlers
- 29 Glass Sellers
- 30 Glaziers
- 31 Glovers
- 32 Gold Wire Drawers
- 33 Gunmakers
- 34 Horners
- 35 Inn Holders
- 36 Joiners
- 37 Leather Sellers
- 38 Loriners
- 39 Masons
- 40 Musicians
- 41 Needlemakers
- 42 Painters
- 43 Patten Makers
- 44 Pewterers
- 45 Plaisterers
- 46 Playing-card Makers
- 47 Plumbers
- 48 Poulterers
- 49 Saddlers
- 50 Scriveners
- 51 Shipwrights
- 52 Spectacle Makers
- 53 Stationers
- 54 Tallow Chandlers
- 55 Tin Plate Workers
- 56 Tylers and Bricklayers
- 57 Turners
- 58 Upholders
- 59 Wax Chandlers
- 60 Weavers
- 61 Wheelwrights
- 62 Woolmen

THE MERCERS

The Mercers' Company commenced its corporate existence in the form of a fraternity in the reign of King Henry the Second. Gilbert A'Becket, the father of the famous Archbishop of Canterbury, was a member of it, also Henry and Roger FitzAlwyn, who were Mayors of London in 1210 and 1214. A charter was granted to these mercers in 1296 by King Edward the First, and another by King Richard the Second in 1393, which has been renewed by other Sovereigns.

The income of this company is about £83,000 a year, of which £48,000 is corporate, and £35,000 from trusts which they administer. Sir Richard Whittington (the famous "Dick," who owned a ship called the "Cat") appointed the Mercers' Company trustees of the charities which he originated and founded, including the Whittington College, which was suppressed at the Reformation, and the Whittington College that now exists is maintained by them. It also acts as trustee and administers the charities founded by the Rev. Dr. John Collet, Dean of St. Paul's Cathedral in 1508, by Sir Thomas Gresham, by the Earl of Northampton, and others. A great many educational institutes benefit from their operations.

The name mercer is derived from the Latin mercator, a merchant, generally a merchant in a large way of business, and no simple pedlar or small tradesman. In the year 1347 a code of rules were drawn up at an assembly of "all the good people of the Mercery of London." It was in the Mercers' Hall where the "Council of Trade," now the Board of Trade, first met in 1660, and in which the Bank of England (1694) and the East India Company (1698) held their first meetings.

THE GROCERS

The Grocers' Company had its origin in the ancient Guild of Pepperers, which existed in the year 1180, and was allied with the Guild of Spicers. In 1345 some members of the Pepperers founded a new brotherhood, which they called "The Fraternity of St. Anthony for the purpose of promoting greater love and unity, and in order to maintain and assist one another." The ordinances of the Fraternity show that its objects were social, benevolent, and religious, and began as follows:

INDUSTRIAL INSTITUTIONS

"To the honour of God, the Virgin Mary, St. Anthony, and all Saints, the ninth day of May, 1345, a fraternity was founded of the Company of Pepperers of Sopers Lane, for love and unity, to maintain and keep themselves together, of which fraternity are sundry beginners, founders, and donors to preserve the said fraternity. (Here follow twenty-two names.) No person should belong if not of good condition and of this craft, that is to say, a Pepperer of Sopers Lane or a Spicer in the Ward of Cheap, or other person of their mystery wherever they reside."

The regulations also specified that a priest was to be maintained, an annual dinner arranged, rules for attendance at church, the assistance of unfortunate members, and in relation to almsgiving. The rule as to the non-admission of persons not of the craft was not adhered to, and in 1385 was amended so as to admit non-craft members. In 1373 the term grocer was first applied and signified those who dealt *en gros*, or wholesale, as opposed to the retail trader, so that a grocer originally meant a wholesale dealer in any kind of commodity.

In 1428 the first charter was granted to them by King Henry the Sixth, and is important in proving the objects for which the company was founded. King William the Third held the office of Master of this company. The annual income of corporate funds is £37,000, and the trust income £500.

THE DRAPERS

The Drapers' Company was first heard of in 1180, and undoubtedly existed as a guild at a very early period. It possesses a document certifying the coat of arms borne by Henry FitzAlwyn, one of the first Mayors of London, who was a member of this company, and bequeathed to them his lands at St. Mary Bothawe.

In former times a draper signified a maker of woollen cloth, and not a dealer in cloth, as it does now. The earliest charter was granted to the drapers in 1364 by King Edward the Third, which ordained that none should use the art and mystery of drapery in the city or suburbs of London unless they had been apprenticed thereto, or in other due manner been admitted by common consent of the mystery, and also that none should sell cloth in the city or suburbs except drapers free of the mystery.

Another charter of incorporation was granted them in 1438 by King Henry the Sixth. Their bye-laws date from 1418, and the objects of the company were thus set forth in 1503:

"In the worship of God, and of his Blessed Mother, and of all the Holy Company of Heaven, for to abate rancour, and more highly to increase charity, and to maintain love, all the worshipful fellowship of the Drapers of the City of London gathered and assembled in John Hende's Hall, in Saint Swithen's Lane, the 9th day of June, in the year of Grace 1405, and in the reign of King Henry the Fourth, to oversee the points and articles ordained of all time of their fraternity who began in the year of Grace 1332, and with good deliberation having said on them so that those they thought reasonable and profitable they confirmed the which points with others been written in this Book, praying all that come after them shall come in the aforesaid fellowship the same points and articles to examine, and if they think by their wits that any point may be amended, the same to do them by their good diligence by incorporating of the old, with putting to of new, such as they shall think to increase worship God and profit to all the fellowship."

In 1607 an entirely new charter was granted to them by King James the First, incorporating them by their ancient style of "The Master and Wardens and Brethren and Sisters of the Guild or Fraternity of the Blessed Mary the Virgin of the Mystery of Drapers of the City of London," and under this charter they have been governed from that date until now.

The present hall of the Drapers' Company is in Throgmorton Street, and was erected in 1870 on a site purchased from King Henry the Eighth in 1541, upon which stood the house of Thomas Cromwell, Earl of Essex. There are several mottoes on the walls—"Relieve the Oppressed," "Love the Brotherhood," and also the company's motto: "Unto God only be Honour and Glory."

The corporate income of the Drapers' Company is £50,000 per annum, the trust income £32,000, a very large amount of which is spent in benevolent objects. This company furnished Sebastian Cabot with a ship for a voyage of discovery to Newfoundland. In 1666 Sir Thomas Adams left the sum of £40 a year to be paid to the Professor of Arabic at Cambridge, which has been continued from then

till now. This company spends about £20,000 a year on educational matters.

THE FISHMONGERS

The Fishmongers' Company existed at a very remote period, and there is evidence of its existence prior to the reign of King Henry the Second, the earlier charters having been destroyed at the time of the great fire of London. In the charter granted to them in 1364 by King Edward the Third it is stated that "the Mystery of Fishmongers had grants from the King's progenitors in ancient times."

This company also received a charter from King Richard the Second. There were originally two communities, the Salt Fishmongers and the Stock Fishmongers, which were united by King Richard the Second, again separated by King Henry the Sixth, and finally re-united by King Henry the Eighth.

Fish diet was more in vogue in ancient times than now. It was the regular diet on one or two days in each week, and in Lent it was the staple food. Fishponds were found attached to nearly every large country house, and appliances for catching eels in nearly all the rivers. Herrings were sent to London from Hull or Yarmouth by the "last" (10,000) as early as the days of King Edward the First, and at that period, as now, Billingsgate was the centre of the London fish trade.

This company then and now furnish a "Fishmeter," whose duty is to attend Billingsgate Market and seize and condemn all unsound fish. In these early days the prices of fish were limited; soles cost threepence a dozen, turbot sixpence each, pickled herrings twenty a penny, while oysters were sold at twopence a gallon, and yet the fishmongers possessed great wealth. Sir William Walworth, the Lord Mayor who killed Wat Tyler, was a fishmonger, and by some it is asserted that the dagger on the arms of the City of London relates to this event.

The corporate annual income of this company is £49,119, and the trust income £8,387; in all, £57,506. It lends money to its members for trade purposes in certain cases, and gives a large amount annually for benevolent purposes. It has a very large number of old-age pensioners who receive sums varying from 2s. 6d. to 25s. per week. It has the administration of a fund left by Mr. Thomas Doggett, a comedian, which provides £10 a year for a coat and silver badge, known as "Doggett's Badge," as a prize for rowing,

which is competed for annually on August 1 by the watermen of London.

THE GOLDSMITHS

The Goldsmiths possessed land before the Norman Conquest and were powerful in the days of Henry II (1154), and this company still performs some good and useful work in connection with the trade from which they derive their name. In the year 1180 it first appears in the pages of history as a guild which then existed without any license or authority from the King. At first it was a voluntary association of goldsmiths, brought into existence to prevent fraudulent action by any section of the trade, and to uphold and maintain certain correct standards of purity in the metal which they manipulated and worked with, and at the same time it existed also for social purposes and for the relief and maintenance of the poorer and aged brethren of the craft.

St. Dunstan was their patron saint, and at one time they had a Saint Dunstan's chapel within St. Paul's cathedral. From a report of the Feast of St. Dunstan, which they celebrated in the year 1367, it appears that the expenditure in connection with it was £21 8s. 9d., a very large amount in those days. The early English goldsmiths were so skilful and their trade so important that it is not surprising that their company ranks so high among the earliest of the London trade associations, or that many charters and privileges were granted them by the sovereigns of England.

In the charter from King Edward the Third in 1327 they were allowed to elect skilled men in their trade to consider complaints as to defective workmanship or debased metal, and to punish the offenders. They had the finest of all the society halls in the city, and the "hall mark," so-called from being affixed or stamped in the assay office on their premises on articles made by the trade, is a warranty of its quality. It is recorded that King Henry the Eighth fined them 3,000 marks for a supposed error in this respect.

In the seventeenth century their powers began to be questioned, and in 1738 they obtained an Act of Parliament for regulating their trade, preventing fraud and bad workmanship, and other Acts of Parliament have maintained their position. Every year the current coin of the Realm is submitted to them for trial, and from the year 1281 in the time of Edward the First till now this has continued. It is called the trial of the "Pyx," and secures the nation from a debased

coinage. This is now provided for in the Coinage Act of 1870. Since 1900 the "Pyx" coins in the Australian mints at Perth, Sydney, and Melbourne have been included in the trials.

During the Commonwealth, the Goldsmiths' Hall was used as the exchequer, in which was stored all money obtained by forfeiture of the estates of the Royalists. The Great Fire reduced the Hall to ashes, but the books were removed in time to Edmonton for safety. The hall was rebuilt on the old site which they had acquired in 1350. This hall was replaced by the present building in 1835.

The total income of this company is about £54,000 per annum, of which about £11,000 is trust income, the corporate income being £43,000. The trust deeds require them to contribute £10 a year to schools at Stockport, Cromer, Bromyard, and Dean, in Cumberland, but they have increased these amounts very largely, as well as having granted other moneys to these institutions. They formerly had a number of almshouses for widows and others, but these have been discarded and pensions substituted. The company grants £4,000 a year to the City and Guilds of London Technical Education Institute, and from £5,000 to £6,000 a year to other associations of a similar nature in London, also £5,000 a year to their Technical and Recreative Institute at New Cross, and they contribute largely to other useful purposes.

THE MERCHANT TAILORS

History does not narrate when this association was founded but in 1267 they had a dispute with the goldsmiths, which shows as ancient an origin as most of the others. In the time of Edward the First they received the title of "Taylors and Linen Armourers of the Fraternity of St. John the Baptist," and it appears that the members were engaged in making everything pertaining to armour, including the linings, surcoats, caparisons, and accoutrements, Royal pavilions and robes of State, tents for soldiers, as well as ordinary garments and wardrobe requirements, excepting only the actual metal work. They were large dealers in cloth that came from the Flemish looms, and have ever taken a prominent part in the development of commercial enterprise. By a charter of Henry the Seventh, in 1502, the title of "Merchant" before that of "Taylors" was conferred upon them.

The Merchant Taylors on St. John the Baptist day, in the year 1300, chose Henry de Ryall as Master "to be their

pilgrim" and the wardens were then called "purveyors of alms" of the said fraternity. In 1406 this guild built almshouses, near its hall and adjacent to St. Martin's Church, "for the brethren of the livery or clothing falling into poverty," but their charity was not to be a blind benevolence, poor though the brother might be, but if he had "fallen into poverty through ryott or wanton or lavish expenditure, his own negligence or other misdemeanour," he was no fit candidate for their alms.

In 1607 there is a record, "And then preparation was made for dinner, whereunto were invited the whole assistants and the ladies, the old masters' wives, and the wardens' wives of the present year, and the preacher and the school-master, wardens' substitute, and almsmen of the livery, as in ancient times has been accustomed."

The provision made for the poor brethren was for life, provided, "no misconduct forfeited it," "for if found to be either drunken or of unchaste life or conversation he was to be displaced by the master and wardens," and upon his death he was to be "honestly buried" at the cost and charges of the said fraternity, "the master and wardens and divers of the brethren in their whole livery to be present at his burial."

This body was originally a guild for religious and charitable purposes, which was granted a license by Edward the First. It was governed by a Master called the "Pilgrim" and four wardens, who dispensed the alms and quarterages. A charter granted to them in 1326 by Edward the Third proves that the guild was also concerned in the regulation of trade. Other charters were granted to them in 1390, 1407, 1439, 1465, and 1502. Every year at Bartholomew Fair the beadle of the company attended with his silver yard measure to test the measures used by the sellers of cloth.

This Company Hall is in Threadneedle Street, which evidently derived its name from that circumstance because these useful necessities of a Taylor would be for sale near to them. Their annual income is about £50,000, of which £13,000 is trust income and £37,000 corporate income. The company have the right to present twenty-one scholarships of £100 a year for seven years at St. John's College, Oxford. These are part of a bequest of Sir Thomas White; also five Civil Law scholarships of £86 a year, and other amounts are paid in this manner; also £2,000 a year to the City and Guilds of London Technical Institute. The Company gave £3,500 for the restoration of the Church of

St. Helen, Bishopgate, which originally was connected with the Priory of St. Helen founded by William the Goldsmith in 1212. They also established in 1870 a convalescent home at Bognor, with fifty beds for men principally from London hospitals. A convalescent home for the wives, widows, or daughters of gentlemen in poor circumstances was also founded by them in 1880, and is maintained at their cost. They have almshouses at Lee, in Kent.

In writing of tailors and clothing, may we note how few people understand the origin of the two buttons generally worn on the back of a coat? During the continental wars, when the soldiers had to make long and heavy marches in the cold, they were greatly hampered by the weight of their heavy overcoats in front, and to give more freedom in walking each of the front corners at the foot were doubled back and fixed with the two buttons on the back of the coat. This in course of time led to imitations of the folding back in lighter clothes, and evolved the cut away "swallow-tail" evening dress suit.

THE SKINNERS

Before the trade of black coats and tweed suits the trade of a skinner was a large and important industry. The Skinners' Guild originated as a trade guild, and has for centuries looked after the trade indicated by its name—that is to say, skins cured with the fur upon them. In the reign of Henry the Third they had their hall on Dowgate Hill, as they have now. In a charter which they received from Edward the Third, addressed to "Our beloved men of the City of London called Skinners," they are enabled to draw up and enforce trade regulations formerly approved by the governors of the guild. A second charter was granted by Richard the Second, which united two branches of the trade, and in a charter granted in 1437 this guild is described as "The Master and Wardens of the Guild or Fraternity of Corpus Christi of the Skinners of London."

Among the noted members of the company were Edward the Third and his Queen, the Black Prince, Richard the Second and his Queen, Henry the Fourth and his Queen, Henry the Fifth and his Queen, Henry the Sixth, Edward the Fourth and his Queen. Sir Andrew Judd, the founder of Tonbridge School, was six times Master of the Company, and was Lord Mayor in 1550. By his will he made the Skinners trustees and managers of that school, which has

now 380 scholars. It is visited annually by the company as governors, and three pens—one wholly gilt, one partly gilt, and one of silver—are given as prizes to successful scholars. There is also at Tonbridge a commercial school for day scholars as part of the same foundation, and a school for boys at Tonbridge Wells.

The Skinners take a leading part in technical education also, and award a number of scholarships. The almshouses of the company are now at Palmers Green. Their income is £44,000 a year, of which £29,000 is corporate and £15,000 trust. They have a large number of pensioners, and give liberally to hospitals, infirmaries, convalescent homes, and the like, quite apart from the trust funds of which they are the managers.

THE HABERDASHERS

In the early times there were two distinct branches of this trade, and each had its own Trade Guild in 1371, when their by-laws were approved. One branch was the haberdashers of hats, and this also was divided into two sections, the hatters or cappers and the hatter merchants. The other branch was composed of the haberdashers of small wares, who were also called millianers or miliners, because they chiefly imported their goods from Milan in Italy. The Fraternity of Cappers was licensed by King Henry the Third.

The first charter of the Haberdashers was granted by King Henry the Sixth in 1448, and in 1466 they were eighth in the procession at the coronation of Elizabeth, Queen of Edward the Fourth. They attained the height of their glory (if it may so be called) at the coronation of Anne Boleyn in 1533, when a haberdasher was Lord Mayor of London. As time went on their trade got so interwoven with others, such as drapers and hosiers, that there was no longer any distinct business of haberdashery. Dealers in hats for males generally adopted the name of hatters, and those who supplied hats for females gradually became known as milliners, and dealers in smallwares only continued to use the name of haberdasher. The name haberdasher is said to arise from their selling a French cloth called hapertas. They were supposed originally to be French pedlars who carried their goods in a bag made for carrying oats called a haversack, from Hafr, oats; and taska, a pouch.

During the Commonwealth the Parliamentary Commissioners held their meetings in the Haberdashers' Hall, but

the Great Fire put an end to it. Their present hall was rebuilt in 1864 on a site bequeathed to them by William Bacon in 1478. This corporation administers fifty-seven charities. Its annual income is about £50,000 of which £41,000 is trust income and £9,000 their corporate income. They assist in maintaining schools at Bunbury, Cheshire, at Monmouth, at Pontypool, at Newport, Shropshire, at Cripplegate, and at Hoxton, London, as well as at Hatcham. They also have the administration of funds for church building purposes.

THE SALTERS

The importance of salt in the food of the people extends to the very earliest ages. The antiquity of this association is very great, as they had a guild in the reign of Edward the Third, who granted them many privileges, but their earliest Royal licences were granted them in 1394 by Richard the Second, and bear the Great Seal of England.

Their first charter of incorporation was granted by Queen Elizabeth in 1559 to "the Keepers and Wardens and Commonalty of the Art or Mystery of Salters of London." This body was and is still the owner of part of the Ulster plantation. Their hall was rebuilt in 1827 upon the site of Oxford House, the town mansion of the Priors of Tootington, and adjoins the Church of St. Swithin.

The total annual income of the Salters is £21,000, of which £2,000 is trust income and £19,000 corporate income. They have a number of almshouses for their aged members, of which the one at Watford cost £11,000. They support a large number of pensioners.

The following amounts were paid by them in one year out of the corporate funds in addition to their ordinary payments:

Assistance to poor Salters and others		£2,000
For educational purposes.....		1,300
For scholarships for Salters and others	...	700
For the support of hospitals		1,100
For religious and missionary objects		360
Miscellaneous charitable objects		1,770

£7,230

THE IRONMONGERS

There are no records of this trade until the reign of Edward the Third, when in 1351 the Mayor called upon the wardens

of this and other trades to elect four good men to confer with the city authorities on the matter of the elective constituency, which ultimately transferred the suffrage from the inhabitants of the wards to the qualified members of the guilds.

Edward the Fourth granted them their first charter in 1463, and in the thirteenth year of Henry the Seventh the earliest book the Ironmongers possess, entitled *A book of Orders for the Company*, was published, in 1498. The wardens' accounts have been printed since 1541, and contain many interesting items. Their present hall was built in 1750, and has subsequently been altered and improved at considerable cost, so that it is now one of the finest in the city. The arms of the past masters adorn the wainscoting, the earliest being the shield of Richard de Eure, dated 1351.

The oldest bequest that the Ironmongers administer is that of Thomas Lewen (1555), under which the following and other matters have to be provided for: to "permit four honest, sad, impotent, poor, aged, and decayed men of the craft to reside in four of his houses"; "To pay fifty shillings yearly to two poor scholars, one at Oxford and one at Cambridge."

Another trust that they administer is that of Thomas Betton (1723) for the following purposes: "For the redemption of British slaves in Turkey and Barbary," "Grants to charity schools in the city and suburbs of London, according to the principles of the Church of England," "An annual payment of £10 to the chaplain of Sir Robert Geffreys almshouses, and for the repair of the tomb of Thomas Betton," "The relief of poor freemen of the company, their widows and children."

The annual income of this company is about £23,000 of which £11,000 is trust and £12,000 corporate.

This association as trustees under the will of Sir Robert Geffery erected almshouses in Shoreditch in 1712, and this year 1912, after a period of 200 years, they are erecting new ones at Mottingham, to replace them. The new houses will cost £17,000 and will accommodate forty-four women, and the special allowances of the inmates will be increased from £8 to £12 a year. The foundation stone was duly laid by the Duke of Norfolk, who is a member of the craft, on June 24th, 1912. The Master Ironmonger, Mr. A. Birket, and Wardens Hanson and Langdon, were also present.

THE VINTNERS

John Adrian, who was Mayor of London in 1270 and 1271, was a member of this association, which is also one of great antiquity, and was granted Botolph Wharf on the Thames for their trade by Edward the First, and as he was entitled to a proportion of all the wine imported that may have been one of the conditions in connection with it. Its charter of incorporation was received from Henry the Sixth in 1437, and they were allowed to exercise powers over the importation and sale of wine, and also in regard to the licensing of taverns.

It is not necessary to allude to the vineyards in England in Roman and Saxon times, nor are we called upon to approve of Elkanah Settle's eulogy of the vine written for one of the Lord Mayor's pageants, in which he states: "It is the most favoured plant of the whole creation, the rich and fruitful parent of so generous a product," but Elkanah lauded only "the rightful and genuine use of the juice of the vine," and he was of opinion that "cordials themselves in excess might be fatal."

The marriage of Henry the Second with Eleanor of Aquitaine was the beginning of the trade in wine with Bordeaux, and at one time the vintners were called the Merchant Wine-tonners of Gascoigne, and were divided into two classes, the Vinetarii and the Tabernarii, the former being importers of wine and the latter were the tavern, inn, and cookhouse keepers.

In the thirteenth century early closing was in force, as no taverner was allowed to keep his door open after curfewring under a penalty of half a mark. All customers were to be able to see their wine drawn from the cask, and no one was allowed to have a cloth or screen hung before the door of his cellar. They were to sell by sealed measure, and severe penalties were imposed upon anyone who sold "putrid" wines or mixed "corrupt" wine with that which was "pure and good."

In 1364 John Rightways and John Penrose, Taverners, were charged with trespass in the tavern of William Doget, in Eastchepe, on the eve of St. Martin, and there selling unsound and unwholesome wines, to the deceit of the common people, the contempt of the King, to the shameful disgrace of the officers of the city, and to the grievous damage of the commonality. John Rightways was discharged and John Penrose found guilty. He was sentenced

to be imprisoned a year and a day, to drink a draught of the bad wine, and the rest to be poured over his head, and to forswear the calling of a vintner in the City of London for ever.

Casks of condemned wine were generally taken out into the street and broken up, the liquor being allowed to run into the drains. In the time of Edward the Sixth an effort was made to reduce the number of taverns in London to forty, and in York to eight, but this was resented by the vintners as injurious and ruinous to their trade.

St. Martin is the patron saint of the vintners, and in their hall they have a picture of "St. Martin dividing his coat with the beggar," by Rubens. One wonders if they would divide equally or otherwise in the present century. In 1363 this company entertained five Kings—those of Scotland, France, Denmark, Cyprus, and England (Edward the Third).

This company has for over 400 years kept a large number of swans in the upper reaches of the Thames, and once a year an excursion of the vintners' swan herdsman, with those of the Dyers' Company and those of the King, is undertaken to mark the cygnets by nicks on their bills, so as to distinguish them. The vintners' swans have two nicks.

The vintners' is the least wealthy of the great companies of London. Its total income amounts to about £11,000, of which £1,500 is trust and £9,500 corporate.

THE CLOTHWORKERS

This company was formed by the union of two guilds, the Fullers and the Sheermen. The Craft of Fullers and the Fraternity of Sheermen arose out of the ancient Guild of Tellarii, or woollen weavers, together with testers and burrellers, the latter deriving their name from the duties they discharged with reference to the inspection and measuring of cloth, which was ordered to be two ells wide from list to list, which were termed burrells. All these associations were engaged in the furnishing, finishing, and vending of cloth.

In the time of Henry the Sixth, John Badly left the sheermen a tenement and mansion in Minchin Lane, which is now the Clothworkers' Hall. Edward the Sixth gave certain privileges to the fullers, and Henry the Seventh granted them a charter of incorporation, and his successor

united the two Guilds of Fullers and Sheerman under their present name.

The Hon. Samuel Pepys, Secretary of the Admiralty, was Master in 1677, and presented them with a fine silver cup. He makes the following remarks in his famous "Diary" in reference to the Great Fire: "But strange it is to see Clothworkers' Hall on fire these three days and nights in one body of flame, it having the cellars full of oil."

King James the First was made a freeman of this association in 1607. In 1752 they subscribed £21 for foreign missions, and in 1815 two hundred guineas for the families of those killed at Waterloo. In 1889 Mr. Thomas William Wing left them a noble bequest of £70,000 for the benefit of blind people. They have now 1,000 blind pensioners receiving from £5 to £20 a year, and all institutions for the blind are assisted from this fund.

They have given £70,000 for the Clothworkers' Wing of the Leeds University, and £100,000 to the City and Guilds of London Technical Institute, and give both these institutions about £4,000 a year. Their corporate income is £42,000, and their trust income £18,000.

Philip Christian bequeathed £20 a year through them for a school at Peel, Isle of Man. This grant has been increased to about £1,000 a year, and since 1860 they have spent over £20,000 on the school buildings. In 1871 they erected new almshouses, costing £5,309, in Essex Road, Islington, the site costing £3,000 in addition. For over 400 years they have done good work in the community.

THE MINOR INCORPORATED TRADES OF LONDON

Some of the minor incorporated trades are as wealthy as some of the great companies, and several of them can trace their formation even further back than any of their great confederates. Many of them perform useful public services. The apothecaries examine candidates for licenses to practise as apothecaries, and recover penalties from those who practise without the necessary permission. The founders stamp weights. The gunmakers prove and mark guns, pistols, and other firearms. The scriveners examine candidates for the office of notary. The stationers keep a register of all publications under the authority of the Copyright Act, and nearly all books are registered at Stationers' Hall; they also have the authority to legally register designs and photographs.

THE APOTHECARIES

This body was originally allied and combined with the grocers, but during the latter part of the sixteenth century, on account of the adulteration of drugs, there arose an urgent demand for pure medicines, which brought about the formation of this association. The attention of King James the First was called to the matter by his apothecary of the Royal Household, and on December 6th, 1617, the apothecaries were granted a separate charter in order to secure to the public a supply of pure drugs, and in Apothecaries' Hall standard drugs are always to be strictly maintained.

The physicians frequently disputed the right of the apothecaries to be recognised as medical practitioners until a case was tried before the House of Lords, who decided in favour of the apothecaries. Under the Medical Act of 1886 this company is enabled to grant diplomas in medicine, surgery, and midwifery, after examination, which entitled the holder to compete for appointments in the public services.

The income of this body is not large; it owns no property except its hall, libraries, examination rooms, laboratories, and warehouses, which occupy more than three-quarters of an acre in the district of Blackfriars. They maintain two Benevolent Funds—one for the support of members in necessitous circumstances, and the other for the support of widows of members who are under similar conditions.

In addition to the work of examination for the national diploma of the society, which goes on constantly throughout the year, the society grants an annual scholarship of the value of £90 for research in pathology, called, after its founder, the Gibson Scholarship.

THE ARMOURERS

In the days when armour was generally used this was a most important body, and had ordinances or rules as far back as 1322. They had a hall of their own in 1428, and had a charter dated 1453. In 1578 they had a dispute with the blacksmiths, and were successful in maintaining the rights granted to them by Edward the Second.

With a view to improving their work, King Henry the Eighth invited continental armourers to come to London to teach his subjects. In 1685 King James the Second ordained that all edge tools and armour, as well as all copper and brass hammered work, should be approved by an expert artificer

of the company. In 1708, during the reign of Queen Anne, the Guild of Braziers was united with this body.

The corporate income is about £7,940, and the trust income £60.

THE BAKERS

This Guild existed in 1155, and was incorporated in 1307, and also had a Charter from King Henry the Eighth in 1509. They have almshouses for their poorer brethren, which cost £2,600. The corporate income is about £700 a year, and the trust income £100.

In the "good old days" the bakers were very severely dealt with if they were considered to have done anything detrimental to the community, as the following extracts and regulations from the "Liber Albus" or White Book of the City of London, when Dick Whittington was Lord Mayor, clearly show:

OF BAKERS

And that two loaves shall be made for a penny, and four loaves for one penny, and that no loaf shall be baked of bran.

And that no baker shall sell bread before his oven, but only in the market of his Lordship the King.

And if anyone is found selling in his house he shall be amerced in the sum of 40s., and that no one shall buy such bread under pain of losing the loaf.

And that each baker shall have his own seal, as well for brown bread as for white bread, so that it may be better known whose bread it is.

And that each alderman shall view the seals of the bakers in his ward.

And that no baker of white bread shall make tourte (brown) bread, and no one who makes tourte shall make white bread.

And that no baker shall buy corn to sell again, and that no baker who makes tourte bread shall sell his flour to cooks for pastry.

The penalties for making defective bread were severe: "For the first offence let him be drawn upon a hurdle from the Guildhall to his own house through the great streets, when there be most people assembled, and through the great streets that are most dirty, with the faulty loaf hanging

from his neck. For the second offence let him be drawn from the Guildhall, through the great street of the Chepe (Cheapside), in manner aforesaid, to the pillory, and let him be put on the pillory, and remain there at least one hour in the day; and if a third default be found he shall be drawn, and the oven shall be pulled down, and the baker made to forswear the trade within the city for ever.

THE BARBERS

This is a very interesting company owing to the former connection between barbers and surgeons, and, as it appears from their Charter of Incorporation of 1461, they also acted as dentists. They possess a very ancient document of 1388 showing the constitution of their society at that far distant date.

The barber surgeons existed up to the eighteenth century, and their trade sign bears witness that in the past they did other things than shave and cut hair. This sign, the barber's pole, was considered necessary, and was used for a person to grasp when he was being bled, which, according to ancient custom and belief, it was necessary to have done regularly as a cure or preventative for certain troubles. A bandage was used for tying round the arm, and a brass basin, with a circular piece cut out of the edge to fit the arm, was used for catching the blood; and when the pole was not in use it was hung up outside the shop door with the bandage and basin attached. As time went on it became inconvenient to hang out the actual pole, and so one painted like the original was put out in its place, and this goes on even now.

In addition to the barbers who practised surgery, there were some who were surgeons only, and they had a distinct unincorporated society until the time of Henry the Eighth, when an Act of Parliament was passed which united these two sections under the title of "The Masters or Governors of the Mystery and Commonality of the Barbers and Surgeons of London."

As the position of the medical profession improved they desired to sever themselves from their old allies, the barbers, and this was accomplished by an Act of Parliament (George III, 18, chap.15). The barbers, however, retained all the property except £510, which was paid to the surgeons, and an annuity of £16.

The income of this society is about £1,600, of which £1,000 is corporate, and £600 trust.

THE BASKET MAKERS

This association was established by an order of the Lord Mayor and Aldermen of the City of London on September 22nd, 1566. Its regulations provide for the election of two wardens, whose period of office is for two years. The income is entirely dependent upon the subscriptions payable by the members, which a few years ago did not exceed £60 per annum, but is now increasing. Formerly it had a much larger membership than now, and although it is comparatively a small society, it was one of those that united with others in establishing the Ulster Plantation.

THE BLACKSMITH

This body dates back nearly 600 years, having been incorporated in 1325; and in addition to the trade of blacksmiths as now understood, and before the Clockmakers' Guild was established, it had also the monopoly of clockmaking as well. In 1434 they decided that if any stranger came to London to have service in the craft he shall serve two weeks and after that make his covenant for three years. That he have a salary of 40s. a year and do nothing pertaining to the craft without consent of the warden. In a charter granted by Queen Elizabeth in 1571 the ancient Guild of Spurriers, or makers of spurs, was incorporated with the blacksmiths.

The association administers a charity founded in 1557 by Edward Prestyn, from the income of which they give twelve pensions of £12 a year to their poorer members. The total income is about £684, of which about £200 is devoted to charitable purposes.

THE BOWYERS

The making of bows was at one time a most important industry, and archery was the national pastime for a long period. The motto of the bowyers or bowmakers is "Cresy. Poitiers. Agincourt," which point back to stirring times. Edward the Fourth ordered every Englishman of whatever rank to have a bow his own height always ready for use. In every township butts were ordered to be set up, and people were required to shoot "up and down" every Sunday and Fast day, or pay a fine of one half-penny.

The Finsbury Archers in 1594 had 164 targets in Finsbury Fields, which were set up on pillars with quaint devices over them. There was also a separate body called the

fletchers, who made the arrows. The bowyers got a grant of arms and a crest in 1488. Their total income is about £600. They administer a trust founded in 1625 by James Wood, which provides ten scholarships for Oxford and two for Cambridge for the sons of members of this craft.

THE BREWERS

The trade dates back to very early times. In the year 1345 they used so much of the water of the conduit in the Chepe that they were forbidden to take their supply from that source. They had a hall of their own as far back as 1420, and own a book showing all their accounts from 1418 to 1440, which shows that they were not above bribing corporation officials in order to get favourable consideration. They were incorporated in 1445, and in the reign of Edward the First, when ale was three farthings a gallon, the trade was chiefly carried on by brewsters or female brewers, and their calling was reckoned one of low repute.

It is not stated in history whether Dick Whittington, the famous Lord Mayor, was an abstainer or not, but it is certain that he was bitterly opposed to the brewers, and summoned them to court for "forestalling," whatever that may mean. The income of this trade society is £17,500, of which £15,000 is trust and £2,500 corporate. They have administered the trust founded by Alderman Richard Platt in 1596, which has now an income of about £3,753, for the instruction of the children of poor men of the parish of Aldenham, in Herts., and adjoining towns. Also the trust founded by Dame Alice Owen in 1609, which now yields an income of £10,652. Fourteen widows get pensions, as do others.

THE BRODERERS

These were the makers of embroidery and tapestry. They made altar cloths for the churches, vestments for the clergy, funeral palls for the wealthy, adornments for swords and daggers, and other things too numerous to mention, in which they showed exquisite skill.

The tapisers or tapestry Makers mentioned by Chaucer were a very early guild, and were in existence in 1331, and were subsequently absorbed by the broderers. This trade received a charter from Queen Elizabeth in 1561, and holds exhibitions of embroidery even at this date. Their trust income is only £70.

THE BUTCHERS

The return of 1180 proved the existence at that date of the Fraternity or Guild of "Bochers," and as they then had no legal license, they were compelled to pay a fine to the King's Exchequer. Several places in London were set aside for the selling of meat; old London Bridge was lined with shops and stalls of the butchers until this was prohibited in 1277.

In 1319 the Wardens of Flesh Meat appointed by the butchers seized two carcasses of beef that were putrid and poisonous from one William Sperlyng, of West Hamme. The Mayor and Aldermen ordered him to be put in the pillory, and the carcasses to be burnt under him.

In the reign of Edward the Third the prices of various kinds of meat and poultry were as follows: "A sucking pig, 8d.; goose, 6d.; capon, 6d.; perdrich, 5d.; hen, 4d.; rabbit, 4d.; woodcock, 3d.; fesaunt, 2d.; shoulder of mutton, 2½d.; carcass of mutton, 2s.; loigne of pork, 3d.; loigne of beef, 5d.; pestrille (leg) of beef, 3d."

The butchers did not receive a charter before the reign of James the First. Daniel Defoe became a member of this guild on January 12, 1687, his father, being a butcher, having been a member.

The income of the butchers is about £2,018 per annum, of which £1,218 is corporate, and £800 trust. Ruth Bayley, who died in 1839, left them £12,000 in trust for the benefit of poor freemen and widows of freemen of this association.

THE CARPENTERS

This association, which was originally a Brotherhood or Friendly Society, in respect to its wealth, antiquity, and honour, ranks high among the living companies of London. Chaucer mentions them in his writings, and in the days of wooden houses they were a most important body.

The carpenters had regulations drawn up in 1333, which stipulated that in giving work preference was to be given to members of the guild. In cases of sickness and accidents members were assisted from the common box, and if the funds in that box were not sufficient the brethren were to be levied to raise the amount required. Disputes were to be settled by the wardens.

They obtained a charter from Edward the Fourth in 1477, and James the First gave them power to search,

correct, and govern all the workers in carpentry. They have had a hall since the year 1429, and added to it in 1500. It was entirely rebuilt in 1876, and is situated in London Wall, adjoining Throgmorton Avenue.

They own premises in Great Titchfield Street called the Carpenters' Company Trades Training School, which has 250 students. The other trades, including the joiners, wheelwrights, paper stainers, plasterers, tylers, and bricklayers, have also classes in it for teaching their different trades.

They have an annual income of £11,638, of which £10,638 is corporate, and £1,000 trust.

THE CLOCKMAKERS

The records of the blacksmiths show that they were the earliest clockmakers in England, and this continued until this company was instituted on August 22, 1631, by a charter from Charles the First. It was then rather a Craft Guild than a Livery Company, but got its full status in 1766.

One of the first clocks ever erected was at Bologna, in Italy, in the year 1356. Venice followed, and in 1368 clocks were first known in this country.

Most of the charities bequeathed to this association are for the benefit of poor freemen and their widows. There is a Watch and Clock Makers' Asylum, where the inmates get pensions of £50 a year. They have a library bearing specially on their trade. David Ramsey, the first master, was a friend of George Heriot, of Edinburgh, who was goldsmith to James the First.

This body do not own a hall of their own, and as the members objected to meet in alehouses and taverns, they obtained the use of the Founders' Hall for their meetings. Their income is about £1,100, of which £900 is corporate and £200 trust.

THE COACH AND HARNESS MAKERS

Coaches did not become fashionable in England before the latter half of the sixteenth century, and in 1662 there were only six stage coaches in the whole kingdom. John Crossel, a writer, demanded their speedy suppression because "These coaches make gentlemen to come to London upon very small occasions which otherwise they would not do but upon urgent necessity; nay, the conveniency of the passage makes their wives often come up, who, rather than

come such long journeys on horseback, would stay at home. Here, when they come to town, they must go in the mode, get fine clothes, go to plays and treats, and by this means get such a habit of idleness and love of pleasure that they are uneasy ever after."

So that the coach and harness makers are very modern compared with other crafts. They have a hall in Noble Street, which was rebuilt in 1867, in which they occasionally hold exhibitions of their art. They also possess a library of works bearing on their trades, and also a collection of drawings and photographs of the State coaches of many of the Sovereigns of Europe. These were exhibited at Paris in 1889, and at Chicago in 1893.

They have competitions and examinations in drawings and model-making relating to their craft which are very useful. They have no trust funds, but their corporate funds give them an income of £1,000 a year.

THE COOKS

The Guild of Cooks was of very early origin, and at first were known as pastelers or pie bakers. In 1350 they adopted regulations containing a scale of charges for cooking certain dishes brought to them for that purpose by their customers. In 1379 they were not allowed "to buy or sell victuals before ten o'clock in the morning," or "to put rabbits in pasties, or the offal of poultry," or "to sell beef pasties as though the contents were venison, or to use geese." The reasons for these regulations I cannot give.

This institution has greatly assisted in promoting the National Training School of Cookery at South Kensington. They give free practical lessons in elementary cookery to more than seventy girls selected from the Ward Schools in the City of London.

Their annual income is about £2,050, of which £1,850 is corporate and £200 from trusts.

THE COOPERS

This body has been in existence since the time of Edward the Second, and was incorporated by charter from Henry the Seventh. This charter was a curious Latin document and one of the conditions laid down in it was that they were "to pray for the health of the King and of his Royal Consort, Elizabeth, while they lived, and for their souls when they shall have migrated from the light."

Under a statute of Henry the Eighth the wardens of this company, with one of the Mayor's officers, were appointed to gauge and mark all casks and barrels in the city of London; and by an order of Queen Elizabeth brewers were prohibited from selling any ale or beer brought in any casks or barrels from abroad before the same had been lawfully gauged and marked by the master and wardens of the Coopers' Company. The old coopers' marks are objects of interest to antiquarians.

In 1396 the coopers took steps to suppress the practice of selling oil and soap barrels to brewers to hold ale and other liquors; also to prevent barrels being made of unseasoned wood. Sir Richard Whittington was a staunch friend in these matters, especially in regard to the use of foreign-made casks.

In 1566 they helped to build the Royal Exchange. They had a new banner made by George Knight, a paper stainer, to be used for the celebration of the Coronation of James the First. The annual income of the coopers is about £7,400, of which £5,000 is trust and £2,400 corporate. They have three important educational charities to administer. Their hall is in Basinghall Street. Their river barge cost £154. The last State lottery was held in the Coopers' Hall on October 18th, 1826.

THE CORDWAINERS

The Allutarii, or cordwainers, date back nearly to the Norman Conquest. The object of this body was to encourage and regulate the trades connected with the leather industry, including the flaying, tanning, and currying of hides, and also the making and sale of boots, shoes and other articles of leather.

Cordwain or cordovan was the name of a fine leather made at Cordova, in Spain, and that gave its name to this important body. In the thirteenth century several sections of this body hived off and formed separate communities, such as the girdlers, tanners, curriers, and leathersellers.

Their rules and regulations were made equally for the benefit of the employer as of the workman and the customer, and were framed to secure honest, skilful, and efficient work. Freedom from competition, fair wages, as well as relief in sickness and in old age, were secured to the workman, and the public had a guarantee against bad materials, defective workmanship, and excessive charges.

The first ordinances of the Cordwainers were made in 1272. In 1409 an ordinance was made for the settlement

of a long-standing dispute between the workers in old leather (cobblers) and workers in new leather (cordwainers).

The first chapter of incorporation of the cordwainers was dated April 26th, 1439. The annual income is now about £9,300, of which £7,700 is corporate and £1,600 trust. They assisted in forming, and largely maintain, the Leather Trades Technical School at Bethnal Green. They occasionally hold exhibitions of their work, as well as of antique and historic boots and shoes, spurs, buckles, and footgear of all kinds.

THE CURRIERS

The curriers formed a part of the Cordwainers' Company in 1270, and in 1376 were able to return two members to the London Common Council; and as early as 1415 powers of control, search, and seizure of defective goods was granted to "the good men of the mystery of Curriers." Under this deed they were prohibited from making smouldering fires to the annoyance of their neighbours, and were not to work through the night, nor after 12 o'clock on Saturdays. They were given power to nominate all persons who were to be allowed to collect "flottis" or kitchen refuse within the city.

In 1581 they ordained that a "Poor's Chest" be provided. In 1516 Thomas Stearne gave them a property called the Boar's Head, with four tenements, in Cripplegate, and here they built their hall, and removed from Cheapside. He also ordered them in his deed to spend 10s. a year on charcoal for the poor. This hall was burned in 1666, and rebuilt in 1670. The panels of the court room were then decorated with paintings of Temperance, Plenty and Justice. In 1820 their hall was rebuilt, and in 1873 an entirely new hall was erected.

This body has on several occasions called the employers and employed together for the purpose of settling differences and for fixing and regulating trade prices. In 1902 Past Master Ashley left them £5,000, two-thirds of the interest of which was to be spent in charity, and the remainder for the benefit of the company; but the two-thirds, owing to some legal technicality due to an adverse decision of the House of Lords, was ordered to be repaid to the executors of the donor.

The corporate income of the curriers is now about £1,354, and the trust £57. They have a number of pensioners, and subscribe annually to several hospitals and charitable associations.

THE CUTLERS

This is a very old institution, dating from the reign of Edward the Third. Its charter of incorporation was granted in 1415. In 1451 they bought a hall and property in Cloak Lane. Their present governing charter was granted by James the First.

The ordinances of the company, passed in the reign of Queen Anne in 1703, gave them enlarged powers, and enabled them to search shops and warehouses four times a year, and survey all goods made by cutlers, and to fine offenders.

Every member was obliged to have his own trade mark, and was not allowed to procure from abroad any hilts for any sword blades he might make.

The cutlers' income has grown considerably during the last few years, partly on account of their land which was required and taken over for Cannon Street Railway Station. This institution promotes lectures on, and exhibitions of, cutlery, and they also assist in many good works.

THE DISTILLERS

This association is said to have been formed by Sir Theodore de Mayerne, who was Court Physician to Charles the First, and he and Dr. Thomas Cademan, the Queen's doctor, drew up their rules and regulations.

Their motto is "Drop as Raine, Distill as Dewe," and this is supposed to be from Deuteronomy, chapter 32, verse 2, but I am of opinion that verses 32 and 33 of that chapter would be a more correct statement in regard to this trade. In spite of court favour and influence they did not get a charter till 1658, nor their livery privileges till 1672.

By an Act of the Common Council of the City of London passed in 1774 all distillers and vinegar makers were obliged to become members of this body. These powers are now obsolete. They have no trust or charitable property, but they grant pensions to their members, and make donations to some charitable institutions.

THE DYERS

The early records show that the Dyers' Guild was in existence in 1188. They were incorporated by Henry the Sixth, were granted a charter by Edward the Fourth in 1472, and their name appears as a Livery Company in

1483. When the merchants tried to interfere with their trade in 1419 they found a good friend in Sir Richard Whittington.

One of their rules or ordinances of the time of Queen Elizabeth reads as follows: "Every person occupying ye arte of dyinge of any manner of clothe, woollen or lynnyn, olde or newe, silke or fustyan, lether, woole, hatts, felts or cappes, or any other thing dyed or coloured, be under the rule and government of ye wardens of ye Dyers of London."

The Crown, the vintners, and the dyers have the right to keep swans on the river Thames, and each of these bodies has its birds marked to distinguish their ownership. The Crown mark is two diamonds, the vintners two nicks cut in the bill, and the dyers one nick.

The dyers have had four halls—the first was a gift in 1545; their present hall dates from 1838. Their annual income is about £7,000 of which £6,000 is corporate and £1,000 trust. They own almshouses in King Henry's Walk, Ball's Pond Road, London, and the inmates now receive about double what was formerly paid as pensions. They give very liberally to their old members.

THE FANMAKERS

This is one of the youngest of the corporations, and has a charter from Queen Anne, and, although a small body, they do active and useful work.

They have held most successful exhibitions of their handicraft in 1878, 1890, and 1897, the cost of the first being £1,300. They offer prizes for every description of fans, ancient and modern, and give good encouragement to the makers and designers.

They presented Queen Victoria with a fan at her Diamond Jubilee, and they also presented one to Queen Alexandra for her Coronation.

THE FARRIERS

The Company of Farriers was constituted in 1356, and received a charter in 1674. Its income is only £72 a year, but they are a useful body all the same. In 1876 they promoted an essay competition on horses and horseshoeing, with moderately good results.

In 1890 they promoted a movement with the object of getting a national register of shoeing smiths, which has proved to be a great success, and there are now about

5,000 registered shoeing smiths who have the warranty of the association.

THE FELTMAKERS

There were feltmakers in England as early as the twelfth century, and in 1180 Richard Thedr was fined on account of their guild not having a license.

This body was formerly attached to the haberdashers, and was incorporated by James the First in 1604 for the purpose of regulating the making and selling of felt hats.

Their income is about £400. They administer two trust funds—one for the benefit of twenty-five decayed master feltmakers, and one for the relief of six widows and six poor masters of the craft.

THE FLETCHERS

The fletchers were arrow makers, and in bygone ages their craft was of great importance. In accordance with the system of sub-dividing labour in the middle ages they were quite a distinct trade from those who made the bows.

The motto of this association is "Sure and True," and previous to the time of Henry the Seventh they had a livery, and ranked high among the London city companies.

They had the right of search in regard to all kinds of arrows and arrowheads, and were not allowed to make for or to sell their goods to foreigners without the consent of the King. Their corporate income is £100.

The word fletcher really means flyer, and comes from the same source as the word flight.

THE FOUNDERS

This body existed in 1365, and had the supervision of the making of candlesticks, of brass and pewter basins, of brass buckles, of ewers, lavers, spurs, and stirrups. The original guild was reformed in 1472, and in 1531 they bought the site of their existing hall.

Their motto is "God, the only Founder." They obtained a charter from James the First in 1614, which gave them their present constitution and privileges. Brass-founding (casting) and brass-turning were a prominent feature of their work.

One of their principal duties is the sizing and approving of all brass and other weights within the city of London, which were ordered "to be brought to the Founders' Hall

to be sized and made lawful and good according to our standard of England."

The earliest Scottish Church in London met in their hall from 1672 to 1764. During the great frost in the winter of 1684 the master and upper wardens played ninepins on the ice on the Thames on January 17th; a coach and horses was driven over the river at the same time.

They celebrated their 500th anniversary in 1865, when they held a great banquet at the Crystal Palace. Their hall is in St. Swithin's Lane, where about 20,000 weights are tested and stamped every year, and thus they perform a great and useful function on behalf of the community.

THE FRAMEWORK KNITTERS

This association owes its origin to the invention of the stocking knitting machine, invented in 1589 by William Lee, of Calveston, in the county of Nottingham, who was in his youth a graduate of St. John's College, Cambridge.

This new industry was established at Bunhillfields, London, and soon extended to other parts. Its inventor died of a broken heart in Paris in 1610, and this association was founded about fifty years after his death. It was formed as a guild in order to protect and regulate the trade, was incorporated by Oliver Cromwell in 1657, and got a charter from Charles the First in 1663.

Its annual income is about £400, of which £130 is trust. They have almshouses in Kingsland Road, London, and still possess the chair presented to the Master in the year 1618.

THE FRUITERERS

This association dates from 1515, and was incorporated, "for the better order, government, and rule," by James the First, and is in its charter addressed as "The Master Wardens and Commonalty of the Mystery of Fruiterers of London."

From the earliest times they have annually presented to the Lord Mayor a gift of English-grown fruit in commemoration of their ancient rights, which allowed them to levy a toll in kind on all fruit and garden produce brought into the city.

At their annual banquet on St. Paul's Day they divide a sum of money amongst the "first comers" as a reward for punctuality. Their property consists of bank stock and a share in the Ulster Plantation, which together yield about £100 a year.

They have done much good by their essay competitions on fruit-growing. These are published at cost price, are of great importance, and are much sought after.

THE GIRDERS

This is a very ancient body, and is supposed originally to have been a religious guild, of which the members devoted themselves to the making of "girdles," at a time long before pockets were invented. These articles, which were really ladies' waist belts, were made of silk, wool, or linen, and in some cases were woven with gold or silver thread. They were used for suspending purses, keys and other articles from, and were universally worn.

Small girdles for other purposes were termed "garters," and these were also made by this trade.

The earliest recognition of this association of which there is any evidence consists of letters patent addressed to them as an existing body in 1327, the first year of Edward the Third, by which their ancient ordinances and usages were approved.

They were incorporated in 1448, and in a charter of Queen Elizabeth it directs that three bodies, the "Pinners," the "Wyreworkers," and the "Girdlers," should be joined into one corporate body, under the title of "The Master, Wardens, and Keepers of the Art and Mystery of Girdlers."

Their income is £4,300, of which £1,300 is trust and £3,000 corporate. They own two sets of almshouses, and have a number of pensioners. It would do good to this trade if ladies were to revert to girdles, rather than always be carrying purses and small bags in their hands, as they now do.

THE GLASS SELLERS

This association existed in the reign of Queen Elizabeth, and has an interesting history. At that period a certain Venetian glass manufacturer had established himself in the hall of the disused monastery of the Crutched Friars, and they petitioned the Queen against his encroachments. It is stated that Master Thomas Tilson, of London, made crystal glasses and looking-glass plates as well or better than any that came from Venice, and was not to be interfered with by this newly incorporated body.

In a charter obtained from Charles the Second it refers to them as "our well-beloved subjects the Glass Sellers and

Looking Glass Makers," and grants them right of search into all places "where glasses, looking-glasses, hour glasses, and stone pots or bottles shall be made, kept, showed, or put to sale."

Their by-laws are interesting in many respects. If an unruly apprentice should be a drunkard, haunter of taverns, alehouses, bowling alleys, or other lewd or suspected places of evil company, or a gamester, dicer, or runner away, he had to be brought up to the hall and stripped and whipped by persons appointed for that purpose.

They have a Scholarship Fund, which draws £50 a year for assisting students who are sons of members, and a fund earning £21 a year for poor members of the craft.

THE GLAZIERS

This body dates prior to the time of Charles the First, who granted them their first charter. They appear to have surrendered that charter, and got a new one from James the Second, which arranged for the election of a master, two wardens, and eighteen or more assistants, and obliged them to be members of the Church of England.

The income of this company, about £300 a year, is derived principally from the interest got from the proceeds of the sale of the property in Thames Street and Queen Street, which was purchased in 1671 for £490, and from fees paid for admission. They have a trust income of about £40 for aged poor women of the company and for the benefit of decayed glaziers.

THE GLOVERS

In the middle ages the gentry of England, the Kings and the Bishops, all wore gloves constantly, so that the trade of a glover was a lucrative one. The sport of hawking also necessitated the use of gloves, and lady archers also wore special gloves when engaged in that favourite pastime. Henry the Eighth bought some pairs of "shooting gloves for the Lady Ann." These were instruments of challenge, gages of combat, lovers' gifts, and ladies' favours, and found a large amount of employment.

This guild existed as early as 1349, when their rules and ordinances were framed. In 1354 they decided that no apprentice should be made a freeman at the end of his term without the consent of the master and wardens and that no member of the craft should teach a foreigner. On

October 14th, 1464, they obtained a grant of arms from John Smart, Garter King of Arms. In 1483 they procured an Act prohibiting the importation of gloves. On September 10th, 1638, they obtained a new charter from Charles the First, which was granted to "The Master, Wardens, and Fellowship of the Company of Glovers of the City of London."

Under the by-laws of 1680 women were allowed to be members. Their total income now is about £152, of which £48 is trust for the benefit of old members of the company.

The Charter of Charles the First was on March 21st, 1898, "ratified and confirmed" by her late Majesty Queen Victoria, and was the only charter of that kind granted by her.

THE GOLD AND SILVER WIRE DRAWERS

In Exodus xxxiv, we read of the making of the Ephod of Gold, and how they beat the gold into thin plates and cut it into wires to work it in the fine linen with cunning work. The use of gold wire can be traced through the Egyptians, the Greeks, and the Romans to the Anglo-Saxons, but the art of wiredrawing originated in Germany.

The embroidery of the middle ages was rich and costly, and this body originated at that period, and was well known in 1461. James the First granted them a charter. One of their old by-laws ordered that each year three stewards should be elected, and they had to provide two feasts and dinners or pay a fine of £15.

This body has set aside a sum of money for assisting both male and female apprentices to this trade.

THE GUNMAKERS

This association was founded by Charles the First in 1637, and all makers of guns and pistols were required to bring their weapons to be tested and stamped by them, the stamp being a crown with the letters G.P. underneath it. Their rules and ordinances were confirmed by the Lord Keeper in 1670.

A proving house was established in Goodman's Fields, on the south side of Commercial Road, Whitechapel, and in these premises the proving and marking of gun barrels has been carried on ever since. The Gun Barrel Acts of 1855 and 1868 further increased their powers.

The income of this active company amounts to £2,800 a year, with which they do many good works.

THE HORNERS

Among the ancient guilds, the horners—that is, the buyers of horns and the makers of horn wares—is one of the earliest. Henry the Third established an annual Horn Fair at Charlton, in Kent, where all sorts of blowing horns, cups, spoons, combs, knife handles, book covers, and other articles made of horn were bought and sold.

In the reign of Edward the Third this body ranked high among the trades of London. Richard the Third appointed Thomas Baroun, horner, of London, to supply him with horn goods. By a statute of Edward the Fourth it was enacted that from Easter, 1466, none but a freeman of this company should buy any English horns of any tanner within twenty-four miles of London.

The introduction of glass vessels in the sixteenth century did them much harm. A few years ago the horners promoted an exhibition of horn work at the Mansion House, and attracted many visitors.

THE INNHOLDERS

In the middle ages inns were not numerous, because travellers found abundant hospitality in the guest houses of the monasteries, but in the fourteenth century they began to multiply. Innkeepers were then known as "Hostelers," and had a large number of regulations to comply with. To protect their interests they formed themselves into a fraternity, and this Guild of Hostelers first appears on the scene in the year 1446.

In 1473 they seem to have got dissatisfied with their name, and stated that they wished to change it to "Innholders," so that they might be distinguished from their servants, who were also termed "Hostelers," and who are now known as Ostlers, the "H" having been dropped, as is the case with many other words used by the natives of the City on the Thames.

Henry the Eighth granted them a charter in 1514 as "Innholders." In 1663 every innholder was obliged to join the company. In their hall they have several paintings, one of which represents Dick Whittington listening to Bow Bells.

"Turn again, Whittington,
Lord Mayor of London."

The income of this body is £2,230 per annum.

THE JOINERS

In the days of wooden houses the joiner was a most important individual; he contracted for all the woodwork to be erected, and generally reserved the roof for his own work. He employed the other wood workers as sub-contractors. All the house furniture was made by him, and it was sound and solid; the old chests that they made are of great value even now.

As a guild they were one of the very oldest, and have proof that they adopted new ordinances or rules in 1309, so that they must have been in existence a considerable time before that. They were granted a charter in 1570 by Queen Elizabeth, wherein they are named "The Master, Wardens and Commonalty of the Faculty of Joiners and Ceilers or Carvers of London."

Further amendments were made in their rules in 1605, which showed that boxmakers, coachmakers, cupboard-makers, flaskmakers, gunstockmakers, and trunkmakers were subject to the government of the joiners.

They have now a corporate income of £1,300, but have no trust property. They give in pensions about £130 a year, and about £110 to charities. They offer prizes to various schools of art, and in other respects do much to benefit the trade. Wood carving was one of the arts of the joiners, and everyone who has seen it has admired the work of Grindling Gibbons. In the old companies' halls the skilful carvings were in many cases the work of Stephen College, a member of this craft, who suffered death in 1681 at Oxford on a charge of High Treason.

THE LEATHERSELLERS

This guild is mentioned as existing in 1372, for in that year they, with the craft of pursers (which afterwards became united with them), had a case before the Court of Aldermen in reference to the colouring of leather, as some leathers had been treated so as to represent what they were not.

This body were known as a corporation in 1377, and they obtained a charter from King Henry the Sixth in 1444, when Richard Whittington was Lord Mayor, and this charter enlarged and extended the powers they had enjoyed from the time of Richard the Second, and they were also strengthened by the union with them of the glovers, pursers, and the pouchmakers. In the time of Henry the Eighth

they were equal in power and influence to any of the twelve great companies, and this position they have steadily maintained. Their charter was confirmed by Queen Elizabeth and King James the First, and they are still working under the latter.

Their corporate income is £18,500 and trust income £3,000, which they devote largely to charitable institutions, including the Leather Trades School. They have almshouses at Barnet, and give £290 a year to seven poor folk.

THE LORINERS

The ancient loriner was a maker of bits, spurs, and all the other items in connection with the harness of horses, and their guild existed as early as 1245, when Henry the Third was King. They obtained a charter from Queen Anne in 1711, and now have a very large membership. They have had no fewer than ten Lord Mayors during the last fifty years belonging to their association.

Their income is about £1,200 a year, derived from fees and interest on money contributed by members. They assist their old members and never forget the poor widows and orphans.

THE MASONS

This craft lost all their records and belongings with their hall in the Great Fire of London in 1666. They had a grant of Arms made by Edward the Fourth to the Craft and Fellowship of Masons, and still use the same.

Their oldest existing charter was from Charles the Second in 1677, which is in the usual form, but it states that "nothing in it should be considered to extend to the prejudice, obstruction, or hindrance of the building of the Cathedral Church of St. Paul in the City of London, or any other church in the same city, which was formerly burnt down by the late dreadful fire which happened in London." This charter was confirmed by Queen Anne.

Their by-laws were drawn up and approved in 1678. Their income is now £550 a year, including the Charity founded by Joshua Marshall in 1678, who left £125 a year for the poor of the company.

THE MUSICIANS

This Worshipful Company was instituted by charter granted in the ninth year of the reign of Edward the Fourth,

and after an existence of 134 years it was reconstituted by James the First in 1604 under the title of the "Master, Wardens, and Commonalty of the Art or Science of the Musicians of London," and its by-laws, which were approved by the Lord Chancellor in 1606, are full of interest.

The question of competition was dealt with in them, and "any musician who should supplant another who had been engaged to play" at "triumphs, marriages, revels, feasts, dinners, suppers, banquets, guilds, or brotherhoods, should be fined forty shillings or suffer imprisonment." No one was allowed to dance or teach dancing on a Sunday. No one was allowed to sing any ribaldry, wanton, or lascivious songs or ditties at any time or place whereby God may be dishonoured, or the science discredited, under a penalty of fine or imprisonment.

The income of this guild is about £400, derived from lands at Clapton and elsewhere, and they devote their surplus income for the relief of their old members, and in the encouragement of music. They provide an annual scholarship to the Guildhall School of Music, and a silver medal to the best pupils at the Royal Academy of Music and the Guildhall School of Music. In 1901 they offered a prize of fifty guineas for the best composition of an orchestral march in celebration of the Coronation of King Edward the Seventh.

THE NEEDLEMAKERS

Needles were first made in Italy and in Spain, and when the trade was established in England an endeavour was made by the mercers and the haberdashers to control it and have it as part of their monopoly. The society formed for the protection of the needlemakers existed in the time of Henry the Eighth, but their charter was granted by Oliver Cromwell on November 10, 1656, and is still in their possession.

A renewed charter was granted by Charles the Second, and new rules were adopted at the same time. They offer prizes for the best labour-saving machines, and for improvements in the process of needle making, as well as for the best essays on the subject. In fact, they do their utmost to promote the interest and welfare of their trade and of those who engage in it.

THE PAINTERS

In mediæval times all buildings, both ecclesiastical and secular, were decorated in colours, and the skill and art of the painter had a vast field to operate upon. Stonework monuments, screens, and woodwork generally were all adorned in that way, and so also were the Royal Castles, the residences of the nobles, as well as the halls of the Guilds and Trade Companies. The painter was the ally of the mason, and the purely English character of the paintings shows that English painters were the chief artists.

Nor was their artistic skill exercised only on buildings. The painting of armorial bearings, the decoration of the badges of the companies, the exceptionally fine adorning of saddles, came under their review, and the wages paid for the work done was of no great moment. For a tournament at Windsor in the time of Edward the First £280 was paid for saddles, which were richly decorated in gold and silver.

One of the earliest records of the Guild of Painters is an account of a fierce fight they had with the saddlers, which was arranged in 1327, and from that time these guilds agreed to work together in peace and harmony.

The Company of Paper Stainers is of considerable antiquity. According to Horace Walpole, their first charter, in which they are called "Peyntours," was granted by Edward the Fourth, but they existed as a fraternity in the time of Edward the Third. They were called Paynter-Stayners, because a picture on canvas was originally known as "a stained cloth."

One worthy liveryman of this company, Mr. John Stock, left them £60,000 in 1781, the interest to be used in paying pensions of £10 a year to aged blind persons, and to old members of the craft incapacitated by illness arising from the effects of painters' colours. The annual income of this association is £3,000, of which £2,300 is from trust property.

THE PATTENMAKERS

In the early times, when drains and watercourses were things unknown, the streets of the city were always in a deplorable state with garbage of all kinds, and in order to prevent the soiling of the clothes, clogs, pattens, galoches and other forms of footwear, were invented, and were in use so far back as the year A.D. 1400.

The pouchmakers and the galochemakers were the first to claim the right to make these articles, but early in the fifteenth century the pattenmakers appear as a guild, although they were not incorporated before the time of Charles the Second. By the charter then granted, all persons making pattens or clogs within the cities of London and Westminster, and ten miles every way therefrom, were incorporated and known as the "Master, Wardens, Assistants, and Fellowship of the Company of Patten Makers of the City of London."

The Church of "St. Margaret Pattens," Rood Lane, points out the seat of the industry. Their income is now about £60, and they have a small charity of £13 a year for poor freemen of the guild.

THE PEWTERERS

The Guild of Pewterers is very ancient. Tin, the basis of pewter, has been an article of commerce from the earliest times, and there is no doubt that the Phœnicians traded with Britain for it. In 1329 the Crown appropriated the produce of the mines, and Cornwall was made a Duchy in favour of the Prince of Wales, who drew a large revenue from that county.

The Pewterers were a company formed to promote friendly fellowship among the persons engaged in that trade, and in A.D. 1348 appeared before the Mayor and Aldermen petitioning those authorities to sustain them in their lawful calling. Henry VI granted them the power of search in 1443. Edward IV gave them a charter, which was confirmed by several Kings and also by Queen Anne.

Their income is £4,050, of which only £250 is derived from trust funds.

THE PLAISTERERS

This body was originally known as the pargettors, and was incorporated by a charter obtained from Henry the Seventh, which was renewed by Queen Elizabeth, by James the First, and by Charles the Second, and the last Sovereign forbade any person to carry on simultaneously the trade of a mason, bricklayer, or plaisterer.

This company's coat of arms, granted in 1546, contains a plaisterer's brush, two battle axes, a trowel, the Tudor Rose, and two fleurs-de-lis. The supporters are two griffins, and the motto is, "Let Brotherly Love Continue."

The elaborate and beautiful ceilings of many an old hall testify to the excellence and skilful work of the old plaisterers. The income of this body is £1,000, of which £28 is from trust funds. They offer scholarships of twelve guineas a year to several institutions.

THE PLAYING-CARD MAKERS

It is generally stated that cards were invented in 1392 by Jacquemin Gringonneur for the amusement of Charles the Sixth of France when he suffered from a mental trouble, although a very much earlier Asiatic origin is more probable.

Edward the First of England played a card game called "The Four Kings" in the year 1377. Early in the fifteenth century card making had become a regular trade in Germany, from whence they were sent in small barrels to other countries. An Act of Parliament of Edward the Fourth forbade the importation of playing-cards, in consequence of the complaints of English playing-card makers.

Shakespeare makes Christopher Sly in *The Taming of the Shrew* say that he was "by education a card-maker," but this guild was not chartered before 1628, and protective restrictions were enforced by it; and ever since playing-cards have been subject to taxation. The income of this body is about £500 a year.

THE PLUMBERS

This association boasts of considerable antiquity, for its rules were passed in 1365, although it was not incorporated until 1611. Their ordinances seem to foreshadow the regulations of modern plumbers, and allow no one to buy stripped lead from the assistants of tilers, lagers, or masons, or of women who cannot find warranty for the same. The penalty for this or for stealing lead was that the offender should be ousted from the trade for ever.

The supply of water in leaden pipes in monasteries and mansions was their principal work, although many houses were roofed over with lead, and the duty of dealing with false weights and measures fell to the duty of this company. They have an income of £900, and also the interest of £10,000, which they received from the sale of their old hall.

In recent years they have adopted a national scheme for registration of plumbers, and have made arrangements for the training of plumbers. This was established in 1886, and district councils and committees are formed throughout

the kingdom, and in this action the provisions of their ancient charter are revived.

THE POULTERERS

This body existed as early as 1345, and was incorporated in 1504 by Henry VII. This charter was renewed by Queen Elizabeth, Charles II, James II, and William and Mary. They were empowered to examine all poultry brought to market, but do not do so now.

Their income is about £1,450, and they have a trust income of £430. They pay £40 a year to the poor of Barking and of St. Botolph Aldgate, and a few other like sums. They support sixteen pensioners, and grant them £100 a year out of their corporate funds.

The ancient poulter was a dealer in "rabbits, fowls, and other poultry" and the street where they did their trade is still known as the "Poultry." The prices were duly regulated, the following being a sample in these good old times: A cygnet 4*d.*, a goose 6*d.*, a capon 6*d.*, a hen 6*d.*, a pullet 2*d.*, a rabbit 4*d.*, a skinned rabbit 2*d.*, a wild duck 3*d.*, a tame duck 2½*d.*, a teal 2*d.*, a snipe 1*d.*, four larks 1*d.*, a partridge 1*d.*, a pheasant 2*d.*, twelve pigeons 8*d.*; so that the purchasing power of a penny was much higher than it is now.

THE SADDLERS

This is an honourable and wealthy corporation, and has a very interesting history. It is one of the oldest of all the guilds, and goes back to Saxon times. There is still in existence a parchment containing a letter from the foundation of the Collegiate Church of St. Martin le Grand, in which reference is made to this guild. This document is supposed to have been written in the time of Henry the Second, and refers to "Aernaldus the Alderman of the Guild," who is known to have lived before the Conquest; hence it is certain as to the age of this important association.

Adjoining the Church of St. Martin le Grand, in a hall used by a Collegiate Brotherhood, the saddlers met until the buildings were merged in those of the General Post Office. In the early days the guild was governed by an alderman. A charter was granted them by Edward the First in 1272, and another by Edward the Third in 1363, and five or six other Kings, including James the First, confirmed these charters. Their bye-laws were drawn up in 1365.

The introduction of coaches alarmed the saddlers, but their trade prospered. What difference the motor-car will make it is difficult to say. In 1751 Frederick Prince of Wales was the presiding officer. Their income is £10,243, and £1,000 trust income in addition. They give three scholarships of £40 to students at Oxford or Cambridge. In pensions and gifts to the poor they spend about £2,000 a year.

THE SCRIVENERS

The records of this company date back to 1374. Rules were adopted in 1390, and they were granted a charter by James the First in 1617, their income now being about £900 a year and £10 from a trust fund. John Milton, father of the poet, was a member of this society.

The scriveners were law writers, and did much of the work now done by solicitors, such as the drawing up of deeds, wills, and such other writings as were required by law to be sealed, and in the early times were designated "The Fraternity or Mystery of the Scriveners or Writers of the Court Letter of the City of London," and their date of formation is lost in the dim antiquity of the past.

Their earliest ordinances were granted to them by Adam de Bury Mayor, in the 38th year of Edward the Third, and were written in old law French. If any scrivener did any business on Sundays or on Feast Days, he was fined 6*s.* 8*d.* for the first offence, 13*s.* 4*d.* for the second, and £1 for the third; so that 6*s.* 8*d.* is an item of venerable antiquity.

They make grants annually to charitable institutions.

THE SHIPWRIGHTS

Noah is supposed to be the first shipwright mentioned in history, and in his honour the Shipwrights' Company of London have a representation of the Ark on their crest, and which, except for a massive protruding prow such as the Vikings used to fancy, is much the same as that now seen in the hands of children.

The history of the craft is a fascinating study. It first appeared as a guild in 1428, and certainly existed long before that, and in 1661 they claimed to have existed for 400 years. They were known originally as "the Brethren and Sisters of the Fraternity of Saint Simon and Saint Jude which hath been holden in London by the craft of

shipwrights of time out of mind." They had two branches, a religious and a trade guild, and their earliest rules in their possession are dated 1456.

They were granted a Charter of Incorporation by James the First in 1605. Their income is now £1,000 a year, and they still exert an influence for good upon the shipbuilding trade.

THE SPECTACLE MAKERS

Savino degli Armati of Florence was undoubtedly the inventor of spectacles in the year 1315. He died in 1317, and was buried in the Church of Santa Maria Maggiore, and the inscription on his tomb translated is—"Here lies Savino degli Armati of Florence, inventor of spectacles. May God forgive his sins."

Spectacles seem to have been in common use in Italy in the fifteenth century, as it is recorded in the life of Carlo Leno, a statesman warrior of Venice, that, although he lived four-score years, he had never used spectacles.

This guild received its charter in 1629 from Charles the First, and the livery privileges were granted them by the Court of Alderman in 1809. They have 1,300 members, and grant pensions and donations to members in distressed circumstances. About twenty of its members have filled the office of Lord Mayor. Their motto is "A Blessing to the Aged."

Their corporate income is £1,200. It is the aim of the company to make opticians thoroughly competent, and to this end they hold examinations and grant diplomas.

THE STATIONERS

This is one of the guilds which have maintained until the present day its close connection with the trade, and "Entered at Stationers' Hall" has been till now a *bona fide* safeguard to an author who published his works.

This body was incorporated in 1556 by Queen Mary, and is the lineal descendant of the Brotherhood or Society of Textwriters which flourished a century earlier, and was akin to the Guild of Scriveners, and when they began to write and sell books another branch of trade was organised. They had "stations" or shops in Cheapside, just as many newsboys have stations now, where they sold their wares, from which they derive the name of "stationers."

In 1903 they celebrated their 500th anniversary, but the

textwriters were in existence in 1357, and what really happened in 1403 was that the Corporation of the City of London in that year authorised them to appoint two wardens to govern the trade. The invention of printing brought about great differences in this connection.

They established their copyright register at the beginning of the sixteenth century, although there probably was an earlier one. In 1662 Parliament required all books to be registered at Stationers' Hall, and when property in literary and artistic productions became of such value as to be worth safeguarding, the legislature found at this institution a copyright register ready to hand. In 1842 Registration at Stationers' Hall was made applicable to the whole of the British Empire.

But now a change has come over the scene. A new Copyright Act came into force on July 1st, 1912, and Stationers' Hall has ceased to be a factor in the publishing trade. Under the old law an author's copyright expired within seven years of death or forty-two years after publication. By the new law copyright becomes automatic, and is effective until fifty years after death, and the old familiar imprint is abolished as unnecessary.

The new law extends copyright to architectural designs, records, perforated rolls, and is given until fifty years after the first plate is manufactured. Last year 5,968 books and 10,143 paintings, drawings, and photographs were "Entered at Stationers' Hall." The numbers have gradually increased during the last four centuries.

THE TALLOW CHANDLERS

This guild existed in 1426, when letters patent were granted them by Henry the Sixth, and in 1462 they obtained a charter from Edward the Fourth, which was addressed "to our beloved and faithful subjects the Freemen of the Mystery or Art of Talough Chaundelers of our City of London."

Their hall in Dowgate Hill was restored in 1871. They have a trust income of £220. Roger Monk left them £7,000, to be invested in order to provide annual pensions for poor members and their widows.

Candlewick Street preserves the name of the locality where their operations were carried on. Gas and electric light have made a vast difference in the position of this association.

THE TINPLATE WORKERS

The tin mines of Cornwall were worked before the advent of the Romans. The Phœnicians traded with the then inhabitants, and kept secret the source of their supplies. The Celts used tin in making their bronze swords and spear heads. The Saxons used tin for the bosses of their shields.

This guild boasts of great antiquity. In the time of Edward the Fourth the Wireworkers, Company existed, and was associated with the pinners or pinmakers, and their old account books are in the British Museum. The charter that Queen Elizabeth granted to the girdlers directed that the pinners, wireworkers, and girdlers should be joined into one body corporate, and now the wireworkers and the tinplate workers form one body.

The charter obtained from Charles the Second in 1671 states: "This Charter is granted to the Master Wardens, Assistants, and Commonality of the Art and Mystery of Tinplate Workers and Wire Workers of the City of London."

In 1899 this body offered valuable prizes to designers and workmen for the best original articles of commercial value in tinplate and wire; and in addition to helping their brethren are doing good and useful work.

THE TYLERS AND BRICKLAYERS

The thatched houses in the olden times were always liable to fire, hence it was ordered in London that the roofs should be tiled, and fines were inflicted for various offences and were levied in tiles. Barbers were fined 300 tiles for shaving people after 10 p.m. One John Briste was fined 2,100 tiles for shaving seven persons, but the number was reduced to 1,200 on his pleading poverty, so that it was intended that tiles should be produced some way or another.

A charter of Queen Elizabeth, dated 14th July, 1571, gave this body power to search and view bricks, tiles, and the materials from which they were made, and to fine makers of bad and imperfect bricks and tiles. A charter of James the Second, dated February, 1685, gives them the right to hold land and many other privileges.

This guild have almshouses at King Henry's Walk, Ball's Pond Road, Islington, London, founded in 1832 for their old members and their wives and widows. They still do good and efficient work for the benefit of their trade.

THE TURNERS

Turning is a very ancient craft. There are examples of Egyptian turning in wood, ebony and ivory, dating from at least 1,500 years B.C., now in the British Museum. Turning on the potter's wheel is mentioned in the Bible, and columns of marble and bronze in the time of the Roman Empire were finished on the turning lathe.

Wooden cups, plates, and bowls were turned for domestic use during the Roman occupation of Britain, and in 1310 the Fellowship of the Turners was recognised and their rules approved by the Lord Mayor and Court of Aldermen, and it is well known that wood turning was practised in the monasteries as a recreation.

James the First granted this guild a charter in 1604. The writer served an apprenticeship to brass and iron turning, and on the roll of this company are several well-known engineers and other noted men, including Lord Armstrong, Sir Henry Bessemer, Sir William Siemens, Sir Joseph Whitworth, Lord Leighton, and Sir Edward Poynter.

THE UPHOLDERS

What we now know as an upholsterer was formerly known as an upholder. Why, I cannot say; but this body was founded between 1460 and 1465, and in the latter year were granted a Coat of Arms by Edward the Fourth. A charter was obtained from Charles the First in 1626, which considerably improved their position.

Their income is now £297 a year, which is derived from invested stock, and they have a small trust income for the assistance of old members of their guild.

THE WAX CHANDLERS

Before the days of gas lighting, Scottish paraffin oil, American or Russian petroleum, or electric light, the wax candle was the fashionable means of illumination, and was a higher grade to the tallow dip. The ceremonial use of wax candles also made the trade a very prosperous one, as all the great mansions, castles, churches, and cathedrals used a large number of these useful articles.

This craft was incorporated in 1483 by Richard the Third, but there is evidence of their existence in 1371. Those

who were qualified to become members were the makers of "torches, cierges, prikits, great candles, or any other kind of wax chandlery for sale."

This company has a hall in Gresham Street, and possesses valuable property in London, their income being about £3,000 a year. They administer several charities.

THE WEAVERS

This claims to be the oldest of the City Guilds, and the assertion is not unfounded. They hold a charter dated 1154 under the Seal of Henry the Second, which granted "their Guild to be held in London yearly in the Church of St. Nicholas Hacoun on St. Edwards day, a fine of threepence to be paid by a member for non attendance." This guild was entrusted with "all the liberties and customs which they had in the time of Henry my grandfather" (and this was signed by Thomas à Becket). From this evidence it would appear that this guild existed in the reign of Henry the First (1100-1135).

Its origin, therefore, was before the Norman Conquest, but this craft had several sub-divisions, such as the Telarii, who were weavers of woollen cloth for tapestry. There were weavers of woollen cloth for drapery, and weavers of woollen cloth for napery, and they were honoured with a dozen charters from various of the Kings.

They resided generally in Spitalfields, and generally sang as they wove—as Shakespeare makes Falstaff say, "I would I were a weaver, I could sing all manner of songs." Edward the Third invited foreign weavers to this country, and restricted the importation of foreign wool. English wool was largely sent over to the Netherlands, where the Flemish weavers of Bruges and Ghent wove it into cloth.

The Guild of Weavers was then in a prosperous position. It now works under a charter granted by Queen Anne in 1707. The governing body consists of two bailiffs, two wardens, and from sixteen to twenty-four assistants.

THE WHEELWRIGHTS

As wheeled vehicles were not common before the time of Queen Elizabeth, this is not so ancient a body as many of the others. In 1550 there were only three carriages in Paris, and it is frequently stated that Guillian Boonen, a Dutchman who became coachman to Queen Elizabeth, introduced them into England, but this is questionable.

The Thames watermen disliked the carriages, and in 1601 Parliament tried to restrain the use of them but it was of no avail. Hackney coaches were established in 1625 by Captain Bailey, and in 1652 there were 200. In 1694 they were limited to 700, and about that time the Wheelwrights' Corporation began its existence, and on February 3rd, 1670, they obtained a charter from Charles the Second.

In 1724 the journeymen of this trade formed a kind of Trade Union in order to advance prices and shorten the hours of work. In 1782 they demanded 18s. instead of 14s. for making a pair of wheels. The justices pronounced their action to be an illegal conspiracy. Eight journeymen were tried and convicted, and the father of the company was censured for giving the higher wages.

Their income now does not exceed £300, but they do really good work with it.

THE WOOLMEN

This body was founded about the year 1300, when the wool trade was at its highest point, and held an honourable position in 1469. It consisted of woolpackers, woolwinders, and woolcombers, and has existed through all these years.

They, however, allowed matters to drift of late years until 1825, when they again took up active work. Their income is £376 and from that they support a number of pensioners.

Sir John Crosby, grocer and woolman, of Crosby Hall fame, was a distinguished member of this craft.

THE CORPORATION OF TRINITY HOUSE

THIS important body dates back to the reign of King Alfred the Great, and was then a "Guild of Mariners," a religious and philanthropic fraternity who devoted themselves to good works, to the assistance of their brethren in cases of distress, and they of their own accord undertook the erection and maintenance of beacons and other means of assisting seamen and mariners in the execution of their perilous calling.

It was reincorporated by Royal Charter, in which the management committee is described as "The Master Wardens and Assistants of the Guild, Fraternity or Brotherhood of the most glorious and undivided Trinity, and of St. Clement, in the Parish of Deptford in the County of

Kent," St. Clement, who is generally represented with an anchor, having been chosen as their patron saint.

Under this charter they were given power and authority to make laws, ordinances, and statutes for the relief, increase, and augmentation of shipping, and under it they undertook the erection and maintenance of lighthouses, lightships, and beacons around the coast. They also undertook the work of testing and providing pilots, as well as exercising the care of their sick and disabled mariner brethren.

In 1520 the Admiralty and Navy Boards were formed, with Government dockyards and arsenals, when the building yard at Deptford, with its stores of material, armaments, and provisions were placed under the direct control of the guild, and consequently enlarged the scope of its activities.

In the reign of Edward the Sixth its name and title were altered to "The Corporation of Trinity House," and in 1566 an Act of Queen Elizabeth gave them further powers, and empowered them to inflict fines of £100 on anyone destroying any seamark or beacon—one-half to go to the Queen, and the other half to the guild.

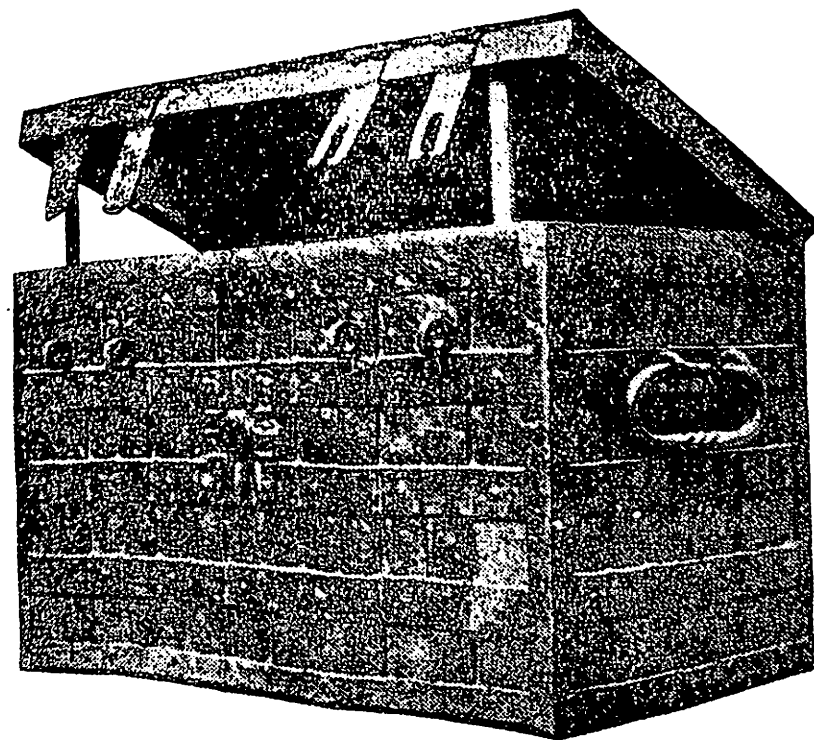
The management of this important institution now consists of twenty-four brethren, of which thirteen are acting and eleven honorary. Those acting are generally Officers of the Mercantile Marine, with some Naval Officers. The site of their buildings on Tower Hill was purchased in 1792, and the buildings erected in 1798. They have still denoting the time Smeaton's old bell-clock from the old Eddystone Lighthouse, which rang every half-hour to remind the lighthouse keeper to snuff his candles.

The Right Hon. W. E. Gladstone was an Elder Brother of Trinity House. The present Master is H.R.H. the Duke of Connaught; the Secretary, Mr. H. G. Willett. They are now making arrangements as to the system of signals when pilots are required at the entrance to the Thames, so as not to clash with signals from ships in distress.

THE CHATHAM CHEST

FOLLOWING is a picture of the celebrated "Chatham Chest" in which was deposited the funds of the old Naval Benevolent Fund called by that name. The Chatham Chest was founded in 1588 for the benefit of master mariners, shipwrights and seafaring men who were maimed in the execution of their duty. After 1806 it provided prize money and pensions which were not on the present scale, as at that

time a man was paid £20, £16 or £14 for the loss of an arm and £14 or £12 for the loss of a leg, according to whether amputated above or below the knee.



The above chest is now one of the most treasured possessions of the Naval Museum at Greenwich College, having been removed there in 1802. This fund eventually developed into the Naval pension system of the present day.

GUILDS OF THE PROVINCES

THE GUILDS OF YORK

The City of York was in the early ages the most important of all the cities in the north of England and was next in importance to London. Here Parliament met, and the Kings resided from time to time. Its trade was extensive and it had many Craft Guilds and an important Guild of

Merchants formed in the year 1130. On March 25th, 1200, the city was visited by King John who confirmed and renewed to the citizens all their ancient liberties, laws and customs, including also those of the Guild of Merchants which existed prior to that date.

Among the Municipal Records of the City of York are the ordinances of thirty-seven Craft Guilds, and of these it would appear that the Merchant Adventurers and the Merchant Taylors alone survive. The former was a specialised branch of the mercers which was granted a charter by Henry VI in 1430, but there is no evidence to connect the mercers with the Ancient Guild Merchants of York. A register of the governors and the brethren, still in existence, begins in 1420 and continues complete up to 1796, and this shows that in 1420 the Merchant Adventurers were sufficiently organised and then had a master and twenty-nine brethren. Even now they maintain the Chapel and pension ten old men and women out of their funds, so that they have had a long and honourable career. The merchants held their meetings in Trinity Hall in Fossgate.

The Weavers' Guild was one of the earliest and most important of the craft fraternities of York. In May, 1275, it was released for a time from the demand for payment of £10 made upon it and which it had previously contributed annually to the King's Exchequer. On November 18th, 1377, Richard II inspected the charter granted to them by Henry II and confirmed its customs, privileges and liberties.

During the middle ages there were many guilds in the City of York and these bodies were chartered and were exempt from the jurisdiction of the Mayor. There were several guildhalls in the city, in which the various guilds held their meetings and social gatherings. The haberdashers had a hall at the corner of what is now George Street and Walmgate. The merchants had one in Fossgate and the taylors one in Aldwark. The majority of the lesser guilds assembled in the Moot Hall of St. Anthony at Pesseholmgreen and each paid a fee towards it upkeep.

In the earlier times it is very probable that the various guilds met in the splendid Gothic Guildhall of the city, which still exists and is one of the finest of its class to be met with anywhere, but as the guilds had frequent conflicts with the Mayor it resulted in these bodies erecting halls for themselves elsewhere in the city.

In June, 1464, Edward IV issued a new ordinance regarding the election of Mayors of the City under which the retiring Mayor was commanded to summon, on January 14th in each year, all the searchers of every guild within the city and to get them to cause all the members of each guild to appear personally in the Guildhall on the following day for the election of a Mayor for the ensuing year. The guildsmen thus assembled nominated two aldermen and their names were presented to the Mayor, aldermen, and council by the recorder, the senior sheriff and the common clerk, and the council then secretly declared their choice of the two to the recorder, sheriff and clerk and the one of the two who received most votes was declared elected Mayor. The guilds in this way wielded for many years the whole power of municipal government.

In the sixteenth century there were thirteen principal and fifteen lesser guilds. The Masters of the Chartered Guilds held office without being sworn in the Mayors' Court as the officers of the less important fraternities were compelled to be. In the seventeenth century there were three specially privileged guilds, the weavers, the drapers and merchant taylors, and one which included the merchants, the grocers and the apothecaries.

Three guilds have survived to the present time, namely the Merchant Adventurers, the Merchant Taylors and the Butchers. An Ancient Chartulary of the Merchant Adventurers dating from 1420, which disappeared from the archives of the guild in 1722, has now been recovered and was in October, 1919, presented to the guild by the governor, Mr. H. E. Leatham.

THE GUILDS OF EXETER

In the early ages each handicraft in the City of Exeter had its Craft Guild and on June 15th, 1200, King John, in a charter granted to the city, confirms the rights of the citizens in that respect which had been previously granted them by Henry I. The thirteen principal Trading Guilds, with the exception of the Merchant Adventurers, were first incorporated under the Common Seal of the city and held their meetings in the Guildhall and the rules and regulations of several are still in existence.

The Guildhall of Exeter was erected about the year 1330 and underwent extensive restoration in 1484. In 1560 Queen Elizabeth granted a charter to the Guild of Merchant

Adventurers which gave them exceptional powers and privileges. This body held its meetings in the Guildhall and its members were summoned by the ringing of the bells of St. George's Chapel. This guild was ultimately assigned the suppressed Chapel of St. Mary on Fore Street Hill which they divided into an upper and a lower room and they elaborately decorated their new hall with carved oak wainscoting and benches which are still in excellent preservation, and when this guild ceased its operations the hall was taken possession of by the Guild of Weavers, Fullers and Sheermen, the sole survivors of the Exeter guilds.

In a writ of Privy Seal, dated July 10th, 1575, Henry VIII directed the mode of electing the Mayors of Exeter. In the first place two members were nominated by the council for the office of Mayor, but the election was to be made by the freemen of the city in the Common Hall assembled at Michaelmas in each year.

THE GUILDS OF COVENTRY

In a charter granted to Coventry by Henry III that city was allowed to have a Merchants' Guild, but it was not until 1340 that such a guild was formed, when it took the name of St. Mary's Guild. It held its meetings in St. Mary's Hall which was built in the years 1340 to 1342 and is now the kitchen of the existing St. Mary's Hall which was built by the Trinity Guild between the years 1394 and 1414. This guild afterwards was amalgamated with Trinity Guild.

There were twenty-three Craft Guilds in the city, including the cardmakers, cappers, dyers, drapers, girdlers, mercers, needlers, pinnars, sheermen, smiths, tailors, tanners, weavers, whittawers, but what this last one was I do not know. Some of these bodies still survive. All round St. Michael's Church were chapels belonging to various guilds. The Drapers' Hall is now a club house, several guilds shared the Leather Hall.

The guilds provided Pageants or Miracle Plays on certain days of the year which were highly esteemed and largely attended. In 1455 Queen Margaret came, Henry VI came. In 1492 Henry VII and his Queen came to Coventry to see the Guilds Pageant, and in 1565 Queen Elizabeth came for that purpose.

In 1448 when war was threatened the Coventry Guilds raised 600 men for the King's service.

THE GUILDS OF DONCASTER

There were several of the old religious guilds in Doncaster, those of St. Eratus, St. Mary, and St. Anne being represented on the stanchion of the north window of St. George's Church.

In 1467 Edward IV granted a charter to Doncaster which gave the burgesses the right to have a Guild Merchant with all the rights, liberties and customs which they and their predecessors had previously been granted and had used and enjoyed and in a charter granted to the town by Henry VIII the rights of the Merchant Guild were again confirmed.

In 1590 there were two Mayors of Doncaster at the same time, viz. T. Harrison, chosen by the Corporation, and Francis Copley, chosen by the freemen. In 1685 the charter granted to Doncaster by James II confirmed and ratified the rights granted in earlier times to the guilds and fraternities.

The Craft Guilds of Doncaster were both numerous and strong and none but enrolled freemen were permitted to trade within the borough. The following is a list of several of the Craft Guilds, viz. bakers, blacksmiths, braziers, butchers, cordwainers, cutlers, glovers, hardwaymen, lauriners, pewterers, sheermen, spurriers, swordsmiths, skinnners, tailors, walkers, weavers, and whitesmiths, so that the town must have been of some importance or it could not have supported several of these trades.

The rules and regulations of the guilds of Doncaster were in many respects similar, such as:

"All the members to meet at the Common Hall of the Towne and year by year to chuse of and among themselves two honest, substantial and fitt persons to be the wardens and governours of the said company."

"In like manner to chuse a Bedle to execute the orders of the Wardens."

"A Fine of 2d. for refusing to accept office and the same fine in every case where the Wardens orders are neglected."

"The members to meet four times a year at least."

"The fine for not coming to the assembly when called upon 12d."

"If the Company cannot agree upon the appointment of Wardens then the Mayor to nominate two persons."

"A Fine of 40s. for taking in an apprentice for a less term than seven years."

"If any person of the Company do not set up and maintain a house within the said towne and pay all ordinary and extraordinary charges such as Watch, Ward, Scott and Lott as other neighbours do he shall forfeit and pay for every such offence to the use of the Mayor and commonalty of the said Towne Xs."

"Apprentices who have served seven years and set up in business in the Towne to pay to the use of the Company III^l IIIIs. 10d.; to the Mayor for the time being VI^ls., to ye clerk of ye court for enrolling his name II^d., to either of the Wardens IIIId., and to the use of the Mayor and Commonalty of the said towne XIIId."

"No foreigner or stranger shall set up his occupation within the said Towne unless he shall first bring a sufficient and true certificate under the hands of three known men of credit witnessing his honest life and good behaviour &c."

"When commanded by the Mayor the company at their own charges shall bring forth their Pageant of Corpus Christi Play in good order under a penalty of 40s. to be levied on the goods and chattels of the Wardens of the said company."

"The Wardens shall exhibit their accounts yearly."

"The Bedle to collect fines &c. and to be compensated for his trouble."

"No alderman to have more than two servants and no married man more than one to buy skins for them in the market."

"If any man sell any kind of lether for what it is not or sell any purse or purses above a penny a peece and if the head string thereof be not made of good calf lether or good strong dogg lether he shall be fined for every offence XIIId."

There were many other rules of a similar nature. It does not appear that any of the Doncaster Guilds still exist. There is still the Guildhall which is used for public meetings and the smaller rooms for municipal purposes.

THE GUILDS OF BRISTOL

Like many other ancient cities Bristol in its early days had not only many Trade and Craft Guilds, but also a noted

Merchants' Guild formed in 1188, which still exists, was an influential body in the days of Edward II, when it appears to have had great powers in municipal affairs and to have practically deprived the burgesses of their previous privilege of electing the Mayor and the bailiffs. This ultimately led to disturbances between the people and the merchants, but afterwards municipal matters were conducted with greater regard to public opinion.

The Merchants' Guild was the chief or principal guild of the city and in 1552 a charter was granted by Edward VI to the merchants of Bristol under the title of "Master Wardens and Commonality of Merchant Venturers," the noted Sebastian Cabot being the first master of the re-organised body. An Act of Parliament was passed in the reign of Queen Elizabeth confirming the privileges conceded to this body in which was vested a monopoly of the mercantile trade of the city, but this Act was repealed in a succeeding Parliament.

The Merchant Venturers were, however, granted fresh charters by Charles I and Charles II, and gradually increased in wealth and influence. Their present hall was built in 1701, was refronted in 1791, and is very stately within. It is noted for the entertainments given to distinguished visitors by its illustrious owners. Admiral Lord Beattie was admitted an Honorary Freeman of the Merchant Venturers on October 23, 1919.

In Bristol the Trades Guilds settled in different parts of the city. The weavers occupied the Temple district. Thomas Blanket gave his name to that special class of woven wool. The Weavers' Guild chapel dedicated to St. Katherine still stands near the Temple Church. The fullers and tuckers lived in Tucker Street and the corn dealers in Corn Street.

Adjoining the Merchants' Hall in Marsh Street is a large almshouse for aged mariners, which was erected and is maintained by the merchants. This body has also founded and developed out of a pre-existing trades school a college for the teaching of technical science and art which has cost them about £50,000. The merchants are also governors of Colston's Hospital at Stapleton and are lords of the manor of Clifton and owners of the appurtenant estates which they purchased in the seventeenth century. In 1861 they surrendered their manorial rights over Clifton Downs when that extensive common and the adjacent Durdham Downs

were secured by the Corporation for the benefit of the citizens.

The oldest part of the Temple Church at Bristol is the Weavers' Chapel, dedicated to St. Katherine. In this the Guild of Weavers held their meetings and assemblies. The Law Library in Small Street was probably the hall of an ancient guild. The Dominican Friars founded in 1229 still exists. It is the property of the Society of Friends whose meeting house adjoins it. One of the chambers was the dormitory of the friars and is 86 feet in length with a good timber roof. Other rooms were used for the meeting places by the Guild of Bakers and the Cutlers' Guild. The old Guildhall of Bristol was demolished in 1843.

There is a curious fraternity connected with the St. Stephen's Church at Bristol. It is called the Guild of St. Stephen's Ringers and possesses records extending over 300 years and apparently had a much earlier origin.

THE GUILDS OF NEWCASTLE-ON-TYNE

The Merchants' Guild of Newcastle-on-Tyne existed from the earliest times and was granted a charter by King John in 1216. There were also many Craft Guilds, one of which, the "Shipwrights," produced each year at the Feast of Corpus Christi a play representing the building of Noah's Ark. In All Saints Church will be seen a monumental brass commemorating Rodger Thornton, who was Newcastle's great Merchant Adventurer and was Mayor in the year 1400 and died in 1430. This brass is of Flemish workmanship. Rodger Thornton left seven sons and seven daughters.

The Incorporated Guild of Merchant Adventurers still exists and holds its Court in the Guildhall, which was refaced and modernised in 1791. It has fine old oak paneling with the names and heraldry of the governors of the guild inscribed thereon.

There is also in Newcastle a Guild of Master Mariners which was formed under the name of the Fraternal Guild of the Blessed Trinity. Their home is the Trinity House, which is entered from Trinity Chare on the quayside. This is the most ancient foundation. The residences are grouped in quadrangles, and the hall, court rooms and chapel contain many objects of interest belonging to the Master and Elder Brethren of the guild.

THE GUILDS OF CHESTER

The old city of Chester had many Trade Guilds in the olden times, and a noted Merchants' Guild formed in 1190. The Craft Guilds, curiously enough, usually held their meetings in the towers, of which there were a number within bow shot of each other on the walls of that old walled city.

The Phoenix Tower, from which Charles I watched the conflict on Rowton Moor on September 24, 1645, was one of these, and in it the barber-surgeons, the Painters and the Stationers Guild held their regular assemblies.

Another tower which was taken down in 1780 was occupied by the Saddlers' Guild, and the tower now known as the Gollin Tower was occupied by the Smiths' Guild.

It would appear that there are still two old Trade Guilds, in Chester, the Merchant Taylors' Guild and the Smiths', Plumbers', and Cutters' Guild. These still continue their good work of a charitable and benevolent nature and at the recent visit to Chester the secretaries of these guilds were duly presented to the Queen.

It is difficult to grasp the kind of cutters stated in the name of the guild last referred to, and it would seem that the guild they are included in is one that has been an amalgamation of guilds previously existing as separate institutions.

The festivities for which the ancient City Guilds were chiefly responsible were of a very quaint and old time nature and records of several are still in existence.

In 1331 three Rows are mentioned in Chester, the Ironmongers' Row in Northgate and the Baxter Row and Cooks' Row in Eastgate Street. The Butchers' Row and the Fishmongers were in Watergate Street. The Mercers' Row was in Upper Bridge Street and there was also a Shoemakers' Row. All these point out their connection with old Trade Guilds.

In Chester there was also a guild or company of Merchant Adventurers, of which the mercers formed a prominent element.

THE PRESTON GUILD

This Guild of Merchants or Guild Merchant of Preston (as it is usually termed) is somewhat different from any

other guilds in England. It has existed for several centuries, from the feudal times in fact, and its origin, is now lost in the dim ages of the past. At that period Preston was a more important city than either Manchester or Liverpool, and the bulk of the land was owned by the authorities of the then existing church.

The first record of a charter given in relation to a Guild Merchant and having a direct connection with the Borough of Preston was granted by Henry II in September, 1173, to the Burgesses of the Borough of Newcastle-under-Lyne. The guilds had existed in Preston, and in other towns previous to that time, but had not the advantage of direct Government sanction. The charter in question gave the right to the Burgesses of Newcastle-under-Lyne to "have a Guild Merchant in the said Borough; with all liberties and free customs to such Guild Merchant in any wise belonging: and that they may pass through all our dominions with their merchandise, buying, selling, and trafficking, well and in peace, freely, quietly and honourably; and that they be quit from toll, passage, pontage, stallage, lastage, ulnage and all other customs."

These terms are interpreted to mean:

Passage: The toll for passing over sea or river.

Stallage: For stalls in the market place.

Lastage: The ballast or lading of a vessel or custom paid for wares sold by the last.

Ulnage: The custom on measuring woollen cloths, and selling them by the King's alnager.

The first of the fourteen charters granted to Preston was granted by the same monarch, Henry II, shortly after the date quoted (September, 1173), and it makes reference to the charter previously granted to Newcastle-under-Lyne, giving to the Burgesses of Preston the same privileges as were granted to that other borough.

The charter referred to was granted at Winchester and is worded as follows:

"Henry, &c; King of England &c, to his Archbishops, Bishops, Abbots, Earls, Barons, Justices, Sheriffs, and all his officers and liegemen throughout England, greeting. Know ye that I have granted and, by this my present charter, have confirmed to my Burgesses

of Preston, all the same liberties which I have given to my Burgesses of Newcastle-under-Lyne. Wherefore I will and firmly command that my aforesaid Burgesses of Preston have and hold, well and in peace, freely and quietly, fully and entirely and honourably, both within the Borough, and without the Borough, all those liberties and free customs (saving my right of administering justice) which the Burgesses of Newcastle-under-Lyne have, as I have granted, and by my charter confirmed to them the aforesaid Burgesses of Newcastle.

"Witnesses G. of Eli and I. of Norwich, Bishops; Godfrey de Lucie, Earl; William de Mandeville, Ranulf de Glanville, Hugh de Cressy, Ralf Fitzstephen, Bertram de Verdun, Hugh de Luci."

The earliest Preston Guild of which any records remain was held on June 27, 1328, and these records refer to previous guilds. It was to protect their trade and commerce that these ancient traders formed themselves into a Guild Merchant, and the privileges granted by their charter were of the greatest possible importance in these early times, and it was decided to celebrate by a great festival the granting of this charter so that the privileges it conferred might not be overlooked or forgotten and that such great festival should be at least once in every twenty years.

The following is a list of the festivals held under the name of the Guild Mayor, that is, the Mayor of Preston at the time so far as now known.

1328	Aubert FitzRobert	1642	Edmund Werden
1370	John Banistre	1662	James Hodgkinson
1397	William Ergham	1682	Roger Sudell
1415	Henry Johnson	1702	Josias Gregson
1439	Robert Houghton	1722	Edmund Assheton
1459	Robert Houghton	1742	Henry Farington
1480	James Marshall	1762	Robert Parker
1500	William Marshall	1782	Richard Atherton
1520	—	1802	Nicholas Grimshaw
1542	Thomas Tipping	1822	Nicholas Grimshaw
1562	Thomas Wall	1842	Samuel Horrocks
1582	George Walton	1862	Robert Townley Parker
1602	Henry Catterall	1882	Edmund Birley
1622	William Preston	1902	Earl of Derby

In 1882 the Friendly Societies, in addition to the Trades Unions, took part in the Great Guild Procession, and the following were represented:

Independent Order of Oddfellows M.U.
 Ancient Order of Foresters.
 Independent Order of Rechabites.
 Grand United Order of Oddfellows.
 Loyal Order of Ancient Shepherds.
 National United Order of Free Gardeners.
 The Order of Druids.
 The Sons of Temperance.
 Independent United Order of Mechanics.

The Foresters had a representation of a forest on a lurry in which were two live deer. The Free Gardeners had a representation of Adam and Eve eating apples. The Shepherds and others also had a fine display.

As the statute of 1 and 2 Philip and Mary prohibiting persons dwelling in the country from retailing in boroughs was not properly observed in Preston, the Mayor, bailiffs and burgesses deemed it expedient in 1628 to establish a Guild or Company of Drapers, Mercers, Grocers, Salters, Ironmongers, and Haberdashers, for the maintenance of that statute in Preston.

THE GUILDS OF LINCOLN

The City of Lincoln had a Merchants' Guild in the thirteenth century, and has a Guildhall called the "Stone Bow," dating from the time of Richard III, which crosses over the High Street and is perhaps the finest antique gatehouse in the kingdom.

There was a Social and Religious Guild which was founded on Easter Eve, 1350, and gave benefits similar to a modern Friendly Society, and several Craft Guilds also existed in the early ages.

The Weavers' Craft of Lincoln, which was chartered by Henry II, had rules which stated that no one could exercise the craft within twelve miles of the city unless they were members, and this is an instance of the powers entrusted to the guilds at that early period.

THE GUILDS OF HULL

In the old times there were several guilds in Hull. The "Guild of Shipmen" is supposed to be the body from which the Hull Trinity House is descended. There were also the "Company of Merchant Adventurers," the "Fellowship of

Merchants," the "Company of Coopers," and some few others.

The trade of Hull, however, seems to have been in many cases comparatively free from the mediæval restrictions which were in operation in other cities and which was probably due to the Royal interest taken in the city as a free port.

THE GUILDS OF GUILDFORD

In the twelfth century Guildford was established as a centre for the wool and cloth trades. The water of the river being good for the fulling and the three plants—the fullers' teazle, the buckthorn and the woad—which were constantly used by the dyers grew in the neighbourhood.

On the Feast of St. Blaise, the patron saint of the town, and of all woolcombers, the Guild Merchant held its annual meeting for the election of officers and its annual banquet.

The ancient company known as the "Merchants of the Staple" granted a certificate to the town in 1482 approving of its work and workmanship.

THE GUILDS OF SHREWSBURY

The charter granted in 1226 to Shrewsbury bore witness to the importance of the guilds in that city. The Monday after the first Sunday in Trinity was the Annual Procession and Feast day of the guilds. They marched to Kingsland, where each guild had an arbour erected. Sports and festivities filled up the whole day.

The Drapers' Guild of Shrewsbury had a fine hall and the Drapers' Almshouses were founded by Diggory Watur in the year 1461.

THE GUILDS OF NORWICH

The Great Guild of St. Mary and the Guild of St. George were bodies of great extent and influence at a very early period. In the fifteenth century the trades formed a number of guilds on the same lines as those in London.

THE GUILDS OF DOVER

King Alfred the Great granted many privileges to Dover, and at the period of the Norman Conquest Dover had its Guild Hall and was quite equal to other cities in that respect.

THE GUILDS OF CARLISLE

There were seven Craft Guilds in Carlisle—the butchers, cordwainers, shoemakers, glovers, smiths, skinnners, tailors,

tanners and weavers. The glovers and skimmers were one body. There was also a Merchants' Guild consisting of mercers, drapers, seedsmen, haberdashers, apothecaries, grocers, shopkeepers, and others who were not manual workers.

THE GUILDS OF CARLISLE

There were ten Craft Guilds in Alnwick, the butchers, coopers, cordiners, fullers, glovers, smiths, tailors, tanners, weavers and wrights. There is also a Merchants' Guild having records from 1582. In 1635 it was agreed that the alderman and two of the company shall forbid pedlars and petty chapmen to sell or set forth or show to be sold any groceries or Manchester wares upon any market day or any other day either in the market or in any house in the town.

SCOTTISH GUILDS MERCHANT, CRAFT GUILDS AND INCORPORATED TRADES

These institutions date back to very early times and appear to be among the first constituted bodies in the various towns, in fact they appear in several cases to have controlled every essential part of the town or burgh administration, while, at the same time, they had done the greater part of the work to bring the burgh administration into being and to get it into working order when it had arrived at that stage.

Their rights were defined in an Act of Parliament of 1140, and by a statute of William I, surnamed the Lion, in 1165 (c 35) entitled "The Liberties of the Merchant Guild." In it was ordained "That the merchants of this realm shall have their Merchant Guild and shall possess and enjoy the same with liberty to buy and sell in all places within the liberties of Burghs so that each one is content with his own liberty and that none occupy or usurp the liberty of another."

The Guilds Merchant or Guildry of the towns in Scotland first came into general notice in the reign of David I (1124-1153) and were a common feature in the Scottish Royal Burghs in the twelfth and thirteenth centuries, and developed on the lines in vogue on the Continent more closely than on that of England. The burghs in Scotland were divided into three classes which had no counterpart in England, namely, Royal Burghs, Burghs of Regality, and Burghs of Barony, and there was greater Scottish national legislation in reference to burghs in general, and hence more uniformity, than in England. For instance, an Act of the Scottish Parliament of 1469 made the

Burgh Councils self-elective, while in England each town council adopted its own methods as regards election.

There was also in Scotland a federation named the "Convention of Royal Burghs" which still continues to exist and does much to promote uniformity, while in England there is an entire absence of such an institution. Roman Law in general had more influence in Scotland than in England. In the Scottish towns there was a Provost, not a Mayor, there were Guildries Corporations (i.e. crafts), Conventories of Crafts, and Seals of Cause under which the crafts were incorporated, as well as other differences.

In many burghs there still exists an aggregate body composed of representatives of the different craft corporations called the Conventory or Conventers Court which is presided over by the Deacon Conventer who is ex-officio a member of the burgh council. There are conventories in Edinburgh, Glasgow (where it is called the Trades House), Aberdeen, Dundee, Banff, Perth, Inverness, Dumfries, St. Andrews, Leith, Lanark, and other towns.

According to the law of William the Lion (1165-1214) the merchants in Scotland were to have their Guild Merchant with the liberty of buying and selling everywhere within the bounds of burghs. Merchant strangers were not to buy or sell outside of burghs, nor were they to cut cloth and offer it for sale, nor sell anything else by retail, but only in gross and only within the burgh and to the merchants in the burgh, and any merchant strangers found guilty of breaking the law were to be arrested by the officers of the guild and punished.

The Dean of Guild was the presiding officer of the Guild Merchant, and was elected annually. In some cases they were re-elected for a second or third year, but very rarely beyond that period.

An ancient law, the date of which is not known, enacts that if a guildman falls into poverty the brethren of the guild shall help him by a donation from the common funds of the guild or make a collection for him and if he die they shall have him buried.

It is therefore evident that the object of these guilds was the maintenance and regulation of the monopoly of the trade of the burghs. Foreigners and strangers could not sell to one another, but only certain quantities of certain commodities to the merchants in the burgh, but such goods had first to be offered to the Dean of Guild, who could buy on behalf of the merchants if he so desired.

The Convention of Royal Burghs of Scotland originally consisted of representatives of the burgesses of the four burghs—Berwick, Edinburgh, Roxburgh, and Stirling, and the first meeting of which there is any record was held in the Abbey of Holyrood, Edinburgh, on January 10, 1295.

On October 12, 1405, this convention decided that each of the King's burghs south of the Spey should send two or three of their burgesses to the yearly convention "to traite, ordaine, and determine upon all things concerning the utilitie of the common well of all the King's burghs, their liberties and Court."

An Act of the Scottish Parliament of 1593 (cap 180) confirms the jurisdiction of Deans of Guild. Their decrees are declared by that statute to have "full strength, force, and effect in all times according to the loveable form of judgment in all good townes of France and Flanders, where courses are erected and constitute, and specially in Paris, Rouen Bordeaux, Rochelle."

The Dean of Guild and his court settled all disputes between merchant and mariner or between merchant and merchant, they likewise had charge of the weights and measures and of the stability of the various houses and public buildings in the town.

The following is a list of the towns in Scotland where Guilds Merchant were in existence:

Aberdeen	Edinburgh	Kirkcaldy
Annan	Elgin	Kirkwall
Anstruther Easter	Forfar	Lanark
Anstruther Wester	Forres	Linlithgow
Arbroath	Fortrose	Lochmaben
Ayr	Fraserburgh	Maybole
Banff	Galloway N.	Montrose
Berwick	Glasgow	Nairn
Brechin	Greenock	Peebles
Burntisland	Haddington	Perth
Campbeltown	Inverary	Renfrew
Cullen	Inverbervie	Roschearty
Culross	Inverkeithing	Rutherglen
Cupar	Inverness	St. Andrews
Dingwall	Inverurie	Sanquhar
Dornoch	Irvine	Selkirk
Dumbarton	Jedburgh	Stirling
Dumfries	Kelso	Stonehaven
Dunbar	Kilmarnock	Stranraer
Dundee	Kilsyth	Tain
Dunfermline	Kinghorn	Thurso
Dunkeld	Kintore	Wick

In Scotland Merchant and Craft Guilds sprang up and flourished for over four centuries to as great, if not indeed a greater extent than in any part of Europe. The burgh and other records of Edinburgh, Glasgow, Aberdeen, Dundee, Perth, Stirling, and other places, as well as the legislative enactments of the Scottish Parliament and the charters granted by successive sovereigns afford ample evidence of the important part they played in the civil, commercial, and industrial life of the towns.

All the early acts and ordinances extant of these associations bear remarkable evidence of the outstanding national characteristic thrift of the Scottish people and although the primary object in forming these associations was the protection of trading privileges, the making of provision for old age, dependents, and for poor brethren has always been a prominent feature in connection with them.

The Craft Associations in Scotland all had, as can be readily understood, a strong family likeness. Their privileges were almost identical, they had all the same battle to fight in regard to their relative rights: Edinburgh, Glasgow, Aberdeen, Dundee, Perth, and Stirling having all common indentures or agreements entered into about the same period after prolonged conflicts and legal contests and each of the crafts had a constitution and governing body as nearly alike as possible. In the early days there were nineteen guilds in Ayr.

The Scottish Guilds seem at first to have been confined to the merchant or burgher class, but in the reign of James the First of Scotland (1424) a statute was passed which empowered craftsmen of the various trades to elect a "Dekyn" or "Maisterman."

"That in every towne of the realme of ilk sindra craft usyt tharin, thar be chosyn a wise man of thar craft be the layff of the craft and be the counsel of the officairis of the towne, the quhilk sall be halden Dekyn or Maisterman ower the layff for the tyme till hym assignyt till assay and govern all werkis that beis made be the werkmen of the craft sua that the Kingis Lieges be noght defraudyt and slathyt in tyme to cum as thei have bene in tyme bygane through untrew men of Craftis."

The members of these guilds became a privileged class, and the union of the Trade Guilds formed the basis of the

existing municipal institutions. The fact that such officers as the "Dean of Guild" and the "Deacon Convener" continue to this day as Municipal Corporation officials in Scotland is ample evidence of the fact, and there is no doubt whatever that government of the towns by the guilds preceded that of government by the Town Councils.

In 1431 King James the First found it to be necessary to import craftsmen into Scotland from France and Flanders in consequence of the great slaughter of Scottish craftsmen during the preceding wars with England from the time of King Alexander the Third up to that date.

There appears to have speedily sprung up among the craftsmen of the Royal burghs a desire to be associated under rules enacted by the magistrates and town councils who were in these days supposed to have power to regulate trades and incorporate tradesmen and guilds. These rules and regulations were styled "Letter of Deaconry" and later "Seals of Cause," and provided not only for the manner of conducting trades within the towns but as to the providing of funds for the assistance and support of decayed members of the crafts and of their widows and children.

Matters went on in this form until the statute of King James the Third was passed in 1469 (Act Parl. Scot. c. 5), when the system of the Council electing their successors began, and that peculiar system continued for nearly four hundred years. After the passing of that Act the Town Councils dominated the guilds, and the guilds ceased to be an independent civic body.

The guilds in their federated capacity consisted of both merchants and craftsmen, and in their contests for municipal control, and in regulating the affairs of the towns, the merchants and the craftsmen became as distinct from one another as was the *Collegia Sodalitia*, which represented the Patricians, and the *Collegium Opificum*, which embraced the Plebian Union in the days of ancient Rome. They not only differed in opinion, but frequently came into hostile collision with one another. As the merchants amassed wealth, they became more exclusive, and the exclusion of the craftsmen from the General Guilds was one of the first steps in this direction. Not only in Scotland, but in England and on the Continent, the same causes operated, and in Danish, German, and Belgian Guilds there were to be found statutes that no one "with dirty hands" or with "blue nails," or "who hawked his wares in the streets"

should become a member, and that craftsmen, before being admitted, must have forsworn their trade for a year and a day.

In this volume are given full lists of the Deans of Guild in the following towns from the years stated.

DEANS OF GUILD				
TOWN				YEAR
Aberdeen	...	...	...	1436
Perth	...	...	...	1452
Stirling	...	...	...	1470
Dundee	...	...	...	1519
Edinburgh	...	...	...	1583
Glasgow	...	...	...	1605

Also Deacon Conveners of the following towns from the years stated.

DEACON CONVENERS				
TOWN				YEAR
Edinburgh	...	...	...	1578
Aberdeen	...	...	...	1587
Glasgow	...	...	...	1604
Dundee	...	...	...	1684

The Scottish Burgh Reform Act of 1833 states that "nothing hereincontained shall be held or construed to impair the right of any craft, trade, conveyery of trades or guildry or merchant house, or trades house or other such corporation severally to elect their own deacons or Deacon Convener or Dean of Guild or directors or other lawful officers for the management of the affairs of such crafts, trades, conveners of trades or guildries, merchant or trades houses or other such corporation, but that, on the contrary, the said several bodies shall from and after the passing of this Act be in all cases entitled to the free election in such form as shall be regulated by them of the said several office bearers and other necessary officers for the management of their affairs without any interference or control whatever on the part of the town council or any member thereof."

This Act also makes the Deans of Guild and Deacon Conveners of Edinburgh and Glasgow members of the Town Councils of Edinburgh and Glasgow respectively and continues "and in like manner the persons elected or to be elected to the offices of Deans of Guild by the several guildries of the city of Aberdeen the towns of Dundee and

Perth shall by virtue of their elections be constituted members of the Town Councils of the said city and burghs respectively."

THE MERCHANTS' GUILD OF EDINBURGH

THIS Merchants' Guild or Guildry of Edinburgh dates back to a very early period and the loss of most of the early records of the municipal history of that city renders it a matter of great difficulty to trace the rise and progress of this most important institution.

The oldest record of municipal life in Edinburgh are the minutes of the guildry of October 3, 1403, and conclusively prove that the guildry elected the provost and the other officials of the town.

In a later minute this fact is further corroborated by the following:

"In the Heid Court after Michaelmas, 1463, it elected ane provest, dene of gild, and thesaurer, ane watter baillie, twa gild scriands, twa appreciatores vini, and duodena burgi *thirty-two* in nummer, quhairof everie ane stylit be his craft."

The minute for the previous year is practically in the same terms.

This right to elect the civil rulers was wrested from the guildry by an Act of the Scottish Parliament in 1469, but the high judicial functions of the Dean of Guild and his council were continued and to a large extent exist even to the present day.

A new constitution and byelaws of the Guild Court of Edinburgh were adopted in 1584 and were ratified by Act of Parliament (184) in 1593. These consisted of fifteen clauses.

In a charter granted by King James VI in 1603 to the city of Edinburgh (generally termed the Golden Charter as it confirmed twenty-four previous charters) it is stated that they are "for ever to have, enjoy, and possess in the aforesaid town and liberties, a Mercantile Gild (Gilda Mercatoria) with its court, councils, members, jurisdictions, liberties, and privileges belonging to the same; and in all things as freely as is granted by us and our predecessors to the aforesaid town or to any other royal free burgh within our Kingdom."

In a law case in Edinburgh, in 1778, the answers on behalf of the magistrates to a petition for their opponents states: "The Town Council of Edinburgh originally consisted of the magistrates and merchants of the Guildry.

The following is a record of the Deans of Guild of Edinburgh from the year 1583.

DEANS OF GUILD OF EDINBURGH

IN CASES OF RE-ELECTION THE NAMES ARE NOT REPEATED

YEAR	NAME	YEAR	NAME
1583	James Adamson	1679	James Fleeming
1584	Nicholl Edward	1681	Archibald Hamilton
1586	Michael Chisholm	1683	Charles Murray
1589	Alexander Edward	1685	Magnus Prince
1593	James Nicholl	1687	James Nicholson
1594	Alexander Edward	1689	James McLurgg
1596	Thomas Aikenhead	1691	Michael Allan
1598	David Williamson	1693	Hugh Blair
1600	John Robertson	1695	John Robertson
1602	William Auld	1697	Patrick Hallyburton
1604	John Robertson	1698	Patrick Hamilton
1606	Roger McNaught	1699	James McLurgg
1607	John Robertson	1700	Sir James McLurgg
1609	Roger McNaught	1701	Adam Brown
1610	Richard Dobie	1703	Robert Blackwood
1612	David Aikenhead	1704	Sir Robert Blackwood
1619	John Byres	1705	Sir Samuel McClellan
1625	Thomas Ingles	1706	William Neilson
1626	John McNaught	1708	George Warrender
1629	Joseph Marjoribanks	1710	John Duncan
1632	Nicholl Edward	1712	William Hutchison
1633	William Dick	1714	Robert Craig
1634	John Sinclair	1716	John Wightman
1636	Sir John Sinclair	1718	James Clelland
1638	James Cochran	1720	Robert Wightman
1640	Peter Cockburn	1722	George Drummond
1641	Archibald Todd	1724	Archibald Macauley
1643	George Swittie	1726	Patrick Lindsay
1652	James Rockhead	1728	James Nimmo
1653	George Swittie	1730	John Osburn
1655	David Wilkie	1731	Thomas Dick
1659	Robert Murray	1733	James Simpson
1660	Edward Edgar	1735	Thomas Heriot
1662	Robert Sandilands	1737	James Colquhoun
1665	Francis Kinloch	1738	George Halliburton
1672	Walter Borthwick	1740	Thomas Crokatt
1673	Thomas Calderwood	1742	Hugh Hawthorn
1673	Robert Baird	1744	Thomas Allan
1675	Francis Kinloch	1748	Robert Montgomery
1677	John Boyd	1750	James Stewart
1678	James Dick	1752	David Flint

YEAR	NAME	YEAR	NAME
1754	James Grant	1825	Robert Wright
1756	James Roscheid	1827	James Hill
1758	John Carmicheal	1829	William Child
1760	Gilbert Laurie	1831	John Smith
1762	Patrick Lindsay	1833	John Macfie
1764	John Nisbet	1835	Peter Lamont
1766	John Learmouth	1837	James Thomson
1768	William Ramsey	1839	Samuel Aitken
1770	James Stoddart	1841	John Ramsey
1772	Charles Wright	1843	William Dick
1774	John Kidd	1845	David J. Thomson
1776	Charles Innes	1848	George Wilson
1778	John Grieve	1850	John Duncan
1780	John Wordie	1852	James Blackadder
1781	Thomas Cleghorn	1854	Peter S. Fraser
1783	Archibald Macdowall	1855	Alexander Wemyss
1785	William Galloway	1857	Duncan Mackinlay
1787	James Gordon	1859	Adam Mossman
1789	Donald Smith	1861	Charles McGibbon
1791	William Gillespie	1864	George Lorimer
1793	John Gloag	1865	John Shennan
1795	Neil MacVicar	1867	William Law
1797	Charles Kerr	1869	John Russell
1799	James Jackson	1873	James Craig
1801	Thomas Henderson	1876	John Smith
1803	John Muir	1880	Robert Hutchison
1805	William Coulter	1885	James Gowans
1807	William Calder	1886-9	Sir James Gowans
1809	William Tennant	1890-7	Robert Miller
1811	Kincaid Mackenzie	1898-1901	William Ormiston
1813	John Walker	1902-4	Edward Bruce
1815	Robert Johnston	1905-8	James Wilson
1817	Alexander Henderson	1909-12	William Allan Carter
1819	Alexander Smellie	1913-16	James Macintyre
1821	John Turnbull		Henry
1822	Robert Anderson	1917-21	Neil McLeod
1823	John Waugh	1921	William Forrest

THE CRAFT GUILDS OF EDINBURGH

SOME of the Edinburgh Craft Guilds (now called the Incorporated Trades) were constituted by what was termed "Seals of Cause" and others by "Acts of Council." There are now twelve in existence. In 1835 there were fourteen, but in two cases amalgamations have taken place, the skinners with the furriers and the wrights with the masons.

The following gives the date on which these fourteen Craft Guilds were legally recognised.

INDUSTRIAL INSTITUTIONS

Cordiners ...	July	28, 1449	Tailors ...	August	26, 1500
Websters ...	January	31, 1475	Surgeons ...	July	1, 1505
Wrights ...	October	15, 1475	Baxters ...	—	1522
Masons ...	October	15, 1475	Bonnet Makers	March	31, 1530
Hammermen	May	2, 1483	Goldsmiths ...	August	20, 1581
Fleshers ...	April	11, 1488	Skinners ...	—	1586
Waulkers ...	August	20, 1500	Furriers ...	Sept.	7, 1593

There were also two guilds, the Barbers (which were formerly part of the Surgeons' Guild) and the Candlemakers which were not united to the general Federation..

When the beacons were lighted to warn the people that an enemy had crossed the Tweed every burgess of Edinburgh was summoned to man the gates and walls, as all were bound to do under penalty of death when called upon by the "Deacon Convener" of the trades who unfurled the "Blue Blanket" of famous memory to show his authority.

The following are some particulars in reference to each of the Edinburgh guilds:

THE CORDINERS

This is the Shoemakers' Guild in reality. At some periods the trade was named "Cordwainers." It was chartered on July 28, 1449, and has done much good. We have no doubt that these sons of St. Crispin are still worthy of their illustrious patron.

THE WEBSTERS

Although generally known as weavers, they retain the older name of their trade in Edinburgh, and have figured as "Wobstaris." They requested to be incorporated on January 31, 1475, and their charter was conferred on February 27, 1520, which gave them the right to receive 1*d.* per week from every country weaver working for an Edinburgh firm.

THE WRIGHTS AND MASONS

This body is the most important as well as the strongest of all the civic organisations of former days in Edinburgh, and dates from October 15, 1475. In 1489 the coopers were formerly united with the masons. In 1635 the boyers (bowmakers), glaziers, plumbers, and upholsterers also became united to the masons, and the painters, slaters, and sievwrights became united to the wrights; so that when the wrights and masons became united they have within their

membership all the sections of the building trades. They have a hall in Burnet's Close, off the High Street. They have two "Deacons," one a mason and the other a wright.

THE HAMMERMEN

This body was incorporated on May 2, 1483, and those first connected with it were armourers or armour makers and blacksmiths. Many other trades are now united in this one institution, of which the following is a list: beltmakers, brassfounders, braziers, coppersmiths, cutters, founders, gairdmakers (sword handle makers), gunsmiths, hookmakers, klockmakers (clockmakers), locksmiths, loriners, saddlers, ironmongers, pewterers, pinmakers, saddlers, sheirsmiths (scissor makers), watchmakers, and whiteironsmiths (tin-smiths).

THE FLESHERS

This guild is referred to in the minutes of the Town Council of 1483. Originally it was named the "Fleschouris," and united in one association the various trades of butchers, fishmongers, and poultriers (or dealers in flesh, fish, and fowl).

THE WAULKERS

The Waulkers, or Cloth Waulkers, are finishers of all kinds of cloth, and in this case includes also the trade of a dyer. The surname Walker is derived from this source.

THE TAILORS

This Incorporation has gone under various names. Talzouris, taylors, and tailors consist of those who are employed in the making of clothes, and dates back for several centuries. It was chartered on August 26, 1500, but existed many years previous to that date.

THE SURGEONS

The Guild of "Chirurgians and Barbouris," surgeons and barbers, was formed under a charter dated July 1, 1505, and one of their earliest regulations was that there should be "chosen yearly one kirkmaister and overisman, to whom the whole Brethren of the Craft shall give obedience." Another was that "any person on his admission into the craft as freeman of master shall pay on entry £5 and one

dinner to the masters of the craft," but the son of a master or freeman was admitted on paying for the dinner only.

In 1567 surgeons were exempt from serving on juries and from "watching and warding" within the city. These privileges were conferred by Queen Mary; they were confirmed by James the Sixth on June 6, 1613, and were sanctioned by the Scottish Parliament on November 17, 1641.

The creation of the Surgeons' Incorporation into a Royal College in 1778 gave them a national position, and the charter of the Royal College of Surgeons in 1851 put an end to the civic connection.

THE BAXTERS

Baxter is the ancient name of baker, and this is claimed to be one of the oldest incorporations in Edinburgh, and is referred to in the Town Minutes of March 20, 1522, and had then been a long period in existence.

THE BONNETMAKERS

This society is composed of those engaged in the making of Glengarry, Tam o' Shanter, and other descriptions of wool-len, generally blue-dyed Scottish bonnets for men's wear.

THE GOLDSMITHS

This association was chartered on August 20, 1581, its members having previous to that date been in connection with the Guild of Hammermen, and it owns Minute Books dating from 1525. It received a Crown Charter from James the Sixth, dated January 3, 1586, and under that charter it was entrusted with the trial of the correctness of the Ancient Coinage of Scotland. They were also bankers, moneylenders, and speculators, or what we might term the stockbrokers of their day.

In 1588 the celebrated George Heriot was admitted a member, and became Deacon about ten years thereafter.

Their present premises are situated at 98 South Bridge.

The standard gold coinage was then decreed to be twenty-two parts of pure gold out of the twenty-four, and in the silver coinage eleven ounces of pure silver out of the twelve ounces.

THE SKINNERS AND FURRIERS

This incorporation includes all trades and occupations in connection with the preparation of skins, and the making of

leather, as well as the glovers' or makers of gloves, and dates back to very early times. It was formed on January 12, 1450, and received a charter on December 2, 1474.

The trades have ventured into the regions of education, and "The Trades Maiden Hospital, founded by the Craftsmen of Edinburgh and Mary Erskine," is an endowed high school for girls, in which they are not only educated but "live in" as well, and are maintained in every way. This body was chartered in 1707 as "an hospital for the entertainment and education of the children of their poor members." When this institution was opened, there were twenty-three girls, but now thirty-eight are boarded and educated under one roof, along with the other twelve who are learning business outside and are allowed ample for clothing and boarding.

The Deacons of the various guilds annually elect the "Deacon Convener," who is their representative on the City Council, and who by this election becomes practically the vice-president of the City Council and a Justice of the Peace of the city. He also has charge of the famous "Blue Blanket," the celebrated trades banner; also the trades youths' banner.

LIST OF ALL THE DEACON-CONVENERS OF EDINBURGH

FROM THE FIRST INSTITUTION OF THAT OFFICE IN 1578,
TO THE PRESENT DAY

YEAR	NAME
1578	Robert Abercromby, Hammermen.
1579	Robert Henderson, Surgeons.
1580	Alexander Oustone, Tailors.
1581	Gilbert Primrose, Surgeons.
1582	Gilbert Primrose, Surgeons.
1583-5	John Watt, Hammermen.
1586	William Hutchison, Cordiners.
1587-8	Patrick Sandilands, Tailors.
1589	John Watt, Hammermen.
1590	George Heriot, Goldsmiths.
1591	John Bannatyne, Surgeons.
1592	Alexander Oustone, Tailors.
1593-4	George Heriot, Goldsmiths.
1595	Alexander Oustone, Tailors.
1596	John Watt, Hammermen.
1597	Alexander Millar, Tailors.
1598	William Symmington, Hammermen.
1599	Patrick Sandilands, Tailors.

YEAR	NAME
1600	Patrick Sandilands, Tailors.
1601	William Wallands, Hammermen.
1602-3	James Wilson, Tailors.
1604	Alexander Bunte, Hammermen.
1605	George Foulis, Goldsmiths.
1606-7	George Heriot, Goldsmiths.
1608	Edward Kerr, Tailors.
1609	John Inglis, Skinners.
1610	George Foulis, Goldsmiths.
1611	John Somerville, Skinners.
1612-13	Edward Kerr, Tailors.
1614	Thomas Weir, Hammermen.
1615	James Henryson, Surgeons.
1616-17	Andrew Scott, Surgeons.
1618	Thomas Weir, Hammermen.
1619	John Inglis, Skinners.
1620	William Nemo, Tailors.
1621	William Carnegie, Skinners.
1622	George Crawford, Goldsmiths.
1623-4	Gilbert Kirkland, Goldsmiths.
1625	Henry Aikman, Surgeons.
1626	Thomas White, Hammermen.
1627	James Leslie, Tailors.
1628	Andrew Scott, Surgeons.
1629	John Hunter, Tailors.
1630-1	William Carnegie, Skinners.
1632	Thomas White, Hammermen.
1633	George Crawford, Goldsmiths.
1634-5	William Carnegie, Skinners.
1636	Thomas Weir, Hammermen.
1637	Thomas White, Hammermen.
1638-9	Richard Maxwell, Hammermen.
1640-1	Thomas Paterson, Tailors.
1642-3	Robert Meiklejohn, Skinners.
1644-5	Robert M'Kean, Skinners.
1646-7	Robert Meiklejohn, Skinners.
1648	Robert M'Kean, Skinners.
1649-50	James Borthwick, Surgeons.
1651-2	Gilbert Somerville, Tailors.
1653-4	John Milne, Masons.
1655-6	Thomas Kincaid, Surgeons.
1657-8	John Milne, Masons.
1659	James Borthwick, Surgeons.
1660	James Borthwick, Surgeons.
1661-2	William Burnet, Surgeons.
1663-4	John Milne, Masons.
1665-6	Arthur Temple, Surgeons.
1667-8	John Somerville, Skinners.
1669-70	Arthur Temple, Surgeons.
1671	Edward Cleghorn, Goldsmiths.
1672	Samuel Chieffy, Surgeons.
1673-4	John Cunningham, Tailors.
1675-6	William Hamilton, Tailors.
1677-8	Alexander Reed, Goldsmiths.

YEAR	NAME
1679-80	Edward Cleghorn, Goldsmiths.
1681-2	William Borthwick, Surgeons.
1683-4	William Watson, Cordiners.
1685-6	Thomas Somerville, Tailors.
1687	James Cockburn, Goldsmiths.
1688	James Bailie, Surgeons.
1689-90	George Stirling, Surgeons.
1691	Robert Inglis, Goldsmiths.
1692	John Pringle, Bonnet Makers.
1693-4	Alexander Thomson, Hammermen.
1695-6	Alexander Monteith, Surgeons.
1697-8	Alexander Thomson, Hammermen.
1699	Alexander Monteith, Surgeons.
1700	Gideon Elliot, Surgeons.
1701	Robert Inglis, Goldsmiths.
1702-3	William Livingstone, Skinners.
1704	William Wardrope, Bonnet Makers.
1705	Henry Hamilton, Surgeons.
1706	Gilbert Somerville, Tailors.
1707	John Merrie, Surgeons.
1708	Robert Moubray, Wrights.
1709	Alexander Nisbet, Surgeons.
1710-1	1 William Livingstone, Skinners.
1712-1	3 John Monro, Surgeons.
1714	John Dunbar, Skinners.
1715	John Lauder, Surgeons.
1716	William Wightman, Skinners.
1717	Patrick Turnbull, Goldsmiths.
1718-1	9 John Lauder, Surgeons.
1720	William Livingstone, Skinners.
1721-2	Andrew Wardrop, Masons.
1723	James Mitchelson, Goldsmiths.
1724	John Ker, Baxters.
1725	David M'Lellan, Wrights.
1726	William Cant, Skinners.
1727	David Mitchell, Goldsmiths.
1728	William Keir, Baxters.
1729-30	John Keir, Baxters.
1731	William Ayton, Goldsmiths.
1732	William Clark, Tailors.
1733	John M'Gill, Surgeons.
1734	William Keir, Baxters.
1735	James Syme (sen.), Wrights.
1736	John Clarkson, Baxters.
1737	William Sommerville, Skinners.
1738	William Mitchell, Surgeons.
1739	George Cunningham, Surgeons.
1740-1	Alexander Nisbet, Surgeons.
1742	William Boswell, Hammermen.
1743	George Langlands, Surgeons.
1744	James Norrie, Wrights.
1745	George Lauder, Surgeons.
1746	James Ker, Goldsmiths.
1747	James Ker, M.P., Goldsmiths.

YEAR	NAME
1748-9	Adam Drummond, Surgeons.
1750-1	James Ker, M.P., Goldsmiths.
1752	William Keir, Baxters.
1753	James Russel, Surgeons.
1754	Thomas Clarkson, Baxters.
1755-6	Thomas Cleland, Hammermen.
1757-8	Thomas Simpson, Hammermen.
1759-60	Patrick Jameson, Masons.
1761	John Balfour, Surgeons.
1762	Alexander Wood, Surgeons.
1763-4	John Lindsay, Skinners.
1765	William Milne, Masons.
1766	John Milne, Hammermen.
1767-8	Thomas Simpson, Hammermen.
1769	Alexander Smith, Baxters.
1770	William Armstrong, Hammermen.
1771	Orlando Hart, Cordiners.
1772	Thomas Herriot, Wrights.
1773-4	Thomas Simpson, Hammermen.
1775	Orlando Hart, Cordiners.
1776	Francis Brodie, Wrights.
1777	Alexander Hamilton, Surgeons.
1778	John Bonnar, Wrights.
1779-80	James Craig, Baxters.
1781	William Chalmers, Surgeons.
1782	William Fraser, Hammermen.
1783-4	William Jamieson, Masons.
1785	Orlando Hart, Cordiners.
1786	Robert Dewar, Masons.
1787	William Dempster, Goldsmiths.
1788-9	Orlando Hart, Cordiners.
1790	Alexander Reid, Masons.
1791	William Inglis, Surgeons.
1792	John Young, Wrights.
1793	Thomas Wood, Surgeons.
1794-5	Thomas Hay, Surgeons.
1796	Francis Braidwood, Wrights.
1797	Josiah Maxton, Hammermen.
1798	William Ranken, Tailors.
1799	Thomas Kennedy, Furriers.
1800-1	James Law, Surgeons.
1802	William Ranken, Tailors.
1803	John Bennet, Surgeons.
1804	John Young, Wrights.
1805	William White, Hammermen.
1806	James Denholm, Waulkers.
1807	Adam Anderson, Hammermen.
1808	John Auchterlonie, Bonnetmakers.
1809	Andrew Gairdner, Weavers.
1810	James Denholm, Waulkers.
1811	James Innes, Hammermen.
1812	William Fraser (Jun.), Tailors.
1813	James Law, Surgeons.
1814	James Denholm, Waulkers.

YEAR	NAME
1815	John James, Cordiners.
1816	Thomas Miller, Skinners.
1817	James Thomson, Weavers.
1818	James Denholm, Waulkers.
1819	Alexander Gillespie, Surgeons.
1820	John Crombie, Bonnet Makers.
1821	John H. Wishart, Surgeons.
1822	George Bookless, Masons.
1823	James Burn, Weavers.
1824	David M'Gibbon, Wrights.
1825	James Milne, Hammermen.
1826	Thomas Sawers, Baxters.
1827	David MacLagan, Surgeons.
1828	Gordon Brown, Wrights.
1829	John Chambers, Tailors.
1830	William Marshall, Goldsmiths.
1831-2	Andrew Wilkie, Hammermen.
1833-4	Henry Banks, Tailors.
1834	William Steven, Waulkers.
1835-7	William Dick, Hammermen.
1838-9	John Clark, Wrights.
1840-1	Alexander Scott, Wrights.
1842	Frederick MacLagan, Baxters.
1843	John Sheppard, Wrights.
1844	Henry Banks, Tailors.
1845	Robert Sclater, Hammermen.
1846	William Cushnie, Bonnet Makers.
1847	George Copland, Tailors.
1848-9	Thomas Herriot Weir, Baxters.
1850-1	William Beattie, Masons.
1852	George Crichton, Goldsmiths.
1853-4	Henry Banks, Tailors.
1855-6	John James, Cordiners.
1857-9	George Tibbets, Waulkers.
1860-2	John Cox, Skinners.
1863-5	Adam Beattie, Wrights.
1866-7	John Cox, Skinners.
1868-9	Thomas Field, Masons.
1870-4	Daniel Robertson, Wrights.
1875-7	Robert Legget, Skinners.
1878-9	John Williams, Bonnet Makers.
1880	John Smith, Wrights.
1881	Alexander Webb, Cordiners.
1881-2	John Masterton, Wrights.
1883-4	John Pears Hutton, Goldsmiths.
1885-9	John White, Wrights.
1890-3	Alexander Ramage, Baxters.
1894-9	William Field, Wrights.
1900-1	George James Beattie, Masons.
1902-6	John Frater Barton, Wrights.
1907-14	John Duncan, Skinners.
1915-17	John Boyd Morham, Fleshers.

THE MERCHANTS' GUILD OF GLASGOW

The actual date of the institution of the Merchants' Guild of Glasgow can only be conjectured. It has had a long and useful career, but it was not until the year 1605 that this guildry obtained a charter and a defined constitution. This constitution was ratified by an Act of the Scots Parliament in 1672, and under it the guild continued to be governed until the passing of the Burgh Reform Act in 1833, and is now, although known as the Merchants' House, but very slightly modified from its original position.

It is a very wealthy institution, having accumulated funds amounting to £398,142 1s. 4d. No person under twenty-one years of age, nor any person who is in receipt of any "bounty" from the home, can be a director or act or vote at the meetings. The annual meeting for the election of the Lord Dean of Guild and the directors is held in the Merchants' Hall on the Tuesday before the municipal election, and the number of directors (who meet quarterly) is restricted to thirty-six. Twelve of the directors retire each year by rotation. Members who are over ten minutes late for the meeting are not allowed to vote. The entrance fee is ten guineas for new members.

The old Merchants' House was in the Bridgegate to the right and the old spires till stands. The Merchants' House is now in George Square on the opposite side to the Municipal Buildings.

The Lord Dean of Guild ranks next in dignity and importance to the Lord Provost of the City, and is *ex officio* a member of the City Council. He must be a burgess, and reside within seven miles of the municipal boundary. He is also *ex officio* a justice of the peace for Glasgow, Dumbartonshire, Lanarkshire, and Stirlingshire, and holds many other important appointments. This association administers a very large amount of Educational, Trust, and Hospital Funds, and grants pensions to its aged members and their families. The scale of annual pensions is generally as follows:

Members	not exceeding 50
Widows of Members	not exceeding 40
Widows of Members with large families	50
Unmarried Daughters	30
Daughters of Members who are widows of non-members 20	
Male or Female Orphans of Members (under 15), for education	15
Pensioners on the Morgan Fund	20

In the "Letters of Guildry" of Glasgow of 1605 the following rules appear:

Art 1. The Dean of Guild shall be always a merchant and there shall be of merchants and craftsmen an equal number at his election.

Art 2. The Dean of Guilds Council shall be composed yearly of eight persons, viz. four merchants, whereof the Dean of Guild bearing office the year preceding shall be one, and four craftsmen all Guild Brethren; who shall be men of good fame, knowledge, experience, care and zeal to the common weal, the most worthy men of both ranks &c."

This liberal arrangement was sanctioned and confirmed by the Magistrates and Town Council of Glasgow.

DEANS OF GUILD OF GLASGOW FROM THE YEAR 1605

YEAR	NAME
1605	1606 Matthew Turnbull
1607	Archibald Faulds
1608	William Sommer
1609	George Master
1610	1611 James Bell
1612	William Weems
1613	1614 James Bell
1615	1616 John Lawson
1617	John Rowan
1618	1619 Colin Campbell
1620	1621 John Rowat
1622	Colin Campbell
1623	1624 Matthew Turnbull
1625	Patrick Bell
1626	Matthew Turnbull
1627	1628 Colin Campbell
1629	1630 Patrick Bell
1631	1632 John Barns
1633	1634 Henry Glen
1635	1636 John Barns
1637	1638 James Hamilton
1639	1640 Walter Stirling
1641	James Bell
1642	1643 John Barns
1644	1645 Henry Glen
1646	Andrew Cunningham
1647	James Hamilton
1648	1649 William Dunlop
1650	John Graham
1651	1652 William Dunlop

YEAR	NAME
1653	1654 James Hamilton
	1656 John Bell
	1658 James Campbell
	1660 James Barns
	1661 Frederick Hamilton
	1663 John Barns
	1664 Frederick Hamilton
	1666 James Pollock
	1667 John Walkinshaw
	1669 John Anderson
	1670 Frederick Hamilton
	1671 Robert Rae
	1672 John Walkinshaw
	1674 John Caldwell
1675	1676 Frederick Hamilton
	1678 Ninian Anderson
1679	1680 Robert Campbell
	1682 Hugh Nisbet
	1684 John Fleming
	1685 Robert Cross
	1686 George Johnston
	1687 Robert Campbell
	1689 William Napier
	1691 James Peadie
	1692 John Leckie
	1694 John Cross
	1696 John Aird
	1698 Robert Rodger
	1700 John Aird
	1702 Robert Zuill
	1704 John Aird
	1706 John Bowman
	1708 Thomas Peter
	1710 Thomas Smith
	1712 Robert Zuill
	1714 Thomas Smith
	1716 Adam Montgomery
	1718 Thomas Thomson
	1720 James Peadie
	1722 Gilbert Buchanan
	1724 John Stark
	1726 James Peadie
	1728 Hugh Rodger
	1729 Andrew Buchanan
	1731 William Cunningham
	1733 Andrew Ramsey
	1735 Arthur Tran
	1737 John Gartshore
	1739 James Robertson
	1741 George Bogle
	1743 Mathew Bogle
	1745 George Bogle
	1747 John Brown
	1749 George Bogle

PROVIDENT AND

YEAR	NAME
1751	George Murdoch
1753	Robert Christie
1755	John Bowman
1757	Archibald Ingram
1759	Colin Dunlop
1761	Archibald Ingram
1763	George Brown
1765	Arthur Connell
1767	John Coats Campbell
1769	Archibald Smellie
1771	George Brown
1773	James Buchanan
1775	John Coats Campbell
1777	Hugh Wyllie
1779	Alexander McCaul
1781	John Coats Campbell
1783	James McGrigor
1785	Alexander Brown
1787	William Coats
1789	Alexander Low
1791	Gilbert Hamilton
1793	John Dunlop
1795	John Laurie
1797	Robert Findlay
1799	Archibald Smith
1801	John Laurie
1803	Robert Carrick
1805	John Laurie
1807	James Black
1809	John Hamilton
1811	Robert McNair
1812	Daniel Mackenzie
1814	John Guthrie
1816	James Ewing
1818	Henry Monteith
1819	Robert Findlay
1821	William Smith
1823	Mungo N. Campbell
1825	Robert Dalglish
1827	Alexander Garden
1829	Stewart Smith
1831	James Ewing
1833	James Hutchison
1835	James Martin
1837	William Brown
1839	James Browne
1841	William Gray
1843	Hugh Cogan
1845	John Leadbetter
1847	James Bogle
1849	Andrew Galgrath
1851	William Connal
1853	James Hannan
1855	Robert Baird

INDUSTRIAL INSTITUTIONS

YEAR	NAME
1856	William Connal
1856	William Brown
1857	John Jamieson
1859	Thomas Buchanan
1861	Sir James Lumsden
1863	Alexander Ronaldson
1865	Sir Archibald Orr Ewing, Bart.
1867	John Ramsay
1868	Sir Archibald Orr Ewing, Bart.
1869	William McEwan
1871	Alexander Ewing
1873	Patrick Playfair
1875	Sir James King, Bart.
1877	Sir James Watson
1878	James Stevenson
1879	Patrick Playfair
1880	James Buchanan Mirrlees
1882	Alexander Stephen
1884	William McEwen
1886	Walter Graham Blackie, LL.D.
1888	William Walls
1890	John Ure
1892	John Guthrie Smith
1894	James Reid
1894	Sir James King, Bart.
1895	Hugh Brown
1897	Donald Graham, C.I.E.
1899	Sir James Bell, Bart.
1901	Robert Gourlay, LL.D.
1903	Rt. Hon. George Arbuthnot, Lord Inverclyde
1905	Robert King
1907	Sir Thomas Mason
1909	Matthew Pearce Campbell
1911	Francis Henderson
1913	John Archibald Roxburgh
1915	James David Hedderwick, LL.D.
1917	Hugh Reid, C.B.E., LL.D.
1919	Richard H. Hunter

THE CRAFT GUILDS OF GLASGOW

THESE Craft Guilds or incorporated trades are of very ancient date and from the earliest times have not only been of great service to the craft from a trade standpoint but have done much in the way of practical benevolence, in the promotion of education, as well as by making charitable grants to deserving purposes, while still the larger amounts of their expenditure is for assistance to their own members and members' families.

These bodies are now spoken of as the Incorporated Trades and the body under which they are federated is generally known as the Trades House

Before the Reformation the Roman Catholic Archbishop of Glasgow, as the superior of the burgh, had enacted or had confirmed regulations made by the Magistrates and Town Council, associating several classes of the craftsmen of Glasgow and giving them the right to elect deacons, collectors, and masters and after the Reformation charters were granted by the Crown and "Seals of Cause" by the Magistrates and Town Council incorporating other classes of craftsmen, the object of all these charters, etc., being to secure skilled workmen and to raise funds for the maintenance of their poor.

During the Reformation period prior to 1580 the Scottish Parliament passed several Acts authorising the demolition of cathedrals, abbeys, monasteries and other strongholds of the Roman Catholics, but those who were responsible for the carrying out of these Acts had the good taste to spare the Cathedral Church of Glasgow. In 1579, however, Mr. Melville, the principal of the college, assembled the people "by tuck of drum" to pull it down. The craftsmen supplied themselves with arms and informed Mr. Melville that if any person attempted to pull down a single stone of the church he should that moment be buried under it.

The action of the craftsmen saved the cathedral from the over zeal of the reformers, and when the leaders of the craftsmen were summoned to appear before the courts in Edinburgh the King (James the Sixth), then under thirteen years of age, commanded the ministers to proceed no further in the affair, saying that too many churches had already been destroyed and that he would not tolerate any more abuses of that kind.

The Trades House of Glasgow is a federal union of the fourteen Incorporated Trades, and consists of the Deacon and ex-Deacon of each trade *ex officio*, and fifty-four representatives: the hammermen, tailors, cordiners, and maltmen have six each, the weavers four, the bakers, skinnners, wrights, coopers, fleshers, masons, gardeners, and barbers three each, and the dyers two. The officers of the Trades House are the Deacon-Convener, Collector, Late Convener, and Late Collector, who are known collectively as the "Platform." When the Trades House came into existence cannot now be ascertained, as no records exist prior to 1605, but its existence before that date is seen from its early operations, as it managed the Crafts Hospital, settled disputes between the trades and individual members, and

did other useful work. The Deacon-Convener is by virtue of his office a member of the Glasgow City Council even at the present time, and also a J.P. for Lanarkshire, a J.P. for the county of the city of Glasgow, and a Governor and Director of many other public institutions supported by the Trades Guilds. On his election he is awarded £15 to purchase a black velvet suit, which he is expected to wear on important occasions.

CLERKS TO THE TRADES HOUSE

1607	TO	1633	Alexander Graham
1633		1671	William We
1671			George Anderson
1713	TO	1744	John Sym
1744		1772	John Wardrop
1772		1790	John Wilson
1790		1795	James Mathie
1795		1831	Benjamin Mathie
1831		1858	George Crawford

The following is a list of the Glasgow Trade Guilds with membership and funds at September, 1917.

NAME OF GUILD	MEMBERS	FUNDS
Hammermen	1371	£50,977 9 2
Tailors	429	81,839 11 6
Cordiners	448	37,746 6 7
Maltmen	345	82,687 12 9
Weavers	600	35,097 16 11
Bakers	472	92,838 13 7
Skinnners	175	60,430 5 5
Wrights	1,078	55,006 8 11
Coopers	267	31,681 7 10
Fleshers	349	36,082 6 1
Masons	532	31,235 4 10
Gardeners	705	33,098 8 11
Barbers	164	15,446 3 3
Dyers	966	29,589 1 6
Total	7,901	£673,756 17 3
Trades House		£15,9827 0 7
Total Funds		£833,583 17 10

The fourteen Trades Guilds were instituted when the inhabitants of Glasgow were few in number and when they were in reality the serfs of the Roman Catholic Archbishop, who ruled supreme, and as the lord of the Barony even appointed the Magistrates. In 1431 King James the First

found it necessary to import craftsmen into Scotland from France and Flanders and among these craftsmen, both native and foreign, there soon arose a desire for association and this was arranged under rules approved by the Magistrates called "Letters of Deaconry," and afterwards "Seals of Cause," under which the trades within the burgh were conducted, and these also arranged for the providing of funds for the support of decayed brethren of the crafts and of their widows and children.

Before the Reformation these regulations had to be confirmed by the archbishop, and after the Reformation charters were granted by the Crown and "Seals of Cause" by the Magistrates and under these the Deacons, Collectors and Masters were duly elected. In one or other of these ways all the fourteen trades of Glasgow were incorporated between 1516 and 1605.

The Glasgow Trade Guilds charge entrance fees varying from £20 to £150 for what is termed "Far Hand Entry," and also vary from £3 to £20 for "Near Hand Entry," which means the sons or sons-in-law of former members and for apprentices, who are admitted at lower rates.

The pensions granted to members and others are paid quarterly at the Trades House in Glassford Street, Glasgow. No portion of the funds is used for social functions, and apparently in several cases no contributions are payable except the entrance fees, so that they may be said to be friendly societies with one contribution to cover the whole of life.

Every member of an incorporated trade must be a burghess of the city and a Guild Brother of Trade or Craft rank. The burghess fees go to the city funds, the guilding fee to the Trades House funds, and the entrance fees to the incorporated trade the person becomes a member of.

The Hammermen's Incorporation or Guild comprises the following trades: blacksmiths, goldsmiths, saddlers, silver-smiths, and tinsmiths, and was incorporated on October 11, 1536, and this was confirmed in 1570, 1676 and 1693.

The Tailors were incorporated in 1546 and confirmed by Queen Mary in 1556. Further regulations were approved on May 11, 1596.

The Cordiners had regulations confirmed by the Town Council on June 27, 1460. These were confirmed by charter on February 27, 1558. This charter is still in existence and in excellent preservation.

The Maltmens' Incorporation arose out of a "Letter of Guildry" and was afterwards ratified by a document dated January 3, 1684. The Chief of this Trade is called the "Visitor" and not the Deacon as in the others.

The Weavers' Incorporation is dated June 4, 1528, and they have also a Seal of Cause dated February 16, 1605, and a charter dated July 19, 1681. All these were ratified by Parliament on September 17, 1681 (Charles II—3—1).

The Bakers' (Baxters') Guild existed long before the Reformation. An Act of incorporation in their favour was passed by the Magistrates and Town Council in 1556. After the defeat of Queen Mary's Troops at Langside in 1568, the Regent Moray presented the Bishops Mill on the Kelvin with the land adjoining to Matthew Fawside, the Deacon of the Guild, so that the guild would be benefited and recognised for their services in feeding his army, and fighting in his ranks, on that memorable occasion. The early records of this guild were destroyed by the great fire of 1652.

The Skinners' regulations were confirmed by a Seal of Cause on May 28, 1516, whereby persons entering the society were bound to pay five shillings if a freeman's son, and ten shillings if not the son of a freeman, and these amounts were "to be applied to the reparation and upholding of Divine Service at the Altar of Saint Mary within the Metropolitan Kirk of Glasgow." This charter proceeds with "the consent, approbation and artification of our most reverend father in God, James, Archbishop of Glasgow, Chancellor of Scotland, and Commendator of the Abbey of Kilwinning." Other privileges were conferred on this incorporation on February 1, 1605, and August 21, 1613.

The Wrights were originally united with the Masons and Coopers, but were separated in 1567 and obtained separate authority on May 3, 1600, to include wrights, glazing-wrights, boat-wrights, painters, bowyers, and sawyers.

The Coopers' separate deeds of authority (after separation from the Wrights) is dated April 27, 1569, and further regulations were also granted to them on May 15, 1691.

The Fleshers were incorporated by a Seal of Cause granted by the Town Council on September 26, 1580.

The Masons were incorporated by King Malcolm the Third under Royal Charter "Given at our Court at Fordie 5th October, 1057," by which His Majesty, upon the recital of a petition by "the operative masons of the city of Glasgow" setting forth that the inhabitants of the city have been

imposed upon by a number of unskilled and insufficient workmen that have come to work at our Cathedral," "ordained and granted to our petitionors to incorporate themselves together in one incorporation." The entry money is regulated at "Twenty pounds Scots to the Common Fund, and three pounds to the Altar, and clerks and office dues." "That the free incorporated masons of Glasgow shall have a Lodge for ever at the City of Glasgow," "none in my dominions shall erect a Lodge until they make application to St. Johns Lodge, Glasgow," etc.

The Gardeners' Deacon died of the plague in 1649 and all the charters were burned with his furniture and papers. The Magistrate and Town Council granted them a new "Seal of Cause" referring to the original one on November 22, 1690, and granted further privileges on January 22, 1745.

The Barbers were united with the Surgeons under a charter granted by King James on November 30, 1559, from which afterwards the surgeons withdrew, and on September 2, 1722, they were granted authority to meet and choose a Deacon of their own and on October 10, 1722, the Deacon of the Barbers was received at the Trades House.

The Dyers and Bonnet Makers were incorporated under Seal of Cause on October 29, 1597, and were granted further privileges on September 29, 1760.

The population of Glasgow at the time of the Reformation did not exceed 7,000 and its foreign trade was so small that there was practically no merchant class of that period.

During the year ending September, 1916, the Glasgow Incorporated Trades made the following payments:

For Pensions and Gifts to members	...	...	£23,797	0	9
For Benevolent and Charitable purposes	...	...	6,709	5	6
For Educational purposes	...	...	707	1	3
For Funeral Expenses	...	...	42	5	0
			<u>£31,255</u>	<u>12</u>	<u>6</u>

DURING THE YEAR ENDING SEPTEMBER 1917 THE
FOLLOWING AMOUNTS WERE PAID

For Pensions and Gifts to members	...	...	£24,844	9	9
For Benevolent and Charitable purposes	...	...	6,071	19	6
For Educational purposes	...	...	567	5	10
For Funeral Expenses	...	...	56	9	0
			<u>£31,540</u>	<u>4</u>	<u>1</u>

DEACON CONVENERS OF GLASGOW

This is a complete list of the Deacon Conveners as far as can be given. Those marked X held office also in year following.

YEAR	NAME	TRADE
1604	Duncan Sempill	 Skipper
1605-6	John Braidwood	 Cordiner
1607-8	Ninian Anderson	 Cordiner
1609-10	Thomas Morrison	 Cooper
1611	Ninian Anderson	 Cordiner
1612	Thomas Morrison	 Cooper
1613-4	Patrick Maxwell	 Tailor
1615-6	James Fisher	 Maltman
1617-8	Patrick Maxwell	 Tailor
1619	John Braidwood	 Cordiner
1620	Thomas Morrison	 Cooper
1621	John Peadie	 Skinner
1622	Walter Douglas	 Maltman
1623	John Peadie	 Skinner
1624	David Shearn	 Cooper
1625	William Neilson	 Maltman
1626-7	Ninian Anderson	 Cordiner
1628-9	William Neilson	 Maltman
1630-1	J. Anderson	 Cordiner
1632-3	Ninian Anderson	 Cornider
1634	Gavin Nesbet	 Tailor
1635-6	Ninian Gilhazie	 Maltman
1637-8	Richard Allan	 Tanner
1639-40	Ninian Gilhazie	 Maltman
1641-2	William Neilson	 Maltman
1643-4	Menasses, Lyle	 Skinner
1645	Ninian Gilhazie	 Maltman
1646	Menasses Lyle	 Skinner
1647	Thomas Scott	 Baker
1647	Menasses Lyle	 Skinner
1648-9	William Lightbody	 Maltman
1650	Peter Johnston	 Tailor
1651	William Lightbody	 Maltman
1652	Menasses Lyle	 Skinner
1653-4	Menasses Lyle	 Skinner
1655-6	Walter, Neilson	 Maltman
1657	Menasses Lyle	 Skinner
1658	Patrick Bryce	 Weaver
1659	John Buchanan	 Weaver
1660-1	Menasses Lyle	 Skinner
1662-3	John Miller	 Tailor
1664-5	Walter Neilson	 Maltman
1666-7	John Miller	 Tailor
1668	Menasses Lyle	 Skinner
1669-70	William Wallace	 Maltman
1671	James Ferrie	 Hammerman

YEAR	NAME	TRADE
1672-3	Patrick Bryce	Maltman
1674	William Wallace	Maltman
1675-6	James Ferrie	Hammerman
1677-8	William Watson	Tailor
1679-80	James Ferrie	Hammerman
1681	Alexander Ross	Wright
1682	Robert Telfer	Hammerman
1683	John Wallace	Maltman
1684-5	John Smith	Hammerman
1686-7	John Wallace	Maltman
1688	John Wardrop	Cordiner
1689-90	John Gilchrist	Tailor
1691	John Wardrop	Cordiner
1692-3	Simon Tennant	Tailor
1694-5	George Nish	Wright
1696-7	Simon Tennant	Tailor
1698-9	John Wardrop	Cordiner
1700-1	Simon Tennant	Tailor
1702-3	Thomas Hamilton	Tailor
1704-5	George Robertson	Tailor
1706-7	George Buchanan	Maltman
1708-9	John Brown	Cordiner
1710-11	Matthew Gilmour	Hammerman
1712-13	John Graham	Tailor
1714-15	Stephen Crawford	Tailor
1716-17	Matthew Gilmour	Hammerman
1718-19	John Armour	Tailor
1720-21	Matthew Gilmour	Hammerman
1722-23	James Mitchell	Maltman
1724-25	John Armour	Tailor
1726	James Mitchell	Maltman
1727-8	Robert Reid	Wright
1729-30	John Clarke	Tailor
1731-2	John Craig	Hammerman
1733	Walter Lang	Hammerman
1734	Robert Robertson	Maltman
1735-6	James Drew	Maltman
1737-8	Thomas Wardrop	Maltman
1739-40	Andrew Armour	Tailor
1741-2	Robert Mackie	Hammerman
1743-4	Thomas Scott	Baker
1745-6	Matthew Gilmour	Hammerman
1747-8	John Hamilton	Hammerman
1749-50	Robert Findlay	Cordiner
1751-2	James Buchanan	Tailor
1753-4	James Clarke	Tailor
1755-6	George Nisbet	Wright
1757-8	J. Watherford	Hammerman
1759-60	Daniel Munro	Tailor
1761-2	Duncan Niven	Baker
1763-4	James Clarke	Tailor
1765	Frances Crawford	Wright
1766	John Jamieson	Skinner
1767-8	George Bachanan	Maltman

YEAR	NAME	TRADE
1769-70	Walter Lang	Baker
1771-2	William Craig	Wright
1773-4	William Ewing	Baker
1775-6	John Craig	Baker
1777-8	Duncan Niven	Barber
1779-80	John Jamieson	Skinner
1781-2	R. Auchincloss	Cooper
1783-4	Robert Mann	Wright
1785-6	Ninian Glen	Wright
1787-8	John Tennant	Maltman
1789-90	John McAustin	Gardiner
1791-2	John Mc Le hose	Maltman
1793-4	W. Auchincloss	Cooper
1795-6	Robert Robertson	Cooper
1797	Robert Waddell	Wright
1799 }	Archibald Newbigging	Weaver
1800 }		
1801-2	John Morrison	Stathehold
1803-4	George Lyan	Hammerman
1805-6	Robert Austin	Gardiner
1807-8	William Brand	Dyer
1809-10	James Cleland	Wright
1811-12	Basis Rounald	Skinner
1813-14	Walter Ferguson	Barker
1815-16	Robert Ferrie	Wright
1817-18	John Graham	Baker
1819-20	Robert Hood	Cooper
1821-22	James Hunting	Maltman
1823-4	William Mc Tyer	Cordiner
1825-6	William Rodger	Wright
1827-8	William McLean	Dyer
1829-30	John Alston	Weaver
1831-2	Archibald McLelland	Hammerman
1833	James Graham	Wright
1834	Archibald McLelland	Hammerman
1835	James Graham	Wright
1836-7	Thomas Neilson	Flesher
1838-9	John Neil	Weaver
1840-1	George Dick	Skinner
1842-3	Andrew Fowler	Gardiner
1844-5	Thomas Brownlie	Mason
1846	John McCallum	Hammerman
1847-8	John Stewart	Cooper
1849-50	William York	Mason
1851-2	David Yuilo	Maltman
1853-4	James Craig	Cordiner
1855-6	James Wilson	Wright
1857-8	John Morrison	Hammerman
1859-60	Adam McLelland	Tailor
1861-2	Anthony Inglis	Hammerman
1863-4	James Graham	Wright
1865-6	Thomas Blyth	Cordiner
1867-8	Walter Bannerman	Wright
1869-70	Thomas Warren	Hammerman

YEAR	NAME	TRADE
1871-2	James Neilson	Maltman
1873-4	William Smith	Hammerman
1875-6	Archibald Gilchrist	Hammerman
1877-8	Robert A Brogue	Tailor
1879-80	Andrew Mc Onie	Hammerman
1881-2	Thomas Reid	Dyer
1883-4	Hugh Kennedy	Wright
1885-6	William McLean	Maltman
1887-8	James T. Tullis	Baker
1889-90	Sir Thomas Mason	Mason
1891-2	Sir W. R. Copeland	Tailor
1893-4	James McLennan	Maltman
1895-6	Robert Ramsey	Flesher
1897-8	John F. Miller	Hammerman
1899 } 1900 }	James MacFarlane	Baker
1901-2	Matthew White	Gardiner
1903-4	James Goldie	Wright
1905-6	James Kirkwood	Cooper
1907-8	Andrew Macdonald	Dyer
1909-10	Andrew McLennan	Maltman
1911-12	A. Graham Service	Gardiner
1913-14	William Beattie	Baker
1915-16	Hugh Alexander	Wright
1917-18	Jackson, Millar	Maltman

THE ANTIQUITY SOCIETY OF GLASGOW

THERE is also in Glasgow an association founded in 1756 called the Grant Antiquity Society of Glasgow, which consists of about 800 members, and was formed with the object of uniting the old burgh families of the city, and of preserving the continuity of burghship amongst them, for encouraging non-burgh citizens to qualify for those benefits which burghesses and guild brethren alone can enjoy, and for affording relief to the members of the society in old age, and to their widows when in indigent circumstances. The membership consists of those who can show burgh tickets for three generations by direct descent or by marriage, of those also whose fathers and grandfathers or whose wives' fathers and grandfathers have been burghesses and guild brethren of the city of Glasgow. They hold a charter granted by Queen Victoria on August 2, 1899. The entrance fees are £2 5s. 6d. for sons or sons-in-law of members, and £5 8s. 6d. for others—and there are no annual or other subscriptions.

ASSOCIATION OF DEACONS

OF THE FOURTEEN INCORPORATED TRADES OF GLASGOW

THIS institution was formed on August 31, 1857, and was incorporated by Royal charter in 1910. Its aims and objects being stated in the charter as follows:

- (a) To bring together under one organisation those Citizen Burghesses and Guild Brethren of Glasgow who have passed through all the honorary offices of their respective Craft Guilds and been duly elected Deacon or Visitor.
- (b) To encourage non burgh citizens of Glasgow to qualify for membership in one or other of those guilds.
- (c) To create a deeper interest among the inhabitants of Glasgow in the work of these Guilds and of the other public, educational, charitable and benevolent institutions of the city, and to promote and encourage by these and other means amongst the people of Glasgow habits of thrift and the desire to assist and take an active part in the advancement, administration and management of these institutions.
- (d) In co-operation with these Guilds and Institutions to secure for deserving inhabitants, and for Burghesses and Guild Brethren and their widows and families, suitable provision for their maintenance, health, education and training when in old age, poverty, sickness, and distress.
- (e) To grant from the Corporate Funds relief to members of the association, their widows and children when in want or in indigent circumstances.
- (f) And generally the doing of any act, matter or thing that may be incidental or conducive to any of the objects aforesaid.

The rules of this association were approved by H.M. Privy Council on the 11th day of August, 1911.

The entrance fee is £1 1s. 0d. and the annual contribution one shilling, which has to be paid on or before the 15th day of October in each year. Members may commute the annual payments, if not over twenty-five years of age, by

paying fifteen shillings, if not over thirty, fourteen shillings; thirty-five, thirteen shillings; forty, twelve shillings; forty-five, eleven shillings; fifty-three, nine shillings; sixty, eight shillings, and those over sixty, six shillings. No member in arrears is allowed to take part in any meeting.

The annual meeting is held on the first Friday after the fifteenth day of December in each year, and general meetings on the first Friday after the 15th days of April and August, at 2 o'clock p.m., within the Clerk's office. No circulars are issued unless there is special business to be considered, when the meeting is held in the Trades' Hall, Glassford Street. Ten members form a quorum.

The president and treasurer are chosen from those who have been on the directorate during the previous year, and they remain in office a second year as late president and late treasurer. The remaining fourteen directors consist of one representative of each of the incorporations of hammermen, tailors, cordiners, maltmen, weavers, bakers, skimmers, wrights, coopers, fleshers, masons, gardeners, barbers, bonnetmakers and dyers. Three of the directors retire annually in rotation.

In addition to the ordinary annual contributions, voluntary donations are also received and these in 1910 amounted to £140 4s. 6d.

THE MERCHANTS' GUILD OF ABERDEEN

In Aberdeen the constitution of a guildry must have been of a very early date. The charter which King William in 1196 granted to the town gave the burgesses of Aberdeen the "power of enjoying their free trade merchandise as they pleased and when they pleased," seemed to point at such an incorporation of burgesses as already existing. At all events the charter of Alexander II (February 28, 1222) grants to the town of Aberdeen, in express terms, power to establish a Mercantile Guild.

That such a Mercantile Guild, if not previously existing, was immediately formed, because from the earliest period at which any trace is found of the election of the Town Council it is stated to have been elected by and from the guildry only and the elections always appear to have taken place in the meeting place of the guildry.

From the most ancient time of which there exists any records relating to the city of Aberdeen, the Merchants'

Guildry, or Merchants' Guild (under whichever of these names it was known) was the only corporation in the city for a very long period. This body enjoyed the complete monopoly of all the trade, both foreign and domestic. It carried on all the manufactures (the operatives being its servants). It farmed all the land, mills and fishings and from its number it elected the alderman (as the Chief Magistrate previous to 1435 was named) as well as all the rest of the Town Council and it also administered all the property then belonging to the city.

The office of "Dean of Guild" was first created in the year 1437. He was the official head of the fraternity, chairman of the Merchants' Guild, and had the sole administration of the funds appropriated for the benefit of the guildry. He had the right to purchase all the merchandise brought into the town for sale by strangers, who were obliged to make him the first offer of their goods, and no stranger was allowed to sell to any other at a lower price than he offered. He sold what he bought to the merchants, and whatever profit he realised he put into the guild box for the benefit of decayed brethren of the guildry, their wives, widows and children.

DEANS OF GUILD OF ABERDEEN

In some of the early years no Dean was elected and the Provost fulfilled the duties. In some years there were two or three Deans appointed. In the years when the Provost acted no names are given and the year in such cases is not entered.

YEAR	NAME	YEAR	NAME
1436	John of Mar	1504	{ James Colisone
1437	Johannes de Mar		{ John Retrie
1439	Gilberts Menzies	1505	{ Andrew Cullane
1440	Andrew of Culane		{ Thomas Wans
1448-52	Duncan of Clatt	1506	{ John Mar
1453-55	Richard of Kintore		{ John Retrie
1468	Robert of Culane	1507	{ Thomas Leslie
1469	David Colysone		{ David Anderson
1470	Robert of Culane	1508	{ John Colisone
1471	Gilbert of Kintore		{ John Mar
1472	Andrew Schires	1509	{ Thomas Chaumill
1481	David Symson		{ Duncan Collinson
1501-3	{ Gilbert Menzies	1510	{ John Cullane
	{ Andrew Cullane	1511	{ James Colisone
			{ Patrick Leslie

YEAR	NAME
1512	{ James Colisone Thomas Wans
1514	{ John Colisone Duncan Colisone
1515-17	{ James Colisone William Rolland
1518	{ Alexander Redeford William Rolland
1519	{ John Blak Richard Wans
1520	{ Alexander Redeford Robert Moyses
1521	{ Alexander Redeford Jasper Cullane
1522	{ James Collisone David Anderson John Collisone
1523	{ James Collisone David Anderson Robert Moyses
1524-5	{ William Rolland David Anderson George Bissae
1526	{ Robert Moyses Patrick Leslie
1527	{ John Ratray Alexander Menzies
1528	{ John Ratray John Artheur
1529	{ John Rutherford John Ratray
1530	{ Duncan Collisone Duncan Mar
1531	{ Thomas Menzies Andrew Talidef
1532	{ Thomas Menzies Alexander Gray
1533	{ Alexander Rutherford Andrew Menzies
1534	{ Andrew Menzies Alexander Rutherford
1536	{ David Andersoun Walter Cullane
1537-8	{ John Chalmer Andrew Talidef
1539-40	{ Alexander Rutherford Alexander Nicholsoun
1541	{ Alexander Nicholsoun Gilbert Molisone
1542	{ David Andersoun Andrew Menzies
1543	{ Alexander Rutherford Alexander Rutherford
1544	{ Gilbert Molisone

PROVIDENT AND

YEAR	NAME
1545	{ Alexander Rutherford David Andersoun
1546-50	{ David Rutherford Gilbert Molisone
1551-2	{ David Mar Patrick Rutherford
1553-6	{ Alexander Chaulmer Patrick Menzies
1557	{ Andrew Lansoun Thomas Nicholson
1558	{ Patrick Rutherford John Lansoun
1559-60	{ David Mar Thomas Menzies
1561-2	{ Patrick Menzies George Myddeltown
1563-6	{ George Myddeltown John Lawsoun
1567-8	{ George Johnstone George Johnstone
1569-73	{ George Johnstone Robert Menzies Alexander Cullane
1574-77	{ George Johnstone Alexander Cullen
1578	{ Gilbert Gray Alexander Chalmers
1579	{ William Menzies William Menzies
1580-1	{ David Anderson Alexander Forbes
1582	{ David Endaucht Alexander Forbes
1583-5	{ Alexander Hay Alexander Rutherford
1586	{ James Setown George Knowles
1587	{ James Setown David Anderson
1588	{ Alexander Cullen David Menzies
1589	{ Thomas Beck George Knowes
1590	{ James Setoun Richard Irving
1591	{ John Tallidaf
1592	{ Alexander Ewyn
1593	{ David Cargill
1594	{ William Dun
1595	{ David Cargill
1596	{ Alexander Kemp
1597	{ David Cargill
1598	{ Alexander Kemp
1599	{ Alexander Kemp
1600	{ David Cargill
1601	{ Alexander Kemp
1602	{ Alexander Kemp

INDUSTRIAL INSTITUTIONS

YEAR	NAME	YEAR	NAME
1603	David Cargill	1661	John Burnett
1604	William Moir	1662	Thomas Mitchell
1605	David Cargill	1663	George Cruickshank
1606	William Moir	1664	Thomas Mitchell
1607	David Cargill	1665	John Smyth
1608	Alexander Kemp	1666	Walter Robertstone
1609	David Cargill	1667	Andrew Skeen
1610	William Dun	1668	George Leslie
1611	David Cargill	1669	Gilbert Black-
1612	Thomas Cullen	1670	William Davie
1613	David Cargill	1671-2	Alexander Burnett
1614	Thomas Cullen	1673	Alexander Gordon
1615	David Cargill	1674	Normaund Leslie
1616	William Moir	1675	David Adie
1617	John Mortimer	1676	Charles Dune
1618	Thomas Johnstone	1677	Thomas Cushney
1619	David Cargill	1678	Andrew Mitchell
1620	Thomas Johnstone	1679	William Robertson
1621	William Forbes	1680	John Seaton
1622	Alexander Jaffray	1681	Alexander Walker
1623	Mathew Lummysiden	1682	George Edie
1624	Alexander Chalmer	1683	George Scattoune
1625	Mathew Lummysiden	1684	Patrick Gellie
1626	George Ricard	1685-6	Walter Robertstone
1627	Robert Farquhar	1687	George Cruickshank
1628	George Ricard	1688	Alexander Anderson
1629	Robert Farquhar	1690	Thomas Mitchell
1630	Robert Alexander	1691	John Allardes
1631	George Morisone	1692	James Rede
1632	Matthew Lummysiden	1693	William Gellie
1633	John Leslie	1694	Robert Davidstone
1634	Walter Robertstone	1695	Alexander Orem
1635	Paul Collinsoun	1696	Robert Cumming
1636	George Richard	1697	James Brown
1637	William Moir	1698	George Cruickshank
1638	Walter Cochraime	1699	John Leslie
1639	Alexander Jaffray	1700	George Stiven
1640	Robert Cruickshank	1701	James Catnach
1641	Alexander Burnett	1702	Alexander Pyper
1642	Walter Cochraime	1703	Robert Stewart
1643	John Jaffray	1704	George Cruickshank
1644	Walter Cochraime	1705	James Gordon
1645-6	William Petrie	1706	John Douglas
1647	Patrick Moir	1707	William Cruden
1648-9	Thomas Melville	1708	James Moorison
1650	Alexander Skene	1709	John Deans
1651	Alexander Forbes	1710	James Deans
1652-4	Alexander Howieson	1711	James Robertson
1655	Alexander Robertson	1712	William Gellie
1656	Thomas Melville	1713	James Black
1657	John Scott	1714	Robert Abercrombie
1658	Gilbert Mollysoun	1715	James Gordon
1659	Thomas Mersyer	1716	{ Thomas Mitchell William Forbes
1660	John Duncane		

YEAR	NAME
1717	Arthur Forbes
1718	William Cruickshank
1719	Daniel Farquharson
1720	William Smith
1721	John Cumming
1722	John Middleton
1723	John Gordon
1724	Alexander Westland
1725	William Mowat
1726	George Mowat
1727	William Shirres
1728	Alexander Forbes
1729	Alexander Livingston
1730	John Middleton
1731	Alexander Robertson
1732	George Forbes
1733	Alexander Crombie
1734	James Strachan
1735	James Morison
1736	Thomas Paul
1737	William Fordyce
1738	William Mowat
1739	William Davidson
1740	Alexander Mitchell
1741	John Burnett
1742	Andrew Logie
1743	William Middleton
1744	William Copland
1746	{ George Gordon
	James Black
1747	George Gordon
1748	Alexander Osborn
1749	James Ligertwood
1750	John Dingwall
1751	Adam Duff
1752	John Duncan
1753	Robert Fordyce
1754	James Topp
1755	Andrew Robertson
1756	William Angus
1757	Alexander Cushnie
1758	John Copeland
1759	Francis Leys
1760	John Farquhar
1761	Alexander Hadden
1762	John Abercrombie
1763	Peter Cushnie
1764	Alexander Gordon
1765	Daniel Cargill
1766	William Young
1767	George Mar
1768	James Allardyce
1769	John Abercrombie
1770	William Forbes

PROVIDENT AND

YEAR	NAME
1771	John Dingwall
1772	William Rennie
1773	John Auldjo
1774	William Black
1775	James Young
1776	George Adam
1777	James Paull
1778	William Ritchie
1779	James Young
1780	John Donald
1781	Andrew Fowler
1782	Alexander Black
1783	William Moir
1784	George Auldjo
1785	James Allardyce
1786	Andrew Allardyce
1787	James Hadden
1788	George Moir
1789	William Shepherd
1790	George Moir
1791	James Hadden
1792	Thomas Leys
1793	Alexander More
1794	Thomas Bannerman
1795	Alexander Brebner
1796	Thomas Leys
1797	Alexander More
1798	Gavin Hadden
1799	Alexander More
1800	George Sim
1801	Alexander More
1802	Alexander Brebner
1803	John Young
1804	Gavin Hadden
1805	Alexander More
1806	Alexander Fraser
1807	James Young
1808	Gavin, Hadden
1809	Alexander Pirie
1810	George Hogarth
1811	Alexander Pirie
1812	Alexander Fraser
1813	George Storey
1814	George Thomson
1815	William Johnstone
1816	William Read
1817	Alexander D. Fordyce
1818	Alexander Brown
1819	Gavin, Hadden
1820	Alexander Duthie
1821	James Brebner
1822	William Johnstone
1823	Robert Duthie
1824	George Thomson

INDUSTRIAL INSTITUTIONS

YEAR	NAME	YEAR	NAME
1825	John Whyte	1849-50	George B. Bothwell
1826	Alexander Duncan	1851-2	George Ingles
1827	Robert Duthie	1853-4	Alexander Nichol
1828	Robert Catto	1855-6	William Rose
1829	Andrew Duncan	1857-9	George Thomson
1830	Robert Catto	1860-2	George Jamieson
1831	Robert Duthie	1863-5	George B. Bothwell
1832	George Lyall	1866-8	George Jamieson
1833	Thomas Bannerman	1869-70	Hugh Ross
1834	Alexander Forbes	1871-72	Lewis Smith
1835-6	Neil Smith	1873-79	Alexander Walker
1837	Peter Williamson	1880-84	John Sangster
1838	Leslie Clark	1885-88	David Stewart
1839	Peter Williamson	1889-94	David Macdonald
1840-1	George Thompson	1895-01	James Walker
1842	James B. McCombie	1902-5	Alexander Lyon
1843-4	Alexander Milne	1905-11	James Murray
1845-6	James Hadden	1911-19	William Meff
1847-8	Alexander Gordon	1919-	Harry A. Holmes

THE CRAFT GUILDS OF ABERDEEN

THERE are seven Incorporated Trade Guilds in the City of Aberdeen, the hammermen, the bakers, the wrights and coopers, the tailors, the shoemakers, the weavers and the fleshers. These date from very early times and for a long period each acted entirely on its own behalf, but in the year 1587 they were federated under the "Convener Court" and since that date have taken united action in cases of necessity.

These various Trade or Craft Guilds are not always confined to one trade, for instance the Guild of Hammermen was composed of a large number of trades with whom the use of the hammer was a leading feature, some of which have entirely disappeared and of which the following is a summary: armourers, blacksmiths, cutlers, engineers, glaziers, glovers, goldsmiths, gunsmiths, hookmakers, pewterers, saddlers, watchmakers, and whitesmiths. The wrights and coopers included cabinet makers and wheelwrights who dealt with the same materials, and the tailors included upholsterers because they used the needle and thread.

In the year 1505 the Magistrates and Council of Aberdeen decided that all the corporations of craftsmen within the burgh march in regular order on the candlemas day following. First the fleshers, then the barbers, bakers, shoemakers, skimmers, coopers, wrights, hatmakers, bonnetmakers,

wakers, litsters, weavers, tailors, goldsmiths, blacksmiths and other hammermen, so that there were a larger number of guilds than now exist.

In 1587 the "Convener Court," or convention of Deacons of the Craft Guilds, came into existence, the first convener being George Elphinstone, saddler. Stated meetings have been held ever since and rules and regulations adopted from time to time. In addition to the Deacon of each guild, the following are also members of the Convener Court: the master of hospital, the boxmasters, late deacons, and also the first master of each trade.

In 1633 Dr. William Guild, whose father was a member of the Guild of Hammermen, bought and presented to the Convener Court a building that at one time had been a monastery named the "Trinity," to be a hospital and also a meeting house. He also founded a bursary that has proved to be a valuable addition to the Educational Schemes of the Aberdeen trades. Dr. Guild was elected Principal of the University in 1640 and held office for about ten years.

The following comparative lists show the amounts of the allowances paid to widows, annuitants and orphans, etc. for the years 1837 and 1886 and gives an indication of the financial position at the time.

	1837	1886
Hammermen	£899 3 6	£1,481 4 7
Bakers	237 0 0	1,056 1 9
Wrights and Coopers	384 11 0	906 18 1
Tailors	403 14 2	937 4 4
Shoemakers	250 10 10	808 9 11
Weavers	191 9 3	212 6 11
Fleshers	121 18 0	223 7 0
Widows Fund	£2,488 6 9	£5,625 12 7
Supplementary Fund	444 0 0	1,224 13 0
Trades Hospital	11 10 0	225 0 0
Bursaries	563 7 9	835 4 2
	40 0 0	155 11 6
Total	£3,547 4 6	£8,066 1 3

In addition to these sums the trades pay about £400 per annum of corporation duty, and when salaries, management and other expenses are taken into account it will be seen that their revenue in 1886 represented a capital of nearly £250,000.

The craftsmen of Aberdeen were always recognised as a very thrifty class and the following verse will demonstrate the matter:

The weaver said unto his bairn,
The night that it was born:
May blessin's rest upon your pow,
Ye'll gang for pirms the morn.

DEACON CONVENERS OF ABERDEEN

This is a complete list of Deacon Conveners so far as can be given. In some cases they were re-elected for the years following and these are marked X.

YEAR	NAME	TRADE
1587	George Elphinston	Sadler
1591	Alexander Stiven	Baker
1599	Gilbert Blak	Cooper
1600	George Elphinston	Sadler
1601	Gilbert Blak	Cooper
1612-3	John Mercer	Sadler
1614	George Bruice	Sadler
1615	Andrew Watson	Wright
1616	Gilbert Blak	Cooper
1617	James Gregory	Sadler
1618-20	John Mercer	Sadler
1621	James Gregorie	Sadler
1622-4	Hew Anderson	Goldsmith
1625	George Bruice	Sadler
1626	John Mercer	Sadler
1627	Thomas Gardyne	Tailor
1628	Alexander Chalmer	Cooper
1628	Thomas Gardine	Tailor
1629	George Bruice	Sadler
1630	John Mercer	Sadler
1631	Thomas Gardine	Tailor
1632	Thomas Robertson	Cordiner
1633	Hew Anderson	Goldsmith
1634	William Ord	Wright
1635	Thomas Robertson	Cordiner
1636	James Chrystie	Tailor
1637	George Pyper	Wright
1638	William Ord	Wright
1639	George Pyper	Wright
1640	William Ord	Wright
1641	James Christie	Tailor
1642	Thomas Clerke	Weaver
1643	William Anderson	Cooper
1644	Patrick Arnand	Baker
1645-7	William Anderson	Goldsmith
1648	Alexander Williamson	Baker
1648	Alexander George	Smith

PROVIDENT AND

YEAR	NAME	TRADE
1649	John Malice	Cooper
1650	Alexander Clerk	Weaver
1651	William Anderson	Goldsmith
1652-3	George Moreson	Tailor
1654	William Anderson	Cooper
1655	Patrick Murray	Baker
1656	Alexander Cruickshank	Cooper
1657-8	William Christy	Goldsmith
1659	Alexander Clerk	Weaver
1660-1	William Scott	Wright
1662	Walter Melville	Goldsmith
1663-5	William Christy	Goldsmith
1666	Alexander Ettershank...	Cooper
1667-8	Robert Lindsay	Goldsmith
1669	Alexander Ettershank...	Cooper
1670	William Scott	Wright
1671	William George	Smith
1672	Alexander Charles	Wright
1673	Robert Clerk	Weaver
1674	George Rosse	Pewterer
1675	Alexander Galloway	Goldsmith
1676	James Blinshell	Weaver
1677-8	James Shand	Cooper
1679-80	Alexander Idle	Cordiner
1681-2	William Scott	Goldsmith
1683	James Shand	Cooper
1684	Alexander Paterson	Armourer
1685	Alexander Idle	Shoemaker
1686	James Strand	Cooper
1687	John Wobster	Cooper
1688	John Leslie	Weaver
1689	Alexander Scott	Glover
1690	Patrick Whyte	Hookmaker
1691	James Smith	Blacksmith
1692	Patrick Whyte	Hookmaker
1693	William Phanes	Tailor
1694	William Coutts	Wright
1695	Patrick Whyte	Hookmaker
1696	James Douglas	Baker
1697	John Chrystie	Tailor
1698	Patrick Whyte	Hookmaker
1699	William Coutts	Wright
1700	James Douglas	Baker
1701	Patrick Whyte	Hookmaker
1702	William Coutts	Wright
1703	Patrick Whyte	Hookmaker
1704	James Douglas	Baker
1705	Patrick Whyte	Hookmaker
1706	John Findlay	Cooper
1707	James Simpson	Tailor
1708	Robert Smith	Tailor
1709	David Speedieman	Glover
1710	Gilbert Moir	Cooper
1711	David Speedieman	Glover

INDUSTRIAL INSTITUTIONS

YEAR	NAME	TRADE
1712	John Findlay	Cooper
1713	William Lindsay	Goldsmith
1714-5	Patrick Gray	Wright
1716-17	James Simpson	Tailor
1718-9	Alexander Smith	Cordiner
1720	James Simpson	Tailor
1721-2	George Walker	Goldsmith
1723-4	John Walker	Goldsmith
1725	James Smith	Tailor
1726	George Robertson	Shoemaker
1727	George Robertson	Shoemaker
1728-9	William Smith	Tailor
1730-1	William Chrystal	Wright
1732-3	William Smith	Tailor
1734-5	Alexander Forbes	Goldsmith
1736-7	Robert Smith	Blacksmith
1738-9	Patrick Barron	Wright
1740-1	John Auldjo	Baker
1742-3	John Sim	Cooper
1744-5	John Auldjo	Baker
1746-7	James Smith	Sadler
1748	John Auldjo	Baker
1749-50	John Sim	Cooper
1751-2	William Johnstone	Pewterer
1753-4	James Smith	Sadler
1755-6	George Donaldson	Weaver
1757-8	John Thom	Blacksmith
1759-60	George Forbes	Baker
1761-2	James Norie	Tailor
1763-4	Colin Allan	Goldsmith
1765-6	Patrick Durward	Baker
1767-8	George Donaldson	Weaver
1769-70	William Duncan	Wright
1771-2	George Davidson	Cooper
1773-4	John Tower	Cooper
1775-6	Robert Mackie	Skinner
1777-8	David Shirriffs	Wright
1779-80	James Clark	Tailor
1781-2	Thomas Taylor	Wright
1783	John Tower	Cooper
1784-5	John Low	Tailor
1786-7	William Donald	Baker
1788-9	Alexander Hutcheon	Shoemaker
1790-1	John Wallace	Baker
1792-3	Alexander Hutcheon	Shoemaker
1794-5	James Clark	Tailor
1796-7	William Michie	Wright
1798-9	George Craig	Shoemaker
1800-1	Arthur Farquhar	Shoemaker
1802-3	John Leslie	Goldsmith
1804-5	Alexander Thompson	Cooper
1806-7	John Webster	Weaver
1808-9	David Reid	Wright
1810-1	John Webster	Weaver

YEAR	NAME	TRADE
1812-3	William Douglas	Shoemaker
1814-5	William Nicol	Tailor
1816-7	William Douglas	Shoemaker
1818-9	William Milne	Glazier
1820-1	Alexander Harper	Baker
1822-3	James Robb	Wright
1824-5	William Smith	Glazier
1826-7	Andrew Affleck	Shoemaker
1828-9	Alexander Mortimer	Baker
1830-1	David Carter	Hammerman
1832-3	Alexander McKewzie	Weaver
1834-5	Alexander Cooper	Sadler
1836-7	Alexander McKewzie	Weaver
1838-9	James Topp	Baker
1840-1	Alexander McKewzie	Weaver
1842	James Clyne	Shoemaker
1843-4	John Leslie	Weaver
1845-6	Charles Playfair	Gunsmith
1847-8	William Murray	Wright
1849-50	Hugh Sutherland	Glazier
1851-2	Robert Watson	Wright
1853-4	John Fraser	Shoemaker
1855-6	John Fyfe	Tailor
1857-8	George Donald	Glazier
1859-60	James McKewzie	Baker
1861-2	Robert Beveridge	Weaver
1863-4	Robert Thompson	Weaver
1865-6	James Berry	Optician
1867-8	James Mitchell	Baker
1869-70	William Allan	Cabinetmaker
1871-2	Daniel Laird	Tailor
1873-4	Alexander Adam	Cooper
1875-6	James Abel	Baker
1877-8	John Mitchell	Weaver
1879-80	Alexander Robertson	Plumber
1881-2	Peter Raeburn	Baker
1883-4	David Byres	Weaver
1885-6	Andrew Robb	Gunsmith
1887-8	George Rose	Flesher
1889-90	James Ogilvie	Tailor
1891-2	James Forbes	Wright
1893-4	Andrew Munro	Shoemaker
1895-6	John Ledingham	Baker
1897-8	Robert Beverage	Weaver
1899-1900	Alexander Latto	Hammerman
1901-2	Thomas Skea	Tailor
1903-4	James Macbeth	Wright
1905-6	A. B. Hutchison	Baker
1908-9	James Ducat	Weaver
1910-1	Lewis Morrison	Shoemaker
1912-3	John Williamson	Flesher
1914-5	W. M. McPherson	Baker
1916-17	Robert Tindall	Hammerman

THE MERCHANTS' GUILD OF DUNDEE

THE Guild Merchant of Dundee dates from the year 1249.

In 1325 King Robert Bruce granted to Bernard, Abbot of Aberbrothock, the Chancellor of Scotland and Alexander Frazer, the Chamberlain, a commission to ascertain the rights and privileges which the citizens of Dundee had possessed in the time of Alexander the Third and the Kings, his predecessors. This Commission reported to His Majesty that the burgesses of Dundee had formerly enjoyed the liberty of buying and selling by land or water with a Merchant Guild and all the privileges and immunities enjoyed by the burgesses of the other free boroughs of Scotland.

This commission and report, on which the charter of King Robert the First proceeded, are the most venerable fragments of antiquity now extant in the records of the city. It is manifest from them that the burgesses of Dundee had previously possessed the right of erecting a guild or guildry, but whether they exercised that privilege or not it is now difficult to prove as the records of that period are "so few and far between."

A document called the "Merchandise Letter" of 1515 would seem to indicate that it was not until that year that the election of a "Dean of Guild" and the formation of a "Guildry Court" was decided upon and approved by the Magistrates and Town Council who then are reported to have granted the merchants "the powers and privileges pertaining to a Dean of Guild according to the guildry statutes and the burgh laws."

A charter of confirmation of the rights and privileges of the Guildry of Dundee was granted on July 17, 1526. The method of electing the Dean of Guild is shown in the minutes of October 13, 1570, but this was amended on September 29, 1590. After that date their powers were apparently overridden by the Town Council, but on June 15, 1815, a committee of merchants was appointed by the guildry and they discovered and put into force their ancient rights.

New regulations were adopted on March 19, 1818, defining the fees to be paid after that date.

The following is a record of the Deans of Guild of Dundee:

YEAR	NAME
1519	Alexander Lovell
1520	Robert Mylen
1525	George Rouch
1525-28	David Straitoun
1529-30	Alexander Ogilvie
1530-31	David Wedderburn
1531-32	David Carnegie
1532-33	Andrew Barrie
1533-34	David Rollok
1534	George Rollok
1534-35	Henry Richardson
1535	Robert Myn
1535-36	Thomas Forrester
1536-37	John Fleschour
1537-38	George Rollox
1538-39	Andrew Barrie, Senr.
1539-40	James Annand
1540-41	James Wedderburn
1541-43	Thomas Maxwell
1546	Dean of Guild Vacant
1551-54	Andrew Annand
1554-56	George Lovell
1556-57	Andrew Annand
1557-59	James Lovell
1562-66	Robert Kyd
1566-70	James Lovell
1570-76	Alexander Scrymgeour
1577	Alexander Annand
1577-78	James Forrester
1578-79	Peter Clayhills
1579-80	Alexander Scrymgeour
1580-81	Peter Clayhills
1581-82	William Forrester
1582-83	Alexander Annand
1583-85	Alexander Scrymgeour
1585-86	William Duncan
1586-87	Alexander Ramsey
1587-88	Peter Clayhills
1588-89	Robert Flescheour
1589-90	William Man
1590-91	William Duncan
1591-93	Robert Flescheour
1593-94	John Findlason
1594-95	Alexander Ramsey
1595-96	Robert Fletcher
1596-97	John Findlayson
1597-98	William Man
1598-99	Robert Flescheour
1599-1600	William Man
1600-01	Robert Fletcher

YEAR	NAME
1601-02	William Man
1602-03	John Findlason
1603-05	William Auchinleck
1605-06	William Duncan
1606-08	John Findlason
1608-10	William Goldman
1610-11	Walter Rollok
1611-12	Robert Clayhills
1612-13	William Auchinleck
1613-14	John Findlason
1614-15	William Ferguson
1615-16	Thomas Haliburton
1616-17	William Ferguson
1617-18	Robert Clayhills
1618-19	William Ferguson
1619-20	Robert Clayhills
1620-21	Patrick Kyd
1621-22	Robert Clayhills
1622-23	Thomas Haliburton
1623-24	Alex Wedderburn
1624-25	Thomas Haliburton
1625-26	John Guthrie
1626-27	Alex Wedderburn
1627-28	James Piersoun
1628-29	James Baxter
1629-30	James Piersoun
1630-31	James Wedderburn
1631-32	James Piersoun
1632-33	William Kinneris
1633-34	James Fletcher
1634-35	Alexander Simmer
1635-36	James Fletcher
1636-37	James Simpsoun
1637-38	Robert Davidson
1638-39	James Simpsoun
1639-40	Thomas Mudy
1640-41	William Kinneris
1641-42	Thomas Mudy
1642-43	James Simpsoun
1643-44	Thomas Haliburton
1644-45	Thomas Mudy
1645-47	Thomas Haliburton
1647-48	Thomas Mudy
1648-49	George Brown
1649-50	Alexander Bower
1650-51	Robert Bultie
1651-52	Thomas Haliburton
1652-54	John Scrymgeour
1654-55	Alexander Bower
1655-56	William Duncan

YEAR	NAME	YEAR	NAME
1656-57	Robert Davidson	1714-15	James Alison
1657-58	Alexander Watson	1715-16	David Maxwell
1658-59	Alex Haliburton	1716-17	James Alison
1659-60	David Yeaman	1717-18	David Maxwell
1660-61	John Kinloch	1718-19	Alexander Bower
1661-62	John Fletcher	1719-20	Thomas Wardropper
1662-63	William Guthrie	1720-21	George Paton
1663-64	George Fletcher	1721-22	James Fairweather
1664-65	John Kinloch	1722-23	James Yeaman
1665-66	Walter Rankin	1723-25	Alexander Ferrier
1666-67	John Kinloch	1725-26	James Yeaman
1667-68	Walter Rankin	1726-27	James Fairweather
1668-69	John Kinloch	1727-28	Alexander Maxwell
1669-70	David Yeaman	1728-29	George Kinloch
1670-71	John Melvill	1729-30	Thomas Read, jun.
1671-72	George Forrester	1730-31	Patrick Maxwell
1672-73	Thomas Watson	1731-32	Patrick Hay
1673-74	George Forrester	1732-33	Patrick Maxwell
1674-76	John Scott	1733-34	Thomas Read, jun.
1676-77	John Scrymgeour	1734-35	John Donaldson
1677-78	John Scott	1735-36	Patrick Hay
1678-79	John Scrymgeour	1736-37	John Donaldson
1679-80	Thomas Watson	1737-38	John Murray
1680-81	John Scrymgeour	1738-40	George Lyon
1681-82	Thomas Mudy	1740-41	Patrick Yeaman
1682-83	John Scrymgeour	1741-42	George Lyon
1683-84	Thomas Watson	1742-43	John Murray
1684-85	John Scott	1743-44	George Lyon
1685-86	Thomas Mudy	1744-45	George Yeaman
1686-87	John Melvill	1745-46	George Lyon
1687-88	Thomas Mudy	1746-47	George Yeaman
1688-89	John Scott	1747-48	George Lyon
1689-90	Thomas Mudy	1748-49	George Yeaman
1690-92	Alexander Blair	1749-50	George Kinloch
1692-93	John Scott	1750-51	John Crichton
1693-95	James Stewart	1751-52	John Ballingall
1695-96	Alexander Blair	1752-53	George Kinloch
1696-97	Thomas Mudy	1753-54	William Alison
1697-98	Alexander Blair	1754-55	John Barclay
1698-99	Thomas Mudy	1755-56	William Alison
1699-1700	Alexander Read	1756-57	John Barclay
1700-01	John Duncan	1757-58	William Morison
1701-03	David Maxwell	1758-59	John Barclay
1703-04	James Alison	1759-60	John Ballingall
1704-05	David Maxwell	1760-61	John Barclay
1705-06	Thomas Scott	1761-62	William Morison
1706-07	David Maxwell	1762-63	John Barclay
1707-08	Thomas Scott	1763-64	Robert Ramsey
1708-09	Thomas Abercrombie	1764-65	David Cay
1709-10	Robert Wardropper	1765-66	Robert Ramsey
1710-11	John Oliphant	1766-67	William Maxwell
1711-12	Robert Wardropper	1767-68	William Chalmers
1712-13	John Oliphant	1768-69	William Maxwell
1713-14	David Balvaird	1769-70	William Chalmers

YEAR	NAME
1770-71	William Maxwell
1771-72	William Chalmers
1772-73	James Haliburton
1773-74	Thomas Crichton
1774-75	William Maxwell
1775-76	Thomas Crichton
1776-77	William Maxwell
1777-78	Thomas Crichton
1778-79	William Maxwell
1779-80	Thomas Crichton
1780-81	William Maxwell
1781-82	James Haliburton
1782-83	James Johnston
1783-84	James Haliburton
1784-85	James Johnston
1785-86	James Haliburton
1786-87	James Johnston
1787-88	James Haliburton
1788-89	James Johnston
1789-90	James Haliburton
1790-91	John Guild
1791-92	James Haliburton
1792-93	John Guild
1793-94	Alexander Thoms
1794-95	John Guild
1795-96	Alexander Balfour
1796-97	John Guild
1797-98	Alexander Balfour
1798-99	John Guild
1799-1800	Alexander Balfour
1800-01	John Guild
1801-02	Alexander Balfour
1802-03	Patrick Smith
1803-04	Alexander Balfour
1804-05	Patrick Smith
1805-06	Patrick Whitson
1806-07	Patrick Smith
1807-08	Patrick Whitson
1808-09	Patrick Smith
1809-10	Patrick Whitson
1810-11	Patrick Smith
1811-12	Patrick Whitson
1812-13	David Brown
1813-14	Patrick Whitson
1814-15	David Brown

YEAR	NAME
1815-16	Andrew Peddie
1816-17	Patrick Anderson
1817-18	Patrick Whitson
1818-19	Robert Jobson
1819-20	David Dlair, jun.
1820-21	William Roberts
1821-22	John Sturrock
1822-23	John Morton
1823-24	David Jobson
1824-25	James Brown
1825-26	John Sturrock
1826-27	William Bell, jun.
1827-28	William Lindsay
1828-31	William Hackney
1831	Edward Baxter
1831-33	Alexander Keay
1835-35	George Duncan
1835-36	Robert Adamson
1836-38	James Thoms
1838-42	Robert Adamson
1842-46	William Thoms
1846-49	William Curr
1849-51	Alexander Keay
1851-55	Charles Smith
1855-57	Thomas Smith
1857-61	Peter Hean
1861-65	James Kennedy
1865-68	Thomas Nicoll
1868-73	Robert McNaughton
1873-77	James Luke
1877-81	Charles Edward
1881-85	Alexander Henderson
1885-88	Alexander Mathewson
1888-92	Henry McGrady
1892-94	James Luke
1894-97	George Brodie Paul
1897-1900	W. Brown Robertson
1900-03	James Bell
1903-05	T. L. Peters
1905-08	David Dickie
1908-12	Thomas D. Smibert
1912-14	P. Strachan Nicholl
1914-19	David Dickie
1919-20	P. Strachan Nicoll
1920	Thomas Milne

THE CRAFT GUILDS OF DUNDEE

THERE are nine Incorporated Trades Guilds in Dundee, namely: bakers, shoemakers, glovers, tailors, bonnetmakers, fleshers, hammermen, weavers, and dyers. Originally the bakers were called baxters, the shoemakers cordiners, the

glovers skimmers, the weavers brabeners or websters, and the dyers litsters, with whom the fullers or waulkers were in 1693 conjoined. The others have preserved their ancient names but the spelling has been modernised.

The several crafts in Dundee applied to the Magistrates and Town Council for "Seals of Cause" or "Letters of Authority" and their requests were generally granted, but the dates on which they were granted or the rotation in which they were issued is not clearly defined. The weavers possess a Seal of Cause dated April 1, 1512. The glovers one dated January 12, 1525. The dyers dated September 12, 1525. Both the weavers and the dyers have documents in which the Deacons of their crafts are mentioned several years prior to these dates.

Each of the Dundee Crafts had and has a Locked Book in which they recorded the names of new members in order of their admission with date of entry and other details, also the names and dates of entry of new apprentices to the various craftsmen. Some of the trades commenced their locked book with the rules made for the government of the craft. The bakers' locked book was begun on November 22, 1554. The shoemakers' locked book commences on January 13, 1567. The glovers' book dates from January 12, 1516. The tailors' book dates from June 10, 1562, the bonnetmakers' from August 11, 1660. The fleshers' locked book begins in 1550, but has been stolen. The hammermen's book begins on December 26, 1587, and the first entry in the weavers' book is November 23, 1557. The waulkers' book was begun on December 27, 1582. In some cases there are entries in these books from previous records.

The bakers hold the first place in the Dundee list of trades. Their locked book commences on November 23, 1554, with the form of oath to be taken by masters on their admission to the craft, and then the election of Alexander Browne as Deacon for the year is inserted, followed by the other officers of the craft. On October 1, 1574, after recording the election "on the Castlehill" of the Deacon and officers the names are entered of four members who were elected as Keepers of the Keys of the "Common Lockit Keyst" of the craft for the year and the retiring Deacon was made Keeper of the Locked Book.

The shoemakers have records dating from November 6, 1509, but the earliest entries in their locked book are for the year 1560. The rules and regulations relating to the

craft appear in the record of the year 1567, and the years following, and were continually being added to. On October 23, 1600, an arrangement was made between the cordiners of Brechin and those of Dundee conferring mutual privileges, the contracting parties being John Rankin, Deacon, of Dundee, and Thomas Low, Deacon, of Brechin, their signatures being witnessed by several cordiners from each town. A Deacon of this craft on his election had to stand treat to the trade or pay "four pounds Scots" to the funds in the crafts locked book.

The glovers have in their possession one of the "Seals of Cause" granted to the craft in early times which is dated January 12, 1516, and it is (with the form of oath to be taken by the members) engrossed in the locked book of the craft. It appears there was an earlier locked book, but this has disappeared. On October 15, 1696, it was decreed that no Deacon hold office more than two years. It was also decided that on apprentices becoming masters they pay a fee of forty pounds Scots, with a sufficient dinner in an honest tavern within the good borough. On December 3, 1824, the members agreed "as there had been no rise in the entry money for sixty-four years" to raise theirs to £20 sterling.

The tailors' existing locked book dates from 1567, with a list of apprentices dating from June 10, 1562, and has been twice bound. On October 1, 1587, the Magistrates ratified the privileges of this craft and on January 5, 1600, they renewed these privileges. On September 27, 1655, it was decided to admit no new free members for a period of seven years. On January 3, 1683, J. Anderson, tailor in the Hill, was allowed to exercise his trade as "half a free tailor" within the hill of Dundee on paying £4 Scots and 13s. 4d. quarterly. In 1685 the admission of masters was again stopped for seven years. On August 10, 1702, an agreement was come to between the tailors and bonnetmakers in reference to tailors making cloth bonnets to the detriment of the bonnetmakers' trade which was thereafter to be stopped.

The bonnetmakers were unfortunate in losing a number of their early records when Dundee was bombarded by General Monk on September 1, 1651, and, therefore, their existing locked book was commenced on August 11, 1660, and the first minute explains the fate of the previous book. A list of the Deacons and others are given beginning with David Hog, Deacon of the Craft, in 1529. On October 13, 1726, William Hog, Deacon, with the whole of the trade

met and decided "That no member or free master or his relict or children, in all time coming, shall buy or purchase from any bonnetmaker in Glasgow, or anywhere else, any bonnets or caps made by them, or sold by merchants coming from thence."

The fleshers are a very old craft, and even as late as 1868 their records have been stolen from the premises of the boxmaster of the trade. No doubt the thieves were after money and were disappointed. This is not and cannot ever be a very large craft, and yet it draws a revenue from every animal killed by its members. In 1776 they purchased for £300 a market for themselves in Seagate. The amounts paid to the craft on animals killed at that date were twopence for each ox or cow, a halfpenny for each sheep, swine, or calf, and a farthing for each lamb or kid. In 1805 the entrance fees of new members was fixed at £42 with clerk and officers' fees in addition.

The hammermen possess their locked book which was begun in 1587, and it has been well kept ever since. The members' names and occupations in that year are recorded and the following trades then appear as connected with the hammermen craft, viz. lockmaker, gairdmaker, goldsmith, sword-slipper, lorimer, cutler, gunmaker, pewterer, saddler, blacksmith. In that year, 1587, also it was decided that no person be made free of the craft unless he had served a seven years' apprenticeship, and was qualified in his craft. Also that none be made free without becoming burgesses of the burgh. The earliest record of the admission of new members is September 16, 1588, and from that date they are well recorded. Every master before being enrolled was required to take an obligation to be faithful to the powers that be.

The weavers were a most important craft and still hold their original "Seal of Cause" granted by the Provost, Magistrates, and Council of Dundee. The earliest of their four locked books commences in 1557, but they have records relating to property dating back to November 7, 1475. Another document relating to a new chaplaincy proposed to be founded by the craft of weavers is dated August 24, 1497, James Guild being the then Deacon. They have also documents dated 1505, 1506, 1511, 1512, 1529, 1530, 1584, 1591-2, etc. On March 9, 1763, the entrance fee was increased to £108 Scots and the minute relating thereto was signed by thirty-seven members.

The Dyers' Craft is composed of the crafts of fullers and waulkers and also the craft of litsters combined, and at one period (1669) they were quite distinct and separate, and were so antagonistic that no litster was allowed to become a waulker. The litsters may have as old a position as the waulkers, but their formation into a craft was by act of the Dundee Town Council on April 27, 1590, which was again ratified by that body on April 5, 1619, and this they still possess. By an Act of James II litsters were precluded from purchasing goods and dyeing them for the purpose of selling the dyed material, their trade being confined to dyeing for others. Among the land charters belonging to the craft of dyers is one dated January 27, 1514, by William Doig, Burgess of Dundee, granted to John Thomson, Deacon of the waulkers. This was ratified by King James V on March 26, 1527.

These nine trades are federated in what is known as the "General Fund Court" which consists of twenty members, viz. the Convener, the immediately preceding Convener, the nine Deacons, and nine Assessors. In the absence of the Convener, the Convener who preceded him takes the chair and, failing him, the Deacon of the senior trade present. Seven is a quorum. The meetings of this court are held on the first Wednesdays in March, June, September, and November. At this latter meeting they elect a clerk and boxmaster and appoint auditors. They also meet on the first Wednesday in December. When any of these dates is fixed for a public holiday the meeting is held on the following day. All meetings begin at 7 o'clock p.m.

All persons who have paid the dues of admission to any individual trade and to the general fund are considered members of the nine incorporated trades and are entitled to vote as such. The entrance fees to the general fund are:

If a member's son or son-in-law ..	£2	10	0
Any other person	£10	0	0

which is added to the capital. They also charge for stamps and clerks' fees.

This united body has some very important duties allotted to it. On the second Wednesday in May each year they elect the directors of the Dundee Lunatic Asylum. In November they elect the Harbour trustees and a director of the High School.

The Convener is elected annually on the first Monday in October at three o'clock p.m.

Special meetings of the General Court may be called by the Convener on his own authority, or when required by three Deacons or ten members. This court has the management of the trades revenues and has the power to divide surplus funds among widows and orphans or otherwise.

The boxmaster has to find security to the extent of £100 and is not to hold more than £10 in hand at any time.

The Convener, the nine Deacons and the nine Assessors are required to attend St. Andrew's Church on the first Sunday after the annual election and to occupy the trades seats.

The trades have honorary members. The Earl of Camperdown, the Marquis of Tullibardine, Lord Dunedin, Sir James T. Ritchie, Andrew Carnegie and the Rev. Harcourt M. Davidson are members of the bonnetmakers. The Earl of Strathmore and the Right Hon. Winston S. Churchill, M.P., are members of the bakers.

The following is a record of the Deacon Conveners of the Trade Guilds of Dundee:

YEAR	NAME		TRADE
1684-91	Robert Chrystie	...	Shoemakers
1692-94	John Nicol	...	Tailors
1695-1720	James Whyte	...	Weavers
1703-04	John Gourlay	...	Glovers
1705-06	James Stewart	...	Dyers
1707	James Whyte	...	Weavers
1708	John Nicol	...	Tailors
1709-10	John Gourlay	...	Glovers
1711-12	John Taylor	...	Bakers
1713-15	John Whittet	...	Glovers
1716-17	Thomas Forrest	...	Hammermen
1718-19	John Whittet	...	Glovers
1720	Thomas Forrest	...	Hammermen
1721-22	John Whittet	...	Glovers
1723-24	John West	...	Dyers
1725-26	John Gibb	...	Weavers
1727-28	John Whittet	...	Glovers
1729-30	John West	...	Dyers
1731-32	John Gibb	...	Weavers
1733-34	Andrew Matthew	...	Shoemakers
1735-36	Andrew Miller	...	Glovers
1737-38	James Marshall	...	Bakers
1739-40	Andrew Miller	...	Glovers
1741-42	James Smith	...	Tailors
1743-44	James Marshall	...	Bakers
1745-46	Archibald Walker	...	Shoemakers

YEAR	NAME	TRADE
1747-48	William Skirling	Bakers
1749-50	Archibald Walker	Shoemakers
1751-52	James Smith	Tailors
1753-54	John Gibb	Weavers
1755-56	William Skirling	Bakers
1757	Archibald Walker	Shoemakers
1758	William Skirling	Bakers
1759-60	William Walker	Weavers
1761	George Dempster	Bakers
1762-63	David Smart	Bakers
1764-65	James Henderson	Shoemakers
1766-67	William Walker	Weavers
1768-69	James Duncan	Tailors
1770-71	Andrew Jobson	Tailors
1772-73	David Smart	Bakers
1774-75	William Bisset	Hammermen
1776	Paterson	
1777-78	William Bisset	Hammermen
1779-81	William Keith	Shoemakers
1782-83	William Bisset	Hammermen
1784-85	John Craig	Bakers
1786-87	David Smart	Bakers
1788-89	Alexander Watt	Dyers
1790-91	Charles Rodger	Weavers
1792-93	William Webster	Bonnetmakers
1794-95	William Watson	Fleshers
1796-97	Alec McLagan	Hammermen
1798-99	William Webster	Bonnetmakers
1800-01	Alexander Guild	Bakers
1802-03	John Todd	Bakers
1804-05	Walter Thomson	Shoemakers
1806-07	William Thomson	Weavers
1808-09	Robert Mudie	Bakers
1810-11	James Lawson	Bakers
1812-13	James Mitchell	Weavers
1814-15	John Whittet, jun.	Bakers
1816-17	James Gellatley	Hammermen
1818-19	William Roberts	Shoemakers
1819-20	William Lindsay	Shoemakers
1820-21	John Lime	Bakers
1821-22	James Chalmers	Weavers
1822-23	James Puller	Bakers
1823-24	William Fairweather	Weavers
1824-25	Peter Dron	Shoemakers
1825-26	William Young	Tailors
1826-27	David Scott	Shoemakers
1827-28	George Gardiner	Hammermen
1828-29	James Small, jun.	Bonnetmakers
1829-30	James Thomson	Weavers
1830-31	James Reid	Tailors
1831-32	James Taws	Bonnetmakers
1833-34	Alexander Lawson	Hammermen
1835-36	Roderick Harris	Bakers
1837-38	John Young	Tailors

YEAR	NAME	TRADE
1838-39	John Murdoch	Hammermen
1839-40	David Jobson	Bakers
1841-42	John Cuthbert	Hammermen
1843-44	George Sutherland	Hammermen
1845-46	John Mitchell	Bonnetmakers
1847-48	James Spankie	Bonnetmakers
1849-50	William Morris	Bonnetmakers
1851-52	Peter Gibson	Hammermen
1853-54	George Butchart	Bakers
1855-56	David Hume	Bakers
1857-58	John Z. Kay	Bonnetmakers
1859-60	Charles D. Chalmers	Weavers
1861-62	John Cooper	Bakers
1863-64	George H. Nicoll	Hammermen
1865-66	P. M. Duncan	Bonnetmakers
1867-68	Alex. J. Warden	Bonnetmakers
1869-70	Peter Rattray	Bonnetmakers
1871-72	James Shaw	

In 1741 the three individual trades of masons, wrights and slaters who form the building trades of Dundee made an application to the guildry to empower them to contract a union to which the guildry agreed. Since that date these trades have had a separate convener, boxmaster and clerk; the officers for 1871-2 being:

Convener—James Foggie.
Boxmaster—George Sheriff.
Clerk—William S. Thain.

At the same time the following held the offices in each of the three trades:

Wrights—W. B. Scott, Deacon ; D. Shepherd, Boxmaster ; W. S. Thain, Clerk.

Masons—John Croll, Deacon ; David Hean, Boxmaster ; Thos. Thornton, Clerk.

Slaters—William Fyffe, Deacon ; Wm. Belbirnie, Boxmaster ; W. S. Thain, Clerk.

THE MERCHANTS' GUILD OF PERTH

THE Merchants' Guild or Guildry Incorporation dates from 1165, the year of the erection of the town of Perth into a Royal Burgh. The Charter of the Town, granted in the year 1210 by King William the Lion, gives authority to the burgesses to have a Merchants' Guild and at the same time it prohibits the manufacture of dyed or shorn cloth within the county except by the brethren of the Merchants' Guild.

In a charter granted to the town in 1317 King Robert Bruce again gives the rights of guildry and of merchandise within the Sherifffdom of Perth to the burgesses of the town.

DEANS OF GUILD OF PERTH

THE following is a list of the Deans of Guild from 1452. The first named was appointed on October 6th, the second on October 25 in the years stated:

YEAR	NAME	YEAR	NAME
1452	Robert Logie	1508-9	Robert Boukill
1454	John Dunning	1510	John Armour
1464-6	John Lynd	1511	Alexander Blair
1467	Alexander Bunch	1512-20	John Armour
1468-70	Robert Donyng	1521	Alexander McBreck
1471	Andrew Currier	1522	John Mackson
1472	Robert Mercer	1523	Alexander McBreck
1473	Andrew Currier	1524	William Pattilo
1474	John Rattray	1525-6	John Armour
1475	Robert Mercer	1527	William Pattilo
1476	John Bunch	1528	Andrew Bunch
1477	Humphry Murray	1529-32	John Mackison
1478	John Bunch	1533-4	John Christison
1479	Humphry Murray	1535-6	William Pattilo
1480	Allan Cameron	1537	Adam Ramsey
1481	John Haddington	1538	William Pattilo
1482	Andrew Currier	1539	Adam Ramsey
1483	John Haddington	1540	Thomas Fleming
1484	Walter Ireland	1541	Adam Ramsey
1485	Gilbert Charters	1542	John Mitchell
1486	James Drummond	1543	Thomas Fleming
1487	Gilbert Charters	1543	Andrew Rhund
1488	David West	1544-6	Alexander Lindsay
1489	James Drummond	1547-8	Alexander Oliphant
1490	Patrick Wellis	1549-51	John Mitchell
1491	Humphry Murray	1552	Patrick Adamson
1492	Gilbert Charters	1553	Alexander Oliphant
1493	Henry Bruson	1554	Patrick Adamson
1494	Alexander Tyrie	1555-7	Alexander Tyrie
1495	Gilbert Charters	1558-9	Patrick Adamson
1496	James Drummond	1560	Alexander Oliphant
1497	Gilbert Charters	1561	Andrew Robertson
1498	James Drummond	1562	Patrick Murray
1499-1500	Gilbert Charters	1563	Andrew Ramsey
1501	John Bruson	1564-5	Thomas Monypenny
1502	John Charters	1566	Thomas Fleming
1503	Alexander Tyrie	1567	William Fleming
1504	John Armour	1568	Alexander Oliphant
1505	Andrew Bunch, jun.	1568	Thomas Monypenny
1506	Robert Boukill	1569-70	Patrick Murray
1507	John Bruson	1571	Henry Adeson

YEAR	NAME	YEAR	NAME
1571	Andrew Stoup	1678-79	John Glas
1572-3	John Monypenny	1680-81	John Donaldson
1574	Oliver Peebles	1682-83	Alexander Blair
1575	Andrew Mercer	1684	William Blair
1576-7	Oliver Peebles	1685	Alexander Blair
1578-9	Dionysius Conqueror	1686	William Whyte
1580	Robert Anderson	1687-88	James Stewart
1581	Henry Adamson	1689	Alexander Blair
1582-5	Dionysius Conqueror	1689	James Crie
1586	Thomas Monypenny.	1690-91	William Fleming
1587	Robert Anderson	1692-93	David Murray
1588	Dionysius Conqueror	1694	David Monteath
1589-93	James Drummond	1695-96	George Robertson
1594	Patrick Blair	1697-98	Alexander Robertson
1595-6	Robert Anderson	1699-1700	Robert Robertson
1597	Henry Adamson	1701-02	Alexander Robertson
1598-1600	James Adamson	1703	Robert Robertson
1601	Constantine Malice	1704-05	William Austin
1602	Patrick Blair	1706	Robert Gairdiner
1603	Robert Matthew	1707	William Austin
1604-6	James Adamson	1708-09	Robert Robertson
1607	Andrew Arnot	1710-11	James Chapman
1608	James Adamson	1712-13	William Ferguson
1609	Gavin Dalziel	1714	James Chapman
1610	Constantine Malice	1715	Mark Wood
1611-12	David Sibbald	1716	James Chapman
1613-15	David Christison	1716-17	William Ferguson
1615	Andrew Conqueror	1718-19	Colin Brown
1616-26	Andrew Gray	1720-21	Francis Colville
1627	Alexander Peebles	1722-23	Samuel Petrie
1628-31	Andrew Wilson	1724-25	John Moncrieff
1632-34	Andrew Gray	1726-27	James McMichael
1635-39	Thomas Durham	1728-29	Patrick Crie
1640-41	Alexander Ingles	1730	James McMichael
1642-43	Thomas Durham	1731-32	James Crie
1644-49	Alexander Ingles	1733-34	David Robertson
1650-51	Andrew Butler	1735-36	James Crie
1652	John Paterson	1737-38	David Sandeman
1653	Andrew Butler	1739-40	Robert Robertson
1653-56	John Paterson	1741-42	John Robertson
1657	Patrick Anderson	1743-44	Robert Robertson
1658	John Peterson	1745	No Election because of the Rebellion
1659	James Dykes	1746	John Robertson
1660	Patrick Thriepland	1746-47	Robert Robertson
1661-62	James Dykes	1748-49	William Stewart
1663	John Lamb	1750-51	Robert Robertson
1664-66	William Sharp	1752-53	William Stewart
1667-70	John Wilson	1754-55	Robert Robertson
1671	John Glas	1756-57	William Stewart
1672-73	John Wilson	1758-59	Robert Robertson
1674	Andrew Jackson	1760-61	John Stewart
1675	John Wilson	1762-63	James Beveridge
1676	Andrew Jackson	1763	Thomas Sandeman
1676-77	David Monteathelder		

YEAR	NAME
1764-65	David Sandeman
1766-67	Henry Fyffe
1768-69	John Ramsey
1770-71	George Faichney
1772-73	William Alison
1774-75	Henry Fyffe
1776-77	George Faichney
1778-79	Thomas Marshall
1780-81	John Daw
1782-83	Thomas Sandeman
1784-85	James Ramsey
1786-87	Alexander Alison
1788	James Ramsey
1789	Alexander Porteous
1790	Patrick Duncan
1791-92	James Proudfoot
1793-94	Thomas Black
1795-96	James Proudfoot
1797-98	Alexander Porteous
1799-1800	James Proudfoot
1801-02	Peter Duff
1803-04	Laurence Robertson
1805-06	David Morison
1807	Laurence Robertson
1808-09	David Morison
1810-11	David Beatson
1812-13	David Morison
1814-15	Patrick Gilbert Stewart
1816-17	David Morison
1818-19	John Wright
1820-21	Thomas Beatson
1822-23	James Norwell
1824	John McNaughton
1825	John Buist

YEAR	NAME
1826-27	James Norwell
1828-29	John Wright
1830-31	Robert Mathews
1832	Henry Ballingal
1833-35	Robert Bower
1836-38	James McLeish
1839-40	Charles Graham Sidey
1841-43	James McLeish
1844-46	Robert Sangston
1847-49	William Imrie
1850-52	David Ross
1853-55	James Murray Honey
1856-58	David Stuart
1859-61	Thomas Richardson
1862-64	John Dewar
1865-67	Kirkwood Hewat
1868-70	Andrew Graham
1871-73	Archibald McDonald
1874-76	Robert Hay Robertson
1877-79	James Dewar
1880-82	George Brown
1883-85	John McArthur
1886-88	Daniel McKewzie
1889-91	James Peter Pirrie
1892-94	James Wotherspoon
1895-97	James Hay
1898-1900	James Chalmers
1901-03	Duncan Macnab
1904-06	James Bailes
1907-09	Archibald Ure Wotherspoon
1910-12	Robert Henderson
1913-18	George D. Brown, M.A.
1919	Alexander Fraser

THE CRAFT GUILDS OF PERTH

THERE are eight incorporated trades in the city of Perth that evidently were guilds in the early days, of which seven possess the ordinary exclusive privilege. They are founded on usage dating from the immovable past and rely on the Charters of the Burgh and also upon a General Charter granted to them by Queen Mary on May 28, 1556, restoring to them rights which had been taken away from them in June, 1555 (the year previous) by Act of Parliament, which prohibited the election of Deacons, and granting them the same rights as merchants in the election of officers within the burgh; they also hold a charter from King James the Sixth, dated July 22, 1587, in favour of the craftsmen of the burgh.

The incorporations are the hammermen, bakers, glovers, wrights, tailors, fleshers, shoemakers, and weavers, and have a Convener Court, and the Deacon Convener is *ex officio* a director of several of the local charitable institutions in which the incorporations are interested.

The aims and objects of these incorporations were trade protection, and no person was allowed to carry on trade in the Ancient Royalty unless he was a member of one or other of the incorporations, which are now all practically benefit societies that assist in maintaining their poorer members and in providing pensions to members and their wives and families in distressed circumstances.

The hammermen are believed to take the lead, and is itself a federation of the following ten trades or sciences, namely, blacksmiths, farriers, gunsmiths, coachmakers, watchmakers, brass and iron founders, saddlecross and harness makers, jewellers and goldsmiths, cutlers, tinsmiths and plumbers. The exclusive privileges were rigidly enforced, and prosecutions were often raised against men who had not entered as "Freemen" and who had attempted to exercise one of the so-called sciences.

The bakers consist of their own trade only. It owns house property and granaries adjoining the city mills.

The glovers' is the wealthiest of the Perth Incorporations, and consists of the members of two trades only—glovers and skinners. There is undoubted proof of its existence in the tenth and eleventh centuries and that it had charters from King Alexander the First and David the First, and one from King William the Lion, dated 1210. Sir Walter Scott introduces Simon the Glover in his romantic tale, "The Fair Maid of Perth." The annual income of the Perth Glovers is now £2,823 6s. 9d., from which they give grants to aged spinsters and daughters of Freeman Glovers, and unprovided-for orphans. They pay for medical aid to members, and for the burial of brethren, grants to widows of glovers. They have also twenty-two male and twelve female permanent pensioners at the present time, who get from £20 to £30 a year. In their old records the treasurer is named the "Positour," probably from a Latin derivation.

The Wrights' Incorporation consists of seven trades or sciences, namely, wrights, bakers, coopers, slaters, plasterers, glaziers, and masons.

The Tailors' Incorporation consists of two trades, tailors and flagmakers. At one period it strictly enforced its

privileges, but on January 14, 1836, it agreed to allow any person to begin business in Perth.

The Fleshers' Incorporation had also many exclusive trade rights. There was at one time a fleshmarket on the site of the present City Hall, and previous to that time there was a hall in South Street used by them. The fleshers from the country who used to attend the market had to stand in the street with the meat slung over the horse's back, being prohibited by the Incorporation Rules from unloading until the meat was sold. When the market was erected, strangers were admitted on payment of certain fees and dues, but the market gradually declined, and finally ceased to exist.

St. Peter was the titular Saint of the Fleshers, and before their seat in the Kirk they had an altar illuminated with wax candles. A tax was made on all slaughtered cattle for supporting St. Peter's altar, which was usually called "Paties Alterage Penny," and was regularly collected up to Michaelmas 1760, when it was abolished by Provost Gray as a relic of the Peter's Pence of the Romish Church.

The shoemakers formerly held a market every Friday in South Street, which was often spoken of as the "Shoegate." Country shoemakers used to attend this market. Deputations from the trade, with their officer, visited the market for the purpose of inspecting the quality of the shoes offered for sale, and they had the right to confiscate what they found not in accordance with the trade regulations.

The Weavers' Incorporation was once a most numerous body, and held a most important position in the reign of Queen Mary, who presented them with a flag on which the figures were wrought in needlework by her own hands. At the end of the eighteenth century they fell in evil days, and sold their property. It has been reorganised, however, and has the right to representation in the Convener Court.

The following inscription was on the Craft Banner of the Guild of Glovers of Perth in the seventeenth century: "The perfect honour of a Craft, or beauty of a Trade, is not in Wealth but in moral worth, whereby virtue gains renowne."

In 1424 the Scottish Parliament (which in that year met at Perth) passed an Act that every craft should have a Deacon and a Council to govern the craft and to test all the work done by the various craftsmen "so that the lieges be not

defrawdred." In 1462 the Guildry of Perth prohibited the buying and selling of wool and skins on Sundays and in 1504 the guildry suppressed Sunday trading and ordered all guild brethren to attend Holy Mass every Thursday. This service was continued after the Reformation down to the close of the eighteenth century.

The Church of St. John at Perth is the greatest of all the ancient monuments of that very ancient city. The date of its original foundation is lost in the mists of antiquity. In 1126 its property was handed over to Dunfermlyne Abbey by King David. At that period there were no seats in it for worshippers nor for four and a half centuries thereafter. In 1580—twenty years after the Reformation—the seating of the church was ordered to be done and it was suggested that the Trade Guilds should undertake the work and that they be allowed a certain portion of the area. In 1582 the Church Session Court appointed Oliver Peebles, a prominent citizen, to interview the Deacons of the crafts and ascertain if they would build seats for themselves in the church. The Trades agreed to the proposal and ultimately completed the work in a very satisfactory manner.

In 1535 three honest merchants and three honest craftsmen were appointed to audit the books and accounts of the town. The Town Treasurer was appointed to audit the accounts of the Dean of Guild and the Dean of Guild was appointed to audit the Town Treasurer's books. In 1540 an ordinance was passed by the Deacons and craftsmen that any craftsman who disobeys his Deacon shall pay as a fine a stone of wax for candles for St. John's Church altar. On January 26, 1543, Thomas Fleming was elected Dean of Guild in place of Andrew Rhynd, the former dean. In 1551 the Deacons of the crafts resolved that all Deacons should be present and vote at the election of the Provost and Magistrates. In 1554 the Magistrates and Council with the Deacons of the Crafts recommended that Patrick Lord Ruthven be elected Provost for a period of seven years.

At a convention of burghs held at Edinburgh on July 10, 1658, it was decided that the Town Council of Perth consist of twenty-six persons, fourteen of whom should be merchants and twelve craftsmen, and that the wauker and wabster trades be not included in the twelve.

THE MERCHANT AND CRAFT GUILDS OF STIRLING

THE "Guildry," that is to say the Merchants' Guild of the Royal Burgh of Stirling, is one of the most ancient in the country. On August 18, 1226, King Alexander II of Scotland granted a charter to the Burgh of Stirling which contains the following clause: "We grant also to our said Burgesses of Stirling that they shall have a Merchant Guild," but there are some authorities who state that the Guildry of Stirling existed prior to that date. Although a lot of the early records are lost, yet from October 5, 1592, they seem to be fairly complete.

In the year 1365 David Bruce, King of Scotland, presented this body with a Gold Ring for the Deans of Guild to wear and some centuries thereafter this ring was added to the official Gold Chain worn by the Deans.

In addition to the guildry there are seven incorporated trades in Stirling, the hammermen, weavers, tailors, shoemakers, fleshers, skinners and bakers, in each of which the president holds the time honoured title of Deacon, and these Deacons annually elect the "Deacon Convener" of the trades. On April 16, 1556, Mary Queen Regent of Scotland granted them a charter confirming their ancient privileges.

On October 8, 1593, five members of the Merchants' Guild and five members of the Craft Guilds were added to the Town Council and this continued for many years. On October 1, 1670, the guilds met for the reading of the whole acts of the Guild Court and Guild Council that were contained in the old books so that all the brethren would be informed concerning the same.

In the year 1833 the Town Council of Stirling under the Royal Burghs Scotland Act, 1833, sec. 19, began to elect members to perform the duties of the Dean of Guild and in several cases these were not the same persons who held the appointment by election by the guildry as was the case previous to that date.

The members of the various guilds are in necessitous cases entitled to pensions from a fund formed by Robert Spittal, who was tailor to King James the Fourth, and of which they have the entire management.

DEANS OF GUILD OF STIRLING

WITH THE YEAR IN WHICH THEY WERE ELECTED

YEAR	NAME	YEAR	NAME
1470-1	Thomas Gulde	1624-30	John Cowane
1471-2	James Redchusht	1630-1	David Stevenson
1472-3	Thomas Gulde	1631-4	John Cowane
1479-80	Alexander Muschet	1634-8	David Stevenson
1509-10	John Broune	1638-47	James Fotheringham
1520-1	John Brown	1647-9	John Cowane
1521-2	Duncan Patonsoun	1649-50	Robert Young
1522-23	John Broune	1650-2	Duncan Nairne
1524-5	Duncan Patonsoun	1652-3	Thomas Bachop
1525-6	David Greig	1653-4	Duncan Nairne
1527-8	David Greig	1654-5	John Donaldson
1528-9	James Ferne	1655-7	Robert Young
1529-30	Duncan Patonsoun	1657-8	Duncan Nairne
1544-5	Robert Cousland	1658-60	Robert Burne
1545-6	James Ferny	1660-6	James Stevenson
1546-7	Robert Cousland	1666-72	James Russell
1547-8	James Ferny	1672-8	Duncan Watson
1551-2	Archibald Spittal	1678-80	John McCulloch
1554-5	William Norvell	1680-2	Christopher Russell
1555-6	Walter Cousland	1682-4	John McCulloch
1556-7	James Watsoun	1684-5	Thomas Millar
1560-2	Robert Alexander	1685-6	James Russell
1562-3	James Lacheman	1686-8	Alexander Jack
1563-4	Alexander Ray	1688-9	John Dick
1564-5	Andro Cowane	1689-90	John Stevenson
1569-70	William Norvell	1690-1	John Moir
1575-6	Andro Cowane	1691-3	Thomas Millar
1576-80	Robert Alexander	1693-4	David Moir
1587-8	Andro Cowane	1694-5	John McGowane
1588-9	James Shoirt	1695-6	John McNair
1589-90	John Patersone	1696-8	Harry Christisone
1590-1	Andro Lowrie	1698-9	William Cowane
1591-2	Walter Cowane	1699-1701	Alexander Banchope
1592-6	Duncan Paterson	1701-2	James Christie
1596-7	John Donaldsone	1702-4	William Leask
1597-9	Walter Cowane	1704-5	James Christie
1599-1600	Archibald Alochunder	1705-6	Edward Jervey
1600-3	James Short	1706-7	William Leask
1603-8	Duncan Paterson	1707-8	James Christie
1608-9	James Short	1708-9	John Don
1609-12	Duncan Paterson	1709-10	William Leask
1612-5	John Scherer	1710-12	John Don
1615-6	Christopher Alexander	1712-4	Patrick Stevenson
1616-20	Walter Cowane	1714-6	John Don
1620-1	John Scherer	1716-7	Alexander Burd
1621-3	Christopher Alexander	1717-8	David Gillespie
1623-4	Alexander Allen	1718-9	Patrick Gillespie

YEAR	NAME
1719-20	James Russell
1720-1	John Don
1721-2	James Russell
1722-3	James Littlejohn
1723-4	James Burns
1724-5	James Wallace
1725-6	Robert Wingate
1726-7	William Mayben
1727-8	James Urquhart
1728-9	Robert Wingate
1729-31	William Allan
1731-2	Robert Wingate
1732-3	William Mayben
1733-4	William Allen
1734-5	James Alexander
1735-6	George Henderson
1736-7	John Gillespie
1737-8	James Alexander
1738-9	James Stevenson
1739-40	John Gillespie
1740-1	Thomas Christie
1741-2	William Christie
1742-3	William Danskin
1743-4	John Jeffrey
1744-5	Patrick Stevenson
1745-6	William Danskin
1746-7	John Gillespie
1747-8	Patrick Stevenson, jun.
1748-9	Thomas Gillespie
1749-50	John Gillespie
1750-1	James Alexander
1751-2	George Henderson
1752-3	John Gillespie
1753-4	James Alexander
1754-5	William McKillop
1755-6	James Jeffray
1756-7	Andrew Wallace
1757-8	William McKillop
1758-9	Andrew Wallace
1759-60	Alexander Bryce
1760-1	William McKillop
1761-2	Andrew Wallace
1762-3	Alexander Bryce
1763-4	William McKillop
1764-5	Nicol Bryce
1765-6	Alexander Bryce
1766-7	George Muschet
1767-8	Nicol Bryce
1768-9	Alexander Bryce
1769-70	James Burd
1770-1	Nicol Bryce
1771-2	William Wright
1772-3	James Burd
1773-4	Nicol Bryce

YEAR	NAME
1774-5	John Burn
1775-6	James Gibb
1776-81	James Moir
1781-2	Robert Banks
1782-3	James Gibb
1783-4	James Young
1784-5	William Jeffray, jun.
1785-6	Micheal Connal
1786-7	John Gilchrist
1787-8	Micheal Connal
1788-9	John Glass
1789-90	John Christie
1790-1	John McKillop
1791-2	James Thomson
1792-3	Alexander McKillop
1793-4	John Glass
1794-5	Alexander McKillop
1795-6	William McKillop
1796-7	John Sutherland
1797-8	James Thomson
1798-9	James Edmund
1799-1800	Edward Alexander
1800-1	William Paterson
1801-2	Alexander McKillop
1802-3	John Sutherland
1803-4	Thomas Balfour
1804-5	John Glass, jun.
1805-6	Alexander Runciman
1806-7	Robert Giller
1807-8	John Sutherland
1808-9	John Thomson
1809-10	Patrick Connal
1810-1	Alexander Runciman
1811-2	John Murray
1812-3	James McEwan
1813-4	John Buchan
1814-5	John Jeffrey
1815-6	George Taylor
1816-7	Peter Walker
1817-8	Walter S. Glass
1818-9	Duncan McLaren
1819-20	James B. Buchanan
1820-1	George Dalglish
1821-2	Ebenezer Bow
1822-3	John Morison
1823-4	Thomas Balfour
1824-5	William Thorburn
1825-6	Ebenezer Bow
1826-7	John Morison
1827-9	Alexander Mowatt
1829-30	William Gilchrist
1830-1	John Irvine
1831-2	William Robertson
1832-3	Robert Smith

YEAR	NAME	YEAR	NAME
1833-4	William Thorburn	1852-3	Andrew Drummond
1834-5	William Forbes	1853-4	John McEwen
1835-6	James Drummond	1854-5	Walter Reid
1836-7	William Gilchrist	1855-6	James Cowbrough
1837-8	Adam Steel	1856-7	John Christie
1838-9	Thomas Gillies	1857-8	Peter Low
1839-40	James Prentice	1858-9	James Robb
1840-1	Robert Forrester	1859-62	James Chrystal
1841-2	William Wright	1862-5	Patrick G. Morrison
1842-3	John Sawers	1865-70	Thomas Low
1843-4	Patrick G. Morrison	1870-8	James Baird
1844-5	Ebenezer Bow	1878-81	Robert S. Shearer
1845-6	George Mowat	1881-2	James Baird
1846-7	John Sawers	1882-4	Thomas Low
1847-8	Thomas Steel	1884-90	Robert Mercer
1848-9	John Runciman	1890-1900	Samuel F. Millar
1849-50	William Graham	1900-3	Parlane Macfarlane
1850-1	John Davidson	1903-7	John King
1851-2	James Weir	1907-15	John Steel

THE MERCHANT AND CRAFT GUILDS OF LINLITHGOW

THE Merchants' Guild of Linlithgow dates from the thirteenth century and it is to be regretted that the exact year cannot be given. It is now known as the "Guildry" and is managed by a "Dean of Guilds and a Council consisting of eight members of whom any five form a quorum. The election taking place annually on the last Tuesday of October, of which one day's notice is given to each resident Guild Brother."

The Dean of Guild is required to be the treasurer of the Guild and is also required to find security to the satisfaction of the Guildry Council. He has annually and whenever called upon to "lay a regular account of charge and discharge before the said council," "who shall examine and docquet the same." This statement has to be deposited in the office of the clerk at least one week before the annual election for the private inspection of the Guild Brethren and has also to be produced and read at the general meeting for election of officers.

It is not lawful to appoint the clerk for more than one year, "any appointment in opposition to this rule to be null and void in all time coming." Any ten resident Guild Brethren can request the Dean of Guild to call a special meeting to consider the business specified in the requisition, and if the

Dean refuses to call such special meeting the requisitionists have power to do so themselves.

The Dean and his Council conduct the ordinary affairs of the incorporation and determine "the rate of allowance to be made to those claiming relief." No person receiving aid from the association is entitled to vote at any of the meetings, or take part in the guildry affairs.

The first Dean of Guild was appointed in 1623 and there has been no time since that date when there has been any vacancy except in the case of the death of the acting Dean.

No member is entitled to the aid of the guild unless he has been a member for three years. The admission fees can be lowered or increased at any general meeting called for the purpose.

The period when allowances are distributed are Martinmas and Whitsunday and the Dean and Council are required to examine the list of those receiving allowances, to note the state of the funds and to see that the allowances granted "in no case exceed the revenue."

The following are the charges for admission to those claiming by right of birth, marriage or otherwise, and those not having any such rights:

AGE	THOSE HAVING RIGHTS			THOSE WITHOUT RIGHTS		
	£	s.	d.	£	s.	d.
Under 30 years of age						
30 to 40		13	0	5	2	6
40 to 50	1	3	6	6	8	6
50 to 60	1	14	0	7	9	6
60 to 70	2	4	6	8	10	6
70 to 80	3	5	6	9	11	6
80 upwards	4	6	6	10	12	6
	5	7	6	10	12	6

There is in addition a fee of 2s. 6d. to the clerk and 1s. 6d. to the officer.

The Linlithgow Craft Guilds date from very early times and in a town of such importance it is not to be wondered at that bodies of this description took their place, came to the front, and helped to build up the town and make it worthy of the Scottish Kings.

In the old times the Town Council was elected in open court of the whole burgesses, but in the reign of King James III an attempt was made by Act of Parliament to give the old councils power to elect the new council, but if

ever acted upon the practice was not continued for any length of time.

In the year 1541, in consequence of the personal interference of King James V, who resided at Linlithgow Palace, the Linlithgow Town Council by its own act ordained that the old Town Council should elect the new one and made the Deacons of the crafts *ex officio* members of the Council also.

The Craft Guilds of Linlithgow were eight in number in 1638, namely, baxters, cordiners, couplets, smiths, tailors, waulkers, weavers and wrights. In 1651 another was added, the fleshers having obtained a charter in that year on payment of a sum of 300 marks.

The waulkers do not reappear in the Town Council minutes after the year 1638, and although cloth-walking as a trade seems to have died out, the dyeing department seems to have lived on because it has been found from the Kirk Session Books for the year 1648 that at the trial of Agnes Dilap, who was accused of being a witch, a litster named William Smith appeared as a witness and declared that on his refusing her a loan of something or other his blue vat would not work, but that after threatening her his new set vats wrought well enough.

It appears from the Town Council minutes of September 20, 1658, that trades which had not attained the importance of being erected into corporations were encouraged to form fraternities and the Council called before them the curriers "of both east and west gaits" and asked them to give an account of their fund called "the Common Good" and endeavoured "to encourage them to begin to collect to their boxes again, tending for the help of a decayed member as they did formerlie," and as the dyers were not called before them we may assume that they had reorganised or organised their trade before that date.

THE FRATERNITY OF DYERS OF LINLITHGOW

This society is supposed to have been founded in the year 1613 and has in its possession a Bond dated January 3, 1670, which would to a certain extent corroborate the earlier date. The Bond is worded as follows:

"George Dickson, Litster, burges of Linlithgow, Grant me be these presents, to have borrowed and reallie received with effect innumerat money from Thomas

Heart, Merchant, laitt Baillie of the brugh of Linlithgow, present Deacone of the Corporation of Dyers of the said brugh, for him selfe and in name of the remanent bretherine of the said corporation, the soume of Ane Hundred Merks Scots money."

The very fact that the fraternity had money to lend implies its existence for some time previous and it has been supposed that the society inherited the funds of and was in fact the old corporation of waulkers or cloth-waulkers who, besides being waulkers or fullers and cloth-finishers, were necessarily also litsters or dyers.

Trades which had not attained the importance of being erected into corporations were encouraged to form fraternities, as appears from a minute of the Town Council of Linlithgow dated September 20, 1658, when that body called several groups of trades before them to give an account of their position "and to encourage them to begin to collect to their boxes again, tending for the help of a decayed member as they did formerlie."

In the minutes of the fraternity for October 6, 1713, the following appears:

"The same day the company considering that their meetings still continues to be thin, Therefore for preventing the same and for encouraging their meetings to be more frequent, They restrict their yearly contribution to be Four shillings Four pennies Scots money to be paid by each member on their election day as a weekly penny."

The fraternity met on October 4, 1714, and did not meet again till July 25, 1717, when the following appears in the minutes:

"That whereas there being great disturbance in the Kingdome which occasioned the fraternity not to meet openly, now see things being in quiet the company meet the above day in order to their electing their Deacon and other officers."

The foregoing refers to the Jacobite rebellion, which was organised by the Earl of Mar who raised "The Standard on the Braes o' Mar" on September 6, 1715 (the year after the death of Queen Anne and of the succession of King George the First) with the intention of placing Charles Stuart on

the throne as King of Scotland and England and thus restoring the Stuart Dynasty.

The minutes of October 4, 1731, state that a member of the Incorporation of Smiths was refused admission as a member of the Fraternity of Dyers, although he claimed admission as the son-in-law of a dyer. This shows that the Incorporation of Smiths was then in existence in Linlithgow. On the fly leaf of the minute book, which commenced the records from 1769, there is reference to a minute excluding from that fraternity any member of any of the eight Incorporated Trades of Linlithgow.

The minute of October 12, 1736, states:

"The meeting searched the box and putt out thereof all superfluous papers; and gave out to Robert Forrester ane old minute book and eight papers relative to the companys affairs containing minutes of sederunt, &c, to enable him to fill up the Register which he could not as yet doe without said book and papers."

The following was the engagement of a dyer on his admission to the fraternity:

"I shall faithfully and truly give my advice in the administration of the companys stock and shall conceal their secrets. I shall contribute with the other members for the advancement of the community and shall give my leal and true counsel in all their affairs, and I shall observe, fulfill, and be submissive to the hail Acts, made or to be made by the community or major part thereof. So help me God."

They were also required to give true advice on the administration of the funds and to conceal the secrets of the craft.

In 1829 the following minute appears:

"The meeting in consideration of the improved and increased state of the Societies' Funds unanimously resolved that in future all entrants having no right by their Father should pay Two Guineas as Entry Money, and likewise those having a right to pay One Guinea into the Funds of the Society."

On June 12, 1833, the entrance fee was again raised to non-privileged persons to £3 3s. od., and on January 1, 1834, to £5 5s. od., those whose fathers or fathers-in-law's were members to be charged £1 1s. od.

The funds of the Fraternity of Dyers were as stated in the years given :

	£	s.	d.		£	s.	d.
1712	282	13	6	1869	2,372	0	0
1725	363	17	6	1870	2,442	2	10
1842	1,218	6	0	1873	2,701	7	8
1859	1,745	1	4	1878	3,008	15	6
1867	2,225	1	8	1883	3,131	4	3
1868	2,331	14	2	1893	3,437	15	11

THE MERCHANT AND CRAFT GUILDS OF LANARK

THE Merchants' Guild of Lanark was instituted by order of the Convention of Burghs by an Act dated July 10, 1656, but it does not appear to have got into working order till two years later when a Dean, six members, a clerk, treasurer, and officer were appointed. The first Dean was a member of the Town Council named Alexander Tennant, the first clerk, Alexander Wilson, was also Town Clerk. The Guild Court had the power to create burgesses and Guild Brethren. The Guildry (as it is now called) still exists.

The Lanark Trade Guilds were eight in number, the smiths, tailors, wrights and masons, weavers, waulkers, shoemakers, fleshers, and skinnners.

In 1682 Thomas Young, a councillor who had absented himself from several meetings, was fined £40 Scots. In 1712 it was agreed that it would be more dignified for members to wear hats when attending council meetings, any councillor not obeying the rule to be fined 30s.

The guildry owns a Bible, that was presented to the Guild of Tailors of Lanark in 1780, which would point to the fact that the Trade Guilds existed at that date.

In 1819 John Swan was Dean of Guild and John Ross secretary. In that year the guildry had an excursion to Campbeltown, Argyleshire.

The Fraternity of Gardeners of Linlithgow was instituted in December, 1613, and at October 21, 1708, had funds amounting to £258 13s. 4d. This body had a grant of the customs of the Plant Market to aid their funds.

THE GENERAL GUILD OF BERWICK-ON-TWEED

THE Guild Merchant of Berwick dates from the year 1249.

There were a large number of different Trades Guilds in Berwick previous to 1281. In that year they were all

amalgamated into a General Guild which was intended to deal with everything relating to the merchants or to any or all of the trades in the town as well as other matters of general interest to the whole of the people.

The General Guild of Berwick was formed in the reign of David the First to take the place of all the smaller guilds which existed at that time in that town, and the rules of that body were the first code of municipal law in Scotland, and in the earliest records the representatives to the corporation were elected at a meeting of the "Guildry" of the town, the corporation being a further development of municipal rule and control.

The reasons for the promotion of the United Guild at Berwick was stated to be "so that by good fellowship and brotherly feeling one towards another the interests of all might be protected, no one being allowed to aggrandise or deprive his neighbour of his due." The three prevailing sentiments in this guild were peace, goodwill, and fair play. It was essentially the first attempt to form a system of burgh police, and the Statutes of the Guild of Berwick were the first codification in that respect.

These Statutes or Regulations were fifty-one in number and seemingly incorporated all the previous guild rules and began as follows:

LAWS OF THE GUILD

"IN the name of the Lord God, and the undivided Trinity, and the blessed Virgin Mary and All Saints.

Here are the Statutes of the Gild of Burgesses by the disposition of Robert Bernhame, Knight, at that time Mayor of Berwick and Simon Maunsell and of other good men of the said Burgh, at first and specially constituted; so that very many persons being gathered together in one place, there may follow unanimity and concord in the relations of one to the other as well as firm and sincere love; so that no congregation of our Burgesses in any place shall be able to suppress the freedom or statutes of the general Gild or be able to initiate in future new designs against the Gild."

In "dispersing" the previous guilds, the new regulations demanded that all property belonging to these previous guilds be handed over to the new General Guild. If any one for "a fourth time trespass by word or deed he shall be

condemned and punished according to the sentence of the Alderman, the Fetheringmen, the Dean and the other brethren of the guild."

The Alderman was the chief Magistrate of the town, the Fetheringmen (Farthingmen) were governors over a fourth of the town (in reality the four bailies of the town). The regulations of the General Guild provided for many matters which at the present time would be found in our police regulations. They also provide that the guild should find a husband for any orphan daughter of a member of the guild "if she be of lovable conversation and of good repute."

THE GUILDRY OF ARBROATH

A GUILDRY was granted to that borough by a charter from James the Sixth, but probably by reason of the fewness of its merchants and the smallness of its commerce, the right lay dormant until the beginning of the eighteenth century when the Magistrates and Council found it necessary to apply to the merchants for money to improve the harbour. The necessary supplies were granted on a condition with which the Magistrates complied: that a guildry should be created, with power to elect a Dean by the universal suffrages of the corporation.

This charter, granted to the Burgh of Arbroath in the year 1599, erected it into a free burgh, to have provost, bailies, Dean of Guild, council, and trades, but it was not until 1725 that the guildry was formed, and to this the convention of Royal Burghs gave their assent on ratification on September 6, 1725. The guildry has been managed since that date by the Dean, treasurer, and a council of nine members elected annually by the Guild Brethren at Michaelmas. The income of the guildry is principally devoted to charity and in the assistance of decayed members and widows.

THE GUILDRY OF ELGIN

A CHARTER granted by Alexander II brought about the formation of the Guildry in the town of Elgin in the year 1234. It would appear that the connection with the Town Council was very close at one period, for the Dean of Guild, Alexander Sivewright, stated in 1833 that the freedom or Merchant Burgess-ship of the town cost £12, which went

to the Common Good Fund, and that to become a brother of guild cost £8, which from time immemorial was paid into a separate treasury under the management of the Town Council.

The guildry then took legal advice as to the retaining of their own funds and that opinion was that they had the right to do so.

SUPPRESSION OF THE TRADE GUILDS

In Europe generally the guilds always, from the earliest times, had to fight and struggle for their rights and for their very existence. Their treatment in Germany was frequently very harsh. In 1301, at Magdeburg, ten aldermen of the Craft Guilds were burned to death in the Market Place. In Cologne, on November 21, 1371, thirty-three weavers were executed, and on the following day a search was made in the houses, monasteries and churches, and all the weavers who were found were put to death. Those who escaped found a refuge at Aix la Chapelle. Halle, in Saxony, witnessed disturbances of this kind, also Frankfort on the Main.

All the French Craft Guilds were suppressed in the year 1791, during the third year of the Revolution. They had existed from a period prior to the twelfth century and were very numerous. In Paris alone there were fifty guilds. They possessed halls, almshouses, and chapels, but not much other real property. At their suppression their property was devoted to State purposes, but compensation was paid to some of the existing members.

In Belgium they were suppressed in 1794, in the Netherlands in 1798, in Portugal in 1834. In Norway and in Sweden they were abolished in 1846, and in Austria and Hungary they were abolished in 1859, but other bodies have been formed and authorised to undertake the duties of Trade Councils and arbitration tribunals. In Germany in 1869 they were placed under communal or State control and deprived of their privileges, but in 1878 this Act was reversed and in 1881 an Act was passed for the encouragement of the guilds and to allow them to create Tontine Sick and Invalid Funds as well as to appoint tribunals for trade arbitrations.

In Spain the guild rules in reference to apprenticeships have been abolished, but otherwise they still exist as benefit societies and trade unions. In Italy they have been

abolished. In Switzerland some of the Craft Guilds still exist under the name of Abbayes. In Russia and in Turkey there are now existing institutions resembling the Craft Guilds of the middle ages.

It would thus appear that while in the English counties the Craft Guilds have almost disappeared, and while those on the Continent, which were of a more exclusive nature, have to a great extent been suppressed, the Craft Guilds of London and of the principal Scottish cities still continue to exist.

MARINE INSURANCE

THE practice of Marine Insurance seems to go further back than any other class, and it probably dates as a general thing from the end of the fourteenth century. It is stated on the authority of Livy that cases of this kind of insurance occurred during the second Punic War, when the contractors employed to transport provisions and ammunition to Spain stipulated that the Roman Government should indemnify them against all such losses as might be sustained from the acts of the enemy, or tempests of the sea, while other writers, founding their opinions on a passage of Suetonius, ascribe the introduction of the principle to the Emperor Claudius, who, to encourage the importation of corn during a period of scarcity at Rome, took upon himself all the loss or damage it might sustain from storms during the transit.

Some authorities trace the commencement of Marine Insurance to Flanders in 1300, although there is no law found in regard to it in that country previous to 1537. Others trace it to Italy, but the earliest law there referring to it is in 1523. Spain also stands well to the front, for at Barcelona the Magistrate issued an ordinance on the subject in 1435. It was introduced into England by the Lombards in the sixteenth century, as mention is made in 43 Eliz. Cap. XII that it was customary among English merchants, when they made any important venture, to effect insurance on their ships and cargoes.

Until 1824 the only companies that undertook Marine Insurance were the "Royal Exchange" and the "London Assurance," but after that year the monopoly of these offices came to an end, and many other companies were formed to undertake that business. These London Underwriters form an influential society known as "Lloyds" from its having originally met in a coffee house in Abchurch

Lane kept by a person of that name. The joint affairs of the subscribers are managed by a selected committee, the insurance companies being included in the list, as they depend on this body entirely for their information. Lloyds has agents in all the principal ports of the world who send in reports and returns of all ships entered or cleared, that is, those coming in or going out of such ports, as well as of losses and other casualties. They also keep a record of all ships, with tonnage and other particulars.

The losses against which the insured are protected are as follows:

1. Acts of our own Government such as an embargo laid upon the ship, and the Merchant obliged to unload his goods, or the goods condemned to be destroyed in Quarentine, or at sea by some of our Cruisers.
2. Breach of the Revenue Laws.
3. Consequences of deviation from the terms of the policy. For instance, if the ship is described as going from Hull to Lisbon and calls at Havre and is afterwards lost, the insurer would not be liable.
4. Breaches of the Law of Nations such as attempting to run a blockade and being taken in the attempt.
5. Unseaworthiness, such as want of repairs, insufficient crew or stores, want of Nautical Instruments, or the incompetency of the master.
6. Loss arising from the unusual protraction of the voyage.
7. Liability for doing damage to other vessels.
8. The average clause.

In regard to this last item, it is often stated in Bills of Lading that the shipper shall, besides a certain amount of freight money, also pay "Primage and Average." The word average in this case denotes several petty charges such as "towage," "beaconage," etc. which are to be borne by the ship, freight, and cargo, the kinds and amount of which are many and varied, being determined by the marine ordinances of other countries, and by the usages of other particular ports. There is often a great difference in these matters in the ports of the same country.

A Policy of Insurance generally covers both general and particular average unless specially excepted.

Average general or gross also consists of expenses incurred, sacrifices made, or damage sustained, during a voyage, for

the common benefit of ship, freight, or cargo; and comprehends jetson (the loss sustained by throwing overboard part of the cargo, or of the provisions, tackle or furniture of the ship for the general safety), or the cutting away of a mast, also ransome paid to pirates and damage occasioned by purposely running the ship on shore.

Contributions for Jetson was provided for in the Maritime Laws of Rhodes and thus were adopted into the Roman code.

THE OLDEST INSURANCE POLICY

THE following is the text of the "Broke" sea insurance policy, which is the oldest known relic of English underwriting. It has recently been reprinted by the Insurance Society of New York:

+In London 20 of September 1547.

[John Broke causes himself to be assured from Cadiz] unto this towne in his owne name or of [whomsoever other upon Malvaies] or any other thinge attayninge to him [or to whomsoever other] they mighte attayne laden by Richard [Kyng or by whomsoever] other in the haven of Fraschea or in [any other place in] the islande of Candia in the shippe [called the Santa Maria] of Venice, or how so otherwise it mighte [be called governor of] it Francis Fidely or how he might be [otherwise called] and by whome els it might be governed [the adventure] beginnethe from the daye and howre that the saide [ship with] the saide Malvaies or anny other thinge sett up [sail] in the porte or haven of Cadiz; and that it may dure untill the tyme that they be discharged or unladen in this city of London on lande, at good safty. As for the aventure that the assurers shall stande at, it is to be understoode that this preasente writinge hathe as much forse as the beste made or dicted byll of surance which is used to be made in this Lombarde Street of London. And to observe as muche as is aforesaide the assurers shall subscribe undernethe with there owne hande.

[I] William Maynard mercer am content to
assewyr uppon this good shippe in maner
25 and forme above writtin ffor twenty and
fyve pounds. xxv
Writtin the xxij daye September 1547.

[I] Thomas Lodge am content to a sewre a pon
thys good shype the som of twenty fyve

25 pounds starlyng the xxij day of Septembre
1547. I say 25li.

Memorandum that I William Maynard
have paid upon the assewrans off my xxvli
abovesayd to John Browke as a parte off
payment of a more some so to be hit be so
fownd and otherwise hit be not so moche
found as the said xli then he shall restorre
[that] shalbe found lesser agayne.

Written the 24 Marche anno 1547 . . . xli

I Thomas Lodge have paide upon the
assurance of my 25li above saide to
John Broke as a party payment of a more
som so be yt so founde and other wysee hyt
be not somoche as the saide xiiijli vjs 8d
then to restore the rest againe. 13 6 8

Written the 24 Marche 1547. Payd more the 8
day of February be me Richard Webb for
the use of my master Thomas Lodge in full
payment of this sorance a bove sayd vijli
xviiijs iijd so was there saved of the sayd
assirance for his parte iijli xvs.

FIRE INSURANCE

SOME writers state that in Assyria more than 2,500 years ago the Judges and Priests were authorised to levy contributions on the inhabitants to rebuild houses that were burnt down, but whether that was so or not, it is certain that the old British Guilds, in what is termed the middle ages, acted upon that method and were the municipal and only class of fire insurance associations of their time.

Curiously enough, the honour of having a national fire insurance scheme belongs to Iceland, where an ingenious system was in operation so far back as the twelfth century. There, when a man's house was burnt down, he had the legal right to collect half the cost of rebuilding and refurnishing it from his fellow residents in the locality.

Fire insurance as we now understand it dates back nearly to the time of the great fire in London in 1666. That tremendous conflagration opened men's eyes to the necessity and usefulness of making such a provision, and within the next few years thereafter several fire insurance associations

were formed. These bodies maintained their own fire brigade and only called on the insurers for premiums when money claims had to be paid out. The Hand in Hand Fire Insurance Company was formed in 1696 and was the first to place metal plates or badges on the front of the house insured so as to indicate to the firemen whether the houses was insured or not.

At that period each person insured generally paid a contribution in proportion to the value of his property, and was subject to a further levy pro rata if the contributions were not sufficient to cover the losses. At first the contributions were not paid in advance, but as time went on the necessity for advance payments became operative. Under that system the charges were heavier some years than in others, there were no shareholders, the system being thoroughly mutual, and gradually the evolution of a more satisfactory arrangement came about.

This again was followed by the formation of Joint Stock Fire Insurance Companies whose share capital provided the necessary security, and the shareholders fixed definite rates and undertook to make good all losses and deficiencies. This placed Fire Insurance on a more reliable and stable basis and did away with the fluctuating arrangements in regard to payments in vogue previously thereto.

With all the advantages of fire insurance that now exist, and the companies now cover many other contingencies, there are many people who have never grasped the matter thoroughly. A case in point occurred not so long ago when an individual who owned property of considerable value and who could have had his property well covered for insurance against fire for £10 a year through a Joint Stock Fire Insurance Company, but had the idea that he could insure himself, and so he placed in bank £10 and intended to do so annually and to build up a fund to meet his liabilities in that respect. Unfortunately the fire came before he had made a second payment to his fund and he was absolutely ruined. Had he paid the £10 to a Fire Insurance Company all his losses would have been made good, but by building on an improper and insecure foundation all his good endeavours were of no avail.

Fire Insurance Companies must have a very large connection and ample funds if they are to be thoroughly successful, and in many cases now one company will take over part of the risks insured by another, and so the heavy liabilities

are equalised and are met without any danger to the original insuring company. We may safely say that the reinsurance of extra risks is better provided for now than at any previous period and that fire insurance is now established on a very reliable and satisfactory basis.

In 1698 the Rev. Mr. Halley, a Church of England Clergyman in Lincolnshire, originated a Life Insurance Company, and on October 4, 1699, the Rev. William Assheton, Incumbent of St. Autholius, advised the Mercers' Guild or company of London, at a meeting of their general court, to form a Life Assurance and an Annuity Association and that guild at once adopted his suggestion.

The following are some of the old Life Insurance Companies with the year when they were instituted :

1707	Amicable
1805	Caledonian
1810	The Sun

LIFE INSURANCE

Few people seem to realise the extent to which Life Insurance operates in this country, nor do they grasp the fact that this form of thrift far exceeds in amount all others, and it is well for the country and the people that it is so. Anyone who does not insure his life nowadays is looked upon as being mentally defective, or, as it is generally put, "He is not all there."

Take for instance the amount of the funds held for Life Insurance purposes by the various concerns engaged in this vast business of which particulars are given here and we get the following:

Life Insurance Funds	...	...	£
Industrial Insurance Funds	...	...	348,545,470
Colonial Insurance Funds	...	...	46,497,835
			407,919,200
Total Funds	...		£802,962,505

This is a monument to thrift well worthy of the highest commendation.

Life Insurance Companies are divided into three classes.

1. Corporations or Joint Stock Companies who undertake to pay fixed sums upon the death of the party

insured with them, the profits being wholly divided among the shareholders of the company.

2. Mutual Insurance Companies formed on the basis of Mutual Insurance, the members insured themselves being the company and liable to each other for all claims. In this class in the absence of a large capital it is usual to charge a scale of premiums known to be in excess of the amount required. The profit is ascertained from time to time and allotted to the insured by way of bonuses.
3. Mixed Companies. There are Proprietary Companies charging such increased rates as will yield a bonus, but which, in return for working expenses and guarantee of their capital, reserve a certain proportion of the profits for the proprietors.

Each of these classes has its advantages. The large capital of the first gives ample security, the second has no proprietors to pay, and the third combines partially the advantages of both the others.

"Life insurance is the doctrine of duty. It is the highest ethical code yet practised by men. It appeals to no man who denies his duty. It powerfully attracts men who enthrone duty to others. Man is born to responsibilities endowed with certain inalienable rights, among which are labour, that he may earn the right to live, and co-operation, that he may give as much as he gets and be happy because he has made provision to meet every liability. Life insurance seeks to make some part of every effort immortal by putting a beneficent purpose into it. The power of life insurance, both morally and physically, is unlike the power of any other institution erected by mortal hands. No progressive condition can menace it; no advance in humanity can bring about its destruction. Life insurance will go on. Only degeneration in the moral fibre of the race can shrink its beneficence or paralyse its strength. It is the product of an instinct in humanity which has carried man from a cave in the earth to the modern home. It is morally the first business in the world."

The following is a list of Life Insurance Companies with amount of Life Assurance Funds at December 31, 1910; Companies bracketed together are under the same management:

Abstainers and General (Limited)	...	...	...	£ 528,501
Alliance (Limited)	...	...	...	6,529,376
Imperial Life Fund	...	...	...	2,654,883
Provident Life Fund	...	...	...	3,679,908
Atlas (Limited)	...	...	...	2,085,791
Britannic (Limited)	...	...	...	1,110,201
British Equitable (Limited)	...	...	...	1,680,124
British Life (Limited)	...	...	...	22,466
British Union and National (Limited)	...	...	...	437
British Widows (Limited)	...	...	...	7,352
Caledonian	...	...	...	2,893,137
Century (Limited)	...	...	...	414,027
City of Glasgow	...	...	...	3,119,328
City Life (Limited)	...	...	...	95,571
Clergy Mutual	...	...	...	4,662,050
Clergy Pensions	...	...	...	759,314
Clerical, Medical, and General	...	...	...	5,468,071
Commercial Union	...	...	...	4,349,572
West of England Fund	...	...	...	578,941
Hand in Hand Fund	...	...	...	3,697,278
Union Life Fund	...	...	...	3,938,113
Consolidated (Limited)	...	...	...	30,319
Cooperative (Limited)	...	...	...	128,834
Customs Fund	...	...	...	509,221
Eagle	...	...	...	2,117,705
Economic	...	...	...	4,449,114
Edinburgh	...	...	...	4,456,863
Edinburgh Chartered Accountants	...	...	...	64,078
English and Scottish Law	...	...	...	2,851,296
Equitable	...	...	...	4,592,246
Equity and Law	...	...	...	4,627,477
Friends Provident	...	...	...	3,418,756
General	...	...	...	2,192,933
General Accident Fire and Life Ltd.	...	...	...	65,602
Gresham (Limited)	...	...	...	10,216,844
Guardian (Limited)	...	...	...	3,362,015
Westminster Fund	...	...	...	757,875
Hearts of Oak (Limited)	...	...	...	14,668
Law, Union, and Rock (Limited)	...	...	...	7,611,359
Legal and General	...	...	...	7,134,075
Life Association of Scotland	...	...	...	5,807,793
Liverpool London and Globe	...	...	...	5,109,211
Liverpool Victoria Insurance Corporation	...	...	...	23,425
London Assurance	...	...	...	2,494,655
London and Lancashire Life	...	...	...	2,591,262
London Life (Limited)	...	...	...	5,166,870
London and Manchester (Limited)	...	...	...	80,940
London and Provincial (Limited)	...	...	...	86,339
Marine and General	...	...	...	1,766,166
Metropolitan	...	...	...	2,254,005
National Mutual	...	...	...	2,901,903
National Provident	...	...	...	6,920,500

Carried forward £142,077,890

	£
<i>Brought forward</i>	142,077,890
North British and Mercantile...	15,645,126
Northern (Limited) ...	5,040,556
Norwich Union Life ...	8,970,756
Scottish Imperial Fund ...	690,189
Omnium (Limited) ...	2,567
Pearl (Limited) ...	2,573,765
Phoenix (Limited) ...	10,039,764
Profits and Income (Limited)...	73,431
Provident Free Home (Limited) ...	169,238
Provident Clerks and General (Limited) ...	2,679,416
Prudential (Limited) ...	41,425,963
Refuge (Limited) ...	5,261,477
Royal (Limited) ...	10,306,847
Royal Exchange ...	3,987,603
Royal London Mutual (Limited) ...	90,840
Royal National Pension Fund for Nurses ...	1,404,517
Salvation Army (Limited) ...	413,691
Sceptre (Limited) ...	1,177,151
Scottish Accident (Limited) ...	184,755
Scottish Amicable ...	5,540,845
Scottish Equitable ...	5,877,835
Scottish Life (Limited) ...	1,616,122
Scottish Metropolitan (Limited) ...	813,344
Scottish Provident ...	14,760,001
Scottish Temperance (Limited) ...	1,680,609
Scottish Union and National ...	4,859,394
Scottish Widow Fund ...	20,240,396
Standard ...	12,658,288
Star ...	6,752,603
Sun Life ...	8,601,668
United Kingdom Temperance and General...	9,182,354
University ...	895,400
Wesleyan and General...	810,784
Yorkshire (Limited) ...	2,040,285

£348,545,470

INDUSTRIAL INSURANCE COMPANIES

	£
Abstainers and General (Limited) ...	44,284
Britannic (Limited) / ...	1,445,831
British Legal and General Provident ...	502,760
British Widows (Limited) ...	17,603
City Life (Limited) ...	17,484
Co-operative (Limited) ...	57,405
Hearts of Oak (Limited) ...	12,915
London and Manchester (Limited) ...	697,604
London and Provincial (Limited) ...	1,822
Pearl (Limited) ...	3,782,334

Carried forward £6,580,042

	£
<i>Brought forward</i>	6,580,042
Pioneer (Limited) ...	62,465
Provident Free Home (Limited) ...	539,444
Prudential (Limited) ...	33,552,662
Refuge (Limited) ...	2,010,752
Royal London Mutual (Limited) ...	2,753,720
Salvation Army (Limited) ...	294,653
Wesleyan and General...	704,097
	<u>£46,497,835</u>

INSURANCE COMPANIES ESTABLISHED OUT OF THE UNITED KINGDOM

	£
Australian Mutual Provident ...	27,030,488
Canada ...	8,306,940
Colonial (Limited) ...	3,219,446
Confederation Life Association ...	3,077,084
Equitable of the United States ...	98,705,951
Manufacturers ...	2,567,065
Mutual Life and Citizens (Limited) ...	6,287,470
Mutual of New York ...	116,094,187
National Mutual of Australia (Limited) ...	6,194,633
New York ...	128,886,724
Sun of Canada ...	7,549,212
	<u>£407,919,200</u>

BUILDING SOCIETIES

THESE societies are formed for the purpose of providing suitable homes for the members, either as tenants or as owners, generally the latter. Each member takes a share of a certain sum, and is required to contribute a certain amount per month or per quarter until the full amount of the share is paid up. When there is a sufficient amount in the funds to allow of a house being bought arrangements are made by drawing lots or otherwise as to who is to have the first or any succeeding advance for the purpose for which the society is formed.

The Directors or Committee of Management then purchase the house required and hold all the deeds until the amount of the advance has been fully repaid to the society. The total cost of the advance has to be repaid within a specified time agreed to, and the repayment includes a certain rate of interest on the total sum advanced.

Some Building Societies terminate when each of the original shareholders has had an advance, but there are also societies of a more permanent nature that go on continuously and of which persons may become shareholders simply with a view to get interest on their shares and without any idea of obtaining a residence for themselves.

The earliest of the Building Societies was established at Kirkcudbright in Scotland in 1815 and in a few years thereafter a large number were formed. In 1842 one of the permanent proprietary companies was formed in London; this class is now more common on the Continent. The Labourers Dwellings Act of 1855 made provision for these.

In some societies the next chance to get an advance is put up to auction and the highest bidder gets it, the cash raised by this means being allocated to the shareholders *pro rata*.

Benefit Building Societies are under the law 6-7 William IV cap. XXXII and are also under the Friendly Societies Acts.

The number of Building Societies, the membership and the funds, is herewith appended for each year stated :

YEAR	SOCIETIES	MEMBERSHIP	FUNDS
			£
1899	2,390	602,981	60,776,508
1905	1,999	612,424	70,348,997
1910	1,746	629,621	50,493,345
1911	1,670	605,209	48,433,461
1912	1,637	608,737	48,896,015
1913	1,610	617,403	50,115,351
1914	1,561	628,885	51,105,750
1915	1,515	633,877	51,168,755

The foregoing figures are taken from the Government Reports.

TRADE UNIONS

It was stated recently at a meeting in London that "Trades Unions existed in Egypt fifteen hundred years ago; and that it was recorded that workmen engaged in building the tomb for one of the Kings came out on strike because they objected to the introduction of Venetian Labour."

I could understand this if it had been "Phœnecian," that is, the people of "Tyre and Sidon," but I doubt very much

if Venice existed at the period referred to, and if Venice had not been founded, then Venetian labour could not have raised such a position as that stated.

At the close of the eighteenth century, when the powers of the Guilds and Merchants' Corporations were taken away, both the Governments and the Commercial men soon realised that the ancient societies would not follow the commercial evolution and that new organisations must be created to meet new requirements. Two systems were evolved, the British and the French. In the former, trade organisations were left to develop themselves in their own way and in whatever direction they might think fit without any official interference. In the latter, on the contrary, the Government constituted itself the creator of trade organisations, which it incorporated into the administrative system of the country and to which it gave an official status as an integral part of the machinery of the state. The British system has grown chiefly into associations for the promotion and defence of commercial interests while the French system has mainly become sources of commercial information and means of action at the disposal of the Government. The British system obtains in the United Kingdom, the British Dominions, the United States, and Belgium; the French in most European countries and in Japan.

The oldest existing registered Trade Union is the Society of Compositors, which was established in 1785, and in that year (for the first time) a regular scale of compositors' wages was printed and this was agreed to by a general meeting of Master Printers. In 1896 this body had 10,558 members, an annual income of £32,008, and funds amounting to £44,645.

There has been from the introduction of printing a system of internal regulation in each printing office called the "Chapel." When any printer had a complaint to make against a comrade he was required to inform the "Father" of the Chapel, who would call a meeting of the Chapel at the imposing stone and determine the matter in dispute.

The Manchester Society of Braziers and Sheet Metal Workers dates back to 1802. The Friendly Society of Ironfounders to 1809. The Belfast Brassfounders (the oldest in Ireland) to 1840. In 1872 Mr. Joseph Arch founded a Trade Union for agricultural labourers.

In 1886 a report on Trade Unions give the membership of each as follows:

Amalgamated Engineers	52,019
Boilermakers and Iron Ship Builders	26,776
Amalgamated Carpenters and Joiners	24,979
Operative Cotton Spinners	15,527
Ironfounders	12,035
Operative Stonemasons	10,483
Railway Servants	9,609
Boot and Shoe Rivetters	7,944
London Compositors	6,585
Bricklayers	6,393
Ironmoulders, Scotland	5,636
Steam Engine Makers	5,079
Coachmakers	4,540
Blacksmiths	2,091
Pattern Makers	1,279
House Painters	1,067
Cabinet Makers	1,052
Bookbinders	910

The position of the principal Trade Unions at December 31, 1910, was as follows:

NAME	MEMBERS	FUNDS £
Durham Miners' Association	121,805	468,186
Yorkshire Miners' Association	88,271	352,606
Derbyshire Miners' Association	37,428	324,740
Nottinghamshire Miners' Association	30,944	190,655
South Wales Miners' Federation	137,553	150,230
Lancashire and Cheshire Miners' Federation	60,461	89,567
Northumberland Miners' Association ...	37,361	81,893
North Stafford Miners' Federation ...	8,143	35,398
Leicestershire Miners' Association ...	5,491	24,383

Total Miners	527,457	£1,717,658
Amalgamated Society of Engineers ...	110,733	618,158
Amalgamated Railway Servants	75,153	441,182
Amalgamated Cotton Spinners	22,992	397,099
Associated Locomotive Engineers	19,880	182,883
National Boot and Shoe Operatives ...	30,197	132,551
Bristol and South Wales Operatives ...	49,465	111,879
Amalgamated Carpenters and Joiners ...	55,785	104,471
United Boiler Makers	49,393	98,037
Steam Engine Makers	13,401	88,998
Provincial Card and Operatives	18,101	80,576
Shipwrights' Association	21,631	79,098
British Steel Smelters	17,491	74,765
London Compositors	12,231	63,801
Operative Bricklayers	23,284	63,139
Associated Ironmoulders	7,880	47,145

Carried forward 1,055,074 £4,301,440

NAME	MEMBERS	FUNDS £
Brought forward	1,055,074	4,301,440
Ironfounders	17,990	44,815
Amalgamated Dyers	10,538	43,936
Amalgamated Coop. Employees	29,886	41,456
United Pattern Makers	7,214	40,872
Amalgamated Tramway Workers	17,076	38,302
Amalgamated Card Operatives	44,730	37,388
Amalgamated Lace Makers	2,884	36,923
Amalgamated Shop Assistants	21,426	32,915
Ironmoulders Association, Scotland ...	4,770	32,543
Amalgamated House Painters	14,909	29,612
Amalgamated Steel Workers, Scotland ...	5,387	26,238
United Kingdom Coachmakers	7,158	23,130
National Operative Plasterers	6,522	22,258
Lancashire Card Operatives	5,546	20,400
United Operative Plumbers	10,907	19,670
National Gas Workers	32,040	2,704
National Engineers Federation	38,000	136
Smaller Unions	685,679	1,130,620
Total	2,017,736	£5,925,358

The following list shows the number of Trade Unions registered with the number of members and amount of funds at end of each year given.

YEAR	SOCIETIES	MEMBERSHIP	FUNDS £
1899	646	1,436,283	3,515,067
1905	660	1,567,519	5,449,763
1910	638	2,017,736	5,925,358
1911	648	2,378,957	6,357,222
1912	644	2,597,772	5,650,929
1913	655	3,264,669	6,548,561
1914	660	3,261,050	7,051,507
1915	669	3,438,642	8,638,792

Several of the Trade Unions have adopted systems of benefits and are in reality Friendly Societies as well as Trade Unions. The best known of these are the Amalgamated Society of Engineers and the Associated Carpenters, and Joiners' Society.

The Amalgamated Engineers has an excellent international system of equalisation of funds which is worthy of notice. At the end of each year every branch sends in an annual return to the central body showing all items of income and payments made since the previous return was sent in. The central body then finds out from the membership and balances of funds held by the branches the average

amount of funds per member and then calls upon the branches whose funds exceed the average to remit to the branches whose funds are under the average, such amounts as will thoroughly equalise the funds according to the membership of each branch, so that at one period of each year every branch has the average amount of funds in its hands in accordance with its membership. This every year replenishes the funds that may have been depleted from any cause.

In America the strange thing about Trade Unions is that they are nearly all Fraternal Brotherhoods with initiation ceremonies, covenants and declarations, and generally the obligations taken are of a very impressive character.

There have been several attempts made to form International Associations of working men. One named the "International" was formed in 1864, but its membership does not appear ever to have exceeded 50,000.

The Noble Order of Knights of Labour was formed in Philadelphia in 1869 by Uriah S. Stephens to be an International Association and is often known as the "Five Stars." Many expressions taken from Greek literature are used in their initiation ceremony. The following quotation from that ceremonial is also worthy of note:

"Labour is noble and holy. To defend it from degradation, to divest it of the evils to body, mind and estate which ignorance and greed have imposed, and to rescue the toiler from the grasp of the selfish, is a work worthy of the noblest and best of our race. In all the multifarious branches of trade, capital has its combinations, and, whether intended or not, they crush the manly hopes of labour and trample poor humanity in the dust. We mean no conflict with legitimate enterprise, no antagonism to necessary capital, but men in their haste and greed, blinded by self-interest, overlook the interests of others and sometimes violate the rights of those they deem helpless. We mean to uphold the Dignity of Labour, to affirm the nobility of all who earn their bread by the sweat of their brows. We mean to create a healthy public opinion on the subject of labour (the only creator of values) and the justice of its receiving a full just share of the values or capital it has created. We shall, with all our strength, support laws made to harmonise the interests of labour and capital, and also those laws that tend to lighten the exhaustiveness of toil. To pause in his toil to devote to his own interests, to gather a knowledge of the world's

commerce, to unite, combine, and co-operate in the great army of Peace and Industry, to nourish and cherish, build and develop the temple he lives in, is the highest and noblest duty of man to himself, to his fellow men and to his Creator."

The Knights of Labour have local assemblies federated in district assemblies and district assemblies federated in a general assembly. The officers in a local assembly are named, Master Workman, Worthy Foreman, Venerable Sage, Recording Secretary, Financial Secretary, Treasurer, Worthy Inspector, Almoner, Statistician and others. The District and General officers have the word District or General in addition to the local names. This order had a million members in 1886, but seems to have a less membership now.

BANKING

THE term Bank is taken from the Italian word Banco and originally meant a bench, the early Italian bankers (who were the first to adopt the theory and practice of banking) being in the habit of transacting their business on benches or tables in the market places of the principal towns.

Banking first came into operation in the city of Genoa and the first institution for this purpose was known as the "Compera of St. George." It would appear that the Merchants' Guild were the founders and that for their own safety and their own personal security they adopted the system of handing their cash over to this body.

Every hundred franks that was handed to the "Compera" was termed a share (luogo) and every creditor a shareholder (luogatorio). Each shareholder's separate amount of shares was summed up as "a column" (colouna) and entered in a book called the "Cartulario." Each separate loan was termed a "Compera," and these loans and the institution operating them were collectively known as the "Compera of St. George," which in later years became the celebrated bank.

Italy was the cradle of modern commerce, modern banking, and modern wealth. At times, when special calls for the loan of the funds of the Compera were requested, it was publicly announced in the market place and in the streets. The name and object of the proposed loan was publicly stated, and frequently the loans were wanted by the Government, first in the year 1148 and many times thereafter. During the Crusades this body advanced its capital to the

Government for the preparation of galleys on the security of the public revenues, and it also advanced money for the expeditions against the Saracens and the Moors, which was an investment of capital for a longer period of years.

The creditors (shareholders) nominated from among themselves a Council of Administration to watch over the common interests, and in the case of Government loans the Government conceded to them a certain amount of the customs duties for a term of years until the debt was repaid. So numerous did these loans become that in 1252 it was found necessary to unite them under one head with a Chancellor and other officials to watch over them.

In 1302 a great assembly was held at which 271 regulations were drawn up and approved to give additional security to investors, and after that time no future loans could be effected without the confirmation of the Great Council of the shareholders. In 1407 nine men were elected to revise the constitution of the Compera, and by their instrumentality all the shares were united and the interest for all fixed at seven per cent. Eight new officials (out of thirty-two notable citizens nominated) were appointed and, as thoroughly reorganised and reconstituted, it was renamed the "Bank of St. George," and the Government of the State vowed never to interfere with the management of the bank. In 1528 it was decided that no person who held a Government appointment could hold office in the government of the bank.

In 1675 separate branches of the bank were opened in the city of Genoa where loans could be negotiated and money drawn after the fashion of a modern bank. Then, and not till then, did the name "Compera" give place entirely to that of Bank, although it was adopted such a long period before that date. The name of a street in Genoa, the "Strada della Compera," still keeps alive the old name. This bank continued to exist until the panic following the French Revolution, when it was closed, and although attempts in 1804 and 1814 were made to resuscitate it they unfortunately were not successful.

A Public Bank was instituted in Venice in 1171 during the Crusades, the whole capital at first being a public loan with Government responsibility for the sums deposited. This bank continued until the Venetian Republic was dissolved by Napoleon in 1797.

The Bank of Barcelona was instituted by the municipality of that city in 1401. The Bank of Amsterdam was instituted

in 1609. The Bank of Hamburg was instituted in 1619. The Bank of England was founded by William Paterson, a Scotsman, and chartered by William and Mary in the year it was founded, 1694. Like the Bank of Venice, the Bank of England was originally an engine of the Government and not a mere commercial establishment. Any previous banking in England was done privately. From 1708 to 1826 it was the only banking institution in England. In 1695 the Bank of Scotland was founded and in 1783 the Bank of Ireland.

Some account books belonging to that well-known Italian family the Medici (dated from 1377 to 1597) were on exhibition in the Carpenters' Hall, London, in December, 1919, by the Institute of Bookkeepers, and prove the early Italian methods of banking and other accounts to be similar to that now in operation here and include the double entry system. Cobden once delighted an audience of commercial men in Milan by informing them that the London Merchants still keep their accounts on a system taken from their country and that the chief banking centre in London was called after the Lombards.

On the Bank of England Notes the words, "For the Governor and Compa of the Bank," refers to the "Compera" as in Genoa, or to the word "Compagnia," meaning in the Italian "Company," thus showing an Italian origin. We owe the invention of Bills of Exchange (not to the Jews as Mr. Micawber thought) but to the Lombard Merchant Princes of the twelfth century. They were the first to do an international banking business on a large scale and devised this instrument which is now recognised in every Court of Law to safeguard their interests.

SAVINGS BANKS

Daniel Defoe, in his *Essay on Projects* published in 1697, first suggested the principles on which Savings Banks are based, but they took root on the Continent before they were commenced in England. Between 1765 and 1796 they were formed in Basle, Berne, Brunswick, Geneva, Hamburg, Kiel, and Oldenburg. In 1797 Bentham revived Defoe's suggestion under the name of "Frugality Banks" and in 1799 the first English Savings Bank was founded at Wendover, in Buckinghamshire, by the Rev. Joseph Smith. Miss Priscilla Wakefield, who established a Friendly Society

at Tottenham, in Middlesex, in 1798, added a Savings Bank to it in 1801, and soon thereafter they were established in Bath, Dumfriesshire, Edinburgh, Hawick, Kelso, London, Southampton and other places.

In the early days of Savings Banks there was great carelessness in their administration, so much so that in 1848 one in Luffe Street, Dublin, closed with a deficiency of £56,000. In the same year one in Tralee with £36,000, and also one in Killarney. In 1849 the Actuary of the Savings Bank at Rochdale died in high repute for Honesty, Probity, and Wealth. It was then found that of £100,403 received by the bank only £28,626 was left, the Actuary having misappropriated £71,717. Other smaller cases came to light at various times, one at Cardiff was ultimately wound up in the Chancery Division of the High Court under an Act passed in 1891 enabling insolvent Savings Banks thus to be dealt with.

An Act for the protection of Savings Banks was passed in 1819, and in 1835 they were permitted to deposit their funds with the National Debt Commissioners. A Consolidating Act was passed in 1863 and that Act was made to apply to Savings Banks in all parts of the United Kingdom. The legislature in 1828 restricted the benefits of Savings Banks to the poorer classes by limiting the amount that any one person might deposit to £30 in any one year, and to £150 in the aggregate.

It is not generally known that the Rev. Dr. Henry Duncan, a Presbyterian minister of Ruthwell, a small village between the towns of Annan and Dumfries in Scotland, was the founder in the year 1810 of the first Savings Bank instituted and organised on really sound business lines. He was born at Lochrutton in 1774 of parents who were descended from the Covenanters and was well known for his advanced views on many questions. He was not only eminent as logician, divine, author, geologist, antiquarian and linguist, but was actually the first to raise a Volunteer Corps for Coast Defence. He also introduced a system of Food Distribution by rations and advocated the formation of a universal language.

He entered St. Andrew's University at the age of fourteen and, after leaving that well known and noted institution, he obtained, through the influence of Dr. James Currie, the eminent surgeon of Liverpool, a situation in that city with Messrs. Arthur Heywood and Sons, who were bankers as

well as merchants, and there the future pioneer was introduced to a commercial training which had a vast influence on his future life.

Being of a studious nature he soon tired of ledger work, and after being there for three years he exchanged his occupation for the Lecture Hall of Edinburgh University, where Professor Dugald Stewart had gathered a large number of intellectuals among him. He then had two years at Glasgow University and following that became a private tutor for a time. He then became minister of the Parish Church of Ruthwell, where he spent the rest of his life, preferring a small stipend in order that he might follow his literary work.

Here a succession of bad harvests raised the price of provisions enormously, causing the farmers to dismiss their labourers, although the wages of these men were only about nine shillings per week. This stirred Dr. Duncan to earnest work, and he bought and shipped from Liverpool a cargo of maize and overcame the transit difficulty by running the ship into a little creek near the village. He then arranged a census of the families of the district and allotted quantities according to the ages and occupations of the people, and thus anticipated Ration Cards.

He also procured seed potatoes, introduced allotments, and employed the men in planting and draining the glebe lands attached to his church. He also brought flax from Dumfries in his phaeton and employed the women in weaving it. The fear of invasion then caused him to raise a corps of volunteers for coast defence, and he was the first to enroll and offer the British Government the services of those he had enrolled.

He founded a newspaper, the *Dumfries and Galloway Courier*, which continues to be published to this day, and then came the most successful venture of this noted individual, namely, the introduction of the Savings Bank system. For this purpose he engaged a cottage, which is yet to be seen in the village street much in the same condition as it was at that period when the first savings bank began business, but at that time the counter was formed of two boards resting on four flour barrels.

At that period the Private Banks would not accept sums under £10 on deposit, and so the poor had to have recourse to the stocking or the chimney brick with all the risks attendant thereon. The confidence reposed in him was

such that in the short time of four years the sums left on deposit amounted to £922. In 1814 the famous *Essay on Savings Banks* was published and several editions issued.

He continued to press forward although he had many opponents, the *Times* being one, and the *Political Register* took up an even more bitter position. William Cobbett, the Lancashire worthy, labelled it the "New Cheat." His next step was to obtain Statutory protection and then came opposition from an Edinburgh bank. He was supported by a Glasgow bank as well as other banks, and with the help of Sir John Gladstone, M.P. for Liverpool, and others, he succeeded in getting a Savings Bank Act for Scotland passed by the British Parliament.

The Rev. Henry Duncan was now famous. His university conferred upon him the Degree of Doctor, and the Church of Scotland elected him its Moderator. Savings Banks were soon formed in many towns and cities, the one opened in Manchester—the "Manchester and Salford Savings Bank"—being now over one hundred years in operation, having begun business on January 31, 1818.

Besides these Trustee Savings Banks there is now the great Post Office Savings Bank, and many of our great railways have Savings Banks connected with them.

In 1899 the position of these banks was as under:

BANK	NUMBER OF DEPOSITORS	AMOUNT OF DEPOSITS
Post Office ...	8,046,680	£138,818,075
Trustee ...	1,601,485	57,106,458
Railway ...	52,730	4,654,112
Total ...	9,700,895	£200,668,645

In 1905 there were 14,862 branches of the Post Office Savings Bank, 224 Trustee Savings Bank, and 18 Railways Savings Banks, the number of depositors and funds being as follows:

BANK	NUMBER OF DEPOSITORS	AMOUNT OF DEPOSITS
Post Office ...	9,963,049	£169,988,784
Trustee ...	1,730,331	60,632,668
Railway ...	62,265	5,666,389
Total ...	11,755,645	£236,287,841

In 1910 the position of these banks was as under:

BANK	NUMBER OF DEPOSITORS	AMOUNT OF DEPOSITS
Post Office ...	8,371,789	£192,042,083
Trustee ...	1,827,460	65,834,706
Railway ...	69,455	6,858,192
Total ...	10,268,704	£264,734,981

At December, 1910, there were 219 Trustee Savings Banks, of which the following ten have over a million pounds owing to depositors:

TOWN	DEPOSITORS	AMOUNT DEPOSITED
Glasgow ...	227,779	£7,812,335
Liverpool ...	140,462	3,399,871
Edinburgh ...	88,701	3,336,848
Manchester ...	126,888	3,099,282
Dundee ...	49,442	1,623,093
Hull ...	75,372	1,513,705
Aberdeen ...	49,987	1,352,254
Sheffield ...	48,947	1,194,577
Newcastle ...	42,432	1,128,971
Preston ...	33,253	1,010,063

The following is a list of the Railway Savings Banks, that is, Savings Banks formed by the Railway Companies for their employees; with the amount deposited at end of 1910:

Great Central ...	£826,885
Glasgow and South Western ...	286,119
South Eastern ...	556,620
Metropolitan ...	95,103
Caledonian ...	944,331
North British ...	577,672
Great Eastern ...	630,182
Metropolitan District ...	9,561
London and South Western ...	521,066
Lancashire and Yorkshire ...	506,200
Highland ...	86,045
Great Western ...	564,863
London, Chatham and Dover ...	100,758
Great North of Scotland ...	76,203
London and North Western ...	790,542
Taff Vale ...	28,140
Great Northern ...	218,966
Hull and Barnsley ...	13,912
North Staffordshire ...	25,024

Total £6,858,192

SCHOOL SAVINGS BANKS

About 1877 school savings banks were commenced in Manchester, and at the end of 1919 there were 330 banks

with 63,000 depositors. In 1919 the amount saved in these banks was £12,000 greater than the amount saved in 1918 and it was four times as much as in pre-war times. Twenty years ago the young folks used to get their weekly penny on a Saturday morning after cleaning the back windows and the Sunday boots: now it would appear they get from 1s. to 2s. 6d. and do not do any housework. The funds of these Manchester banks amounted to £46,143 4s. 6d. at end of 1919. Boys and girls use these banks to save up for clothes and boots for themselves and some to meet holiday expenses.

FRIENDLY SOCIETIES v. SAVINGS BANKS

Most young men realise the value of a Savings Bank but never as a rule take into consideration whether a Friendly Society or a Savings Bank is the best investment for them under certain circumstances. Suppose two young men, aged 18 years of age, have each sixpence per week at their disposal. One prefers to put it into a Savings Bank and the other prefers a Friendly Society. If at the end of the first year each becomes sick and unable to follow his employment what would be the result of their preference? The one who invested in the Savings Bank would have twenty-six shillings with a little over for interest to draw to pay for his keep during his illness, and also to pay for doctors' charges and medicines. The other who invested in the Friendly Society would be entitled to 10s. per week for the first 26 weeks, £13 os. od.: 5s. per week for the second 26 weeks, £6 10s. od.: and 2s. 6d. per week thereafter so long as sickness lasts, and no doctors' charges or medicines to pay for, and in case of his death his relatives would have £10 for his funeral expenses. We can leave any person with a well balanced mind to note the difference in the two cases.

CO-OPERATIVE SOCIETIES

The earliest Co-operative Society in Britain was formed by the Weavers at Fenwick, a small village near Kilmarnock in Scotland, in the year 1769. They evidently had a Friendly Society and used its funds as a commencement as the following minute will show:

"9th November, 1769.

"This present day it is agreed upon by the members of our society to take what money we have in our Box and

buy what victual may be thought necessary to sell for the benefit of the society, and the managers of our society may borrow what money they think proper for that end and purpose. And when the interest is paid on what money you borrow, and the men have received their wages for buying and selling the victuals we deal in, the society will both reap the benefit and sustain the loss of them, and if any member of our society pay not for what quantity of victuals he receives at the end of four weeks if the managers require it of him, neither him nor his shall have any more right to our societies victuals if he be found buying victuals from any other and leaving the trade in debt of the same according to the option of the society."

"Signed

Alexander Wallis
John Wilson
Andrew Arr X
Robert Walker
John Burns

William Hendry X
James Broun
William Walker
William Bunten
Thomas Barr
J. Gemmell X "

Three of the members signed by making their mark. At first the society dealt with oatmeal, but afterwards bought other "Victuals."

The following are particulars of the working of this pioneer society of the Co-operative movement:

FENWICK WEAVERS' SOCIETY PARTICULARS OF CO-OPERATIVE TRADING

YEAR	AMOUNT INVESTED			PROFIT			LOSS		
	£	s.	d.	£	s.	d.	£	s.	d.
1770	4	4	0		1	0			
1771	4	10	0		1	3	9		
1772	5	18	9		2	0	0		
1773	8	0	0		3	1	0		
1774	11	5	0		2	4	0		
1775	13	6	0		17	11			
1776	14	0	0		19	3			
1777	15	10	0		2	14	0		
1778	17	14	0		4	1	0		
1779	22	10	0		11	0			
1780	24	0	0		1	5	0		
1781	25	15	0		12	10			
1782	26	10	0		3	15	3		

Carried forward £ 23 6 0

YEAR	AMOUNT INVESTED	PROFIT	LOSS
	£ s. d.	£ s. d.	£ s. d.
	<i>Brought forward</i>	£23 6 0	
1783	30 10 0	2 8 7	
1784	31 15 0	1 17 0	
1785	35 12 0		2 8 0
1786	33 4 0	3 17 0	
1787	36 16 0	2 14 11	
1788	40 0 0		7 4
1789	40 0 0	17 7	
1790	34 0 0	1 18 1	
1791	34 0 0	12 9	
1792	34 0 0	1 2 9	
1793	34 0 0	12 9	
1794	31 8 3	2	
1795	33 0 0	1 16 3	
1796	25 0 0	1 7 0	
1797			7 5 9
1798	26 0 0	18 9	
1799	30 0 0	1 16 7	
1800	40 0 0		
		£45 6 2	£10 1 1
		10 1 1	
		£35 5 1	

This endeavour was the creation of a few poor Scottish weavers who, in all probability, never heard of Co-operation but simply saw in it a means whereby they could augment their scanty and uncertain earnings.

In 1777 the "Govan Victualling Society" was established in what was then a pretty village on the banks of the Clyde where weaving was the main industry. This society existed for 132 years with varying success and it is sad to think that it had to close because of its indebtedness after weathering the storm for such a long period.

CO-OPERATIVE SOCIETIES (*continued*)

In the year 1794 Dr. Shute Barrington established a Co-operative Store at Mongewell in Oxfordshire and thus describes its operation: "A quantity of such articles of consumption as they (the Parishioners) use were procured from the wholesale dealers, such as bacon, cheese, candles, soap, and salt, to be sold at prime cost, and for ready money. They were restricted in their purchases to the supposed weekly demand of their families. The bacon and cheese being purchased in Gloucestershire had the charge of

carriage." This store was for the benefit of residents in the parish and in the three parishes adjoining. The store-keeper was an infirm old man who was unable to read or write, but so correct in his accounting that there was no reason to regret his want of scholarship. As he had parish pay, and his house rent was discharged, he was perfectly contented with an allowance of one shilling per week, having also the common benefit of the shop. In 1796 the transactions amounted to £223 14s. 2d. and produced a saving of £48 1s. 0d. or 21%, and from the adoption of this plan they had good weight, and articles of the best quality.

In 1796 a parish windmill was erected on Barham Downs. Eight subscribers furnished a capital of £40 each to start it, and the profits after paying them 5% interest were to be applied towards reducing the capital to £150 and afterwards to the benefit of the labouring industrious poor of the parish. Another similar mill was erected in 1797 at Chislehurst in Kent.

The Co-operative movement in Lancashire dates from the year 1844, when twenty-eight persons formed themselves into a society and commenced subscribing small sums to a common fund until they thought they had enough to enable them to begin business. By prudent management this society, which is named the "Rochdale Equitable Pioneers" Society, attained such a degree of success that in seventeen years the membership had reached 4,000 and these members represented a capital of nearly £40,000.

The object aimed at was the furnishing themselves with household necessities and to secure by large purchases any profit that might be saved by so doing. The profit made is added to the share capital at certain periods or is paid out to the members if so desired in the way of a dividend, the rise or fall of the "Divi" causing a theme for conversation and keen discussion by the parties concerned.

Every member on making a purchase has to pay cash down and obtains a voucher for the amount purchased. These vouchers are called in at certain periods, to enable a statement to be got out showing the amount of purchases made by every member, and to enable the dividend to be declared on each one pound's worth of goods purchased.

Other societies were formed in different towns and then the great Co-operative Wholesale Society was formed in 1864. This is now one of the most gigantic commercial institutions in the country and has as its shareholders several hundreds of Co-operative Societies scattered all over the country.

In 1888 there were 1,348 Co-operative Societies with a membership of 903,360, the share capital being £9,970,921 and a loan capital of £2,044,498, the total turnover in a year being about £30,000,000.

There is also a great Scottish Co-operative Wholesale Society instituted in 1868, with its chief place of business in Glasgow. This society is largely engaged in productive work also and has large farming interests in different parts of the country.

The number of Co-operative Societies, the number of members, and the amount of funds is as given herewith in each of the years stated:

YEAR	SOCIETIES	MEMBERSHIP	FUNDS £
1889	2,133	1,741,062	35,099,370
1905	2,717	2,375,933	49,941,142
1910	3,278	2,880,979	43,849,761
1911	3,346	2,992,570	46,446,307
1912	3,562	3,144,033	48,803,535
1913	3,636	3,303,425	54,037,608
1914	3,689	3,480,756	57,968,671
1915	3,825	3,736,589	63,177,953

The following is a list of Co-operative Societies with the year of formation:

1769	Fenwick Weavers' Victualing
1717	Govan Victualing Society
1794	Mongewell, Oxfordshire
1795	Hull General Industrial
1800	Greenford, Middlesex
1800	Tradeston Temperance, Glasgow
1800	Hanwell, Middlesex
1800	Co-operative, Glasgow
1800	Bridgeton Old Victualing, Glasgow
1800	Pelican Provident, Radford
1812	Lennoxtown Victualing
1816	Sheerness Industrial
1817	Devonport Union Mill
1821	Larkhall Victualing
1827	Meltham Mills, Yorkshire
1828	Leven Baking, Fifeshire
1829	Upperby, Cumberland
1830	East Forfar
1830	Paddock, Yorkshire
1830	Bannockburn, Stirlingshire
1831	Parkhead and Westmuir, Glasgow
1832	Great Moor, Stockport
1832	Lockhurst Lane, Foleshill
1832	Prudential, Stoney Stanton
1832	Rippondean
1832	Cadder, Lanarkshire

1833	Equitable, Arbroath
1833	United, Brechin
1834	West Port, Arbroath
1834	Field Head, Kirkheaton
1837	Coal, Devonport
1839	Co-operative, Kirriemuir
1839	Galashiels Store Company
1839	Hawick Store Company
1840	Barrowford
1840	Joint Stock, Kingskettle
1840	Industrial, Darvel
1840	Leslie, Fifeshire
1842	Middleton in Teesdale
1844	Rochdale Pioneers, Rochdale
1845	Crewe, Cheshire
1846	Selkirk
1847	Alva, Stirlingshire
1847	Bacup, Lancashire
1847	Greenwich
1847	Menstrie, Stirlingshire
1847	Bainford Baking, Falkirk
1849	Brickfield, Rochdale
1849	Sheerness
1849	Tillicoultry, Clackmannan
1850	Derby
1851	Newchurch
1851	Rawtenstall
1851	Crawshaw Booth
1851	Compstall
1853	Firgrove, Rochdale
1854	Ashford, Kent
1855	Macclesfield
1856	Hadfield
1856	Bagslade, Rochdale
1856	Bury, Lancashire
1857	Dukinfield, Lancashire
1857	Eccles, Lancashire
1858	Clifton
1858	Cleator Moor, Cumberland
1858	Blaydon
1858	Great Harwood
1858	Equitable, Paisley
1859	St. Cuthberts, Edinburgh
1859	Staleybridge
1859	Girvan, Ayrshire
1859	Bolton
1859	Manchester and Salford Equitable
1859	Edenfield, Bury
1859	Carnoustie, Forfarshire
1859	Bathgate, Linlithgowshire
1859	Failsworth, Manchester
1859	Woodley, Stockport
1859	Sunderland
1859	Egremont, Cheshire
1859	Bolton le Moors

1860	Reading
1860	St. Rollox, Glasgow
1860	Provident, Paisley
1860	Barrhead, Lanarkshire
1860	Equitable, Kilmarnock
1860	Dalziel, Motherwell
1860	Penicuik, Middelthian
1861	Port, Glasgow
1861	Thornliebank, Glasgow
1861	Boness, Linlithgowshire
1861	Busby, Lanarkshire
1861	Provident, Lanark
1861	Cathcart, Glasgow
1861	Cumbernauld, Glasgow
1861	Equitable, Dumbarton
1861	Alloa, Clackmannan
1861	Equitable, Brechin
1861	Grahamston, Falkirk
1861	Dumfermline
1861	Renfrew
1861	Vale of Leven, Dumbarton
1861	Northern, Aberdeen
1861	Auchterarder, Perthshire
1862	Armadale, Linlithgowshire
1862	Manufacturing Aucktermuchty
1862	Galston, Ayrshire
1862	East Kilbride, Lanarkshire
1862	Redding, Falkirk
1862	Carlisle, Lanarkshire
1862	Kirkcaldy, Fifeshire
1862	Lanark Provident
1862	Slamannan
1862	Manufacturing, Paisley
1863	Portobello, Edinburgh
1864	Grangemouth
1865	Eastern, Glasgow
1865	Lochgelly, Fifeshire
1865	Tranent, East Lothian
1866	Northern, Edinburgh
1866	City of Perth, Perth
1866	Industrial, Thurso
1867	Moffat Mills, Lanarkshire
1868	Strathaven, Lanarkshire
1869	United Baking, Glasgow
1870	Carstairs, Lanarkshire
1871	St. George, Glasgow
1871	Coatbridge, Lanarkshire
1871	Kenning Park, Glasgow
1871	Leavinseat, Lanarkshire
1872	Hosery Manufacturing, Hawick
1872	Chapelton, Lanarkshire
1872	Manufacturing, Dunfermline
1872	Chapelhall, Lanarkshire
1878	Leith Provident, Edinburgh
1879	Cleland

1879	Douglas Water
1873	Clarkston
1873	Crofthead
1874	Darnagavel
1875	Calderbank
1877	Larkhall
1879	Hamilton Central
1880	Central, Greenock
1880	Low, Lanarkshire
1881	Norton Park, Edinburgh
1881	Cowlairs, Glasgow
1882	Burnbank
1882	Glespin
1882	Greengairs
1883	Blantyre
1883	Plains
1884	Cambusland
1884	Gilbertfield
1884	Stonefield
1885	Newmains
1885	Cambusnethan
1886	Dykehead
1886	Shotts
1886	Glenboig
1886	Glengowan
1886	Hamilton Palace Colliery
1886	Newton
1887	Overtown
1887	Newarthill
1888	Bellshill
1888	Mossend
1889	Wishaw
1890	Chapelhall Federated Baking
1892	Douglas Provident
1893	Hamilton Cooperative Baking
1895	Coalburn

CLUBS IN CUBA

It is not generally known that Habana, the capital of Cuba, is the greatest city in existence for clubs. It has a population of 350,000, and according to recent statistics at least 125,000 or over one-third of the population belong to one or other of the various clubs in that noted city. The further assertion that one of its clubs has no less than 45,000 members seems equally unbelievable, but it is absolutely true. Practically every man in the city, whether a millionaire sugar king or a common labourer, is a member of a club, and of the two the latter has a greater incentive to belong to a large social organisation than has the former to join an exclusive club to which wealth and position in society are requisite for membership.

The leading clubs of the city are known as "Centros," and were originally organised by Spanish residents and aimed to unite those of their compatriots who came from the same part or from the same centre in Spain. Thus the "Centro Gallego" was organised primarily for the benefit of Galacians, and the "Centro Asturiano" for natives of Asturias; other sections of the mother country were similarly represented.

In addition to the social and recreative functions, the "Centros" soon developed certain Mutual Aid and Benefit features, and it is these features that have made them not only a pleasant luxury but a real necessity in the lives of the people of Habana. The "Centros," in recent years, have not confined their membership to persons from the respective sections of Spain which bear their names, but most of the members are Spanish born or of Spanish descent, to which, however, there are certain exceptions.

The "Centro de Dependientes," one of the largest and wealthiest of these institutions, is an exception to the rule. It is the most democratic and is the club to which most of the Cubans and residents of foreign birth belong. This remarkable club counts among its 25,000 members, clerks, merchants, professional men, artisans, men of wealth and leisure, as well as those who work hard for their daily bread, and men of practically all nationalities who have made the Cuban capital their home. Its doors are closed to no one who is honest and trustworthy, however rich or poor, if he can but keep up his contributions of one and a half dollars per month.

This club was founded thirty-nine years ago and has grown to be one of the greatest social organisations in the Americas. Its magnificent building, which occupies an entire square of the city and cost over a million dollars, has all the appointments, conveniences and attractive features of the large social clubs of the American cities. Its immense ballroom will accommodate 3,000 couples at a time, its dining-room contains 200 tables and its billiard hall is said to be the largest known. It has elegant reading rooms, a large well stocked library, a well equipped gymnasium and modern bathrooms, all adequate to meet the requirements of its huge membership. In these features, as well as in its social entertainments, it is not different from the typical Social Club, but these form only a part of its attractions, the features that most appeal to the modest working man

or others of limited means may be briefly summarised as follows:

It maintains free night schools for its members where those of limited education may improve their general knowledge and where they can study shorthand, book-keeping and various other subjects. It maintains a kindergarten for the benefit of members' children as well as Grammar and High Schools for older boys and girls. It provides Domestic Science Classes where members' wives and older daughters may take courses in cooking, sewing, and other domestic matters. It provides its own staff of surgeons, physicians, oculists and dentists, who attend to the wants of the members free of charge, save perhaps for the cost of material used in filling teeth or the lenses prescribed for the correction or aid of sight. It also maintains its own hospital, a sanatorium for consumptives and an asylum for the insane. All these advantages belong to each and every member, not as a matter of charity but as a matter of right, and while members are in hospital, sanatoria, or asylum, their food, rooms and medicine are also provided free.

These Mutual Aid and Benefit features are not peculiar to the "Centro de Dependientes" alone, as several of the other "Centros" have practically the same features. The "Centro Gallego" is the largest and wealthiest; it has a membership of 45,000, an annual income of a million dollars, and is housed in a palatial structure which also cost over a million dollars. The second largest is the "Centro Asturiano," which has a membership of 37,000, chiefly Spaniards, but with a considerable contingent of Cubans who are also represented on the governing body. It has one of the handsomest buildings in Habana for its home, covering an entire square and including one of the best theatres in the city. Some of the "Centros," the "Balear" and the "Castellano," admit women as well as men, and for an additional fee of fifty cents per month give medical aid to the other members of the family of a member.

SOCIAL INSURANCES

THE following statements in reference to the various different countries are compiled from the records of the International Congress of Social Assurances and from other sources.

AUSTRIA

A Pension Law was passed on December 15, 1906, enabling, and in some cases requiring, persons of eighteen years of age and upwards to assure pensions in case of invalidity or old age together with other benefits, the premiums being payable by the employer who deducts them from the wages of the person assured. Rules for administering the Law were made by the Minister of the Interior on April 1, 1908.

BRAZIL

A Law concerning accidents to workmen was signed by the President of the Republic on January 15, 1919, which provides for :

- (1) Those occurring while engaged in work, due to a sudden, violent, external and involuntary cause, producing bodily or functional disorders, or partial or total loss, either permanently or temporarily, of ability to work.
- (2) Ailments contracted in the performance of work, when by their nature it is sufficient to cause them, resulting in the death of a workman or rendering him permanently or temporarily unfit for work. An accident occurring by reason of work, or during the performance of the same, obligates the employer to pay an indemnity to the workman or to his family, except in case of *force majeure*, negligence of the victim or of third parties. For the effects of the indemnity individuals of either sex, of legal age, or minors who are employed for account of another in construction, repair, or demolition work of any kind, or in the conservation of construction works, shall be considered workmen, as shall also those who are employed in transportation service, industrial establishments, and any undertakings employing inanimate motors. The indemnity shall be calculated in accordance with the seriousness of the results of the accident. In the case of death the indemnity shall consist of a sum equal to three years' salary of the victim, which shall be payable at one time to his heirs plus 100,000 reis for expenses of burial; in case of total or permanent incapacity, a sum equal to three years' salary shall be paid; in case of total but temporary incapacity one half of the difference between the salary which was earned and that which would

be earned because of the decrease of his capacity for work shall be paid. In other cases the employer is obligated to render medical and pharmaceutical assistance and hospital service when necessary.

This law which was promulgated by an Executive decree of March 12, 1919, as published in the Official Gazette of Brazil of January 25, 1919, and the Rules and Regulations in that of March 22, 1919.

BRITAIN

An Old Age Pensions Act was passed in 1908 which gave a free pension of 5s. per week out of the public funds to every person over seventy years of age. This Act was not considered as a final scheme, and the following other steps were suggested to follow:

- (1) Lowering the age at which the pension begins.
- (2) Increasing the amount of the pension.
- (3) Relaxing the discriminatory conditions.
- (4) Paying the pension during invalidity irrespective of age.

Mr. Lloyd George introduced the scheme of National Compulsory Insurance in the House of Commons on May 4, 1911, and fairly staggered humanity by the vastness and immensity of his proposals.

Under this scheme the great majority of the population are compelled to insure themselves against certain eventualities and a new era was begun in this country, the results of which are as far reaching as anything ever attempted by any Government in any part of the world.

The Government "budgeted for a surplus" so as to cover, in the first place, the risk undertaken by insuring all under sixty-five years of age as if they were only sixteen years of age. In this scheme the contributions for all ages and conditions are alike equal in amount, and of course as time goes on, and all young people on becoming sixteen years of age are drawn into it, the risk will gradually decrease, and it was estimated that in about fifteen years a great part of the formation costs will be cleared off and free the capital for further benefits.

The Medical Profession (I must not refer to them as a trade or to their association as a trade union, although it is practically that) have come out very well in the scheme.

We must realise that at least ten millions of people under this Act are now paying contract rates for medical aid who formerly paid doctors ordinary charges. This the doctors put forth as a hardship. In my opinion it is the very reverse, as their incomes will be steady and more secure than they have ever been before. The contract rates formerly paid by the Friendly Societies have been satisfactory to them, as witness the amounts charged for goodwill when a medical practice was sold if it had members of Friendly Societies connected with it, and also the numbers who applied when vacancies occurred in Friendly Society Medical Associations.

The contributions at first payable were *9d.* per week for men of which *4d.* was deducted from their wages, *3d.* payable by the employer and *2d.* added by the State. The contributions of women were *8d.* per week, of which *3d.* was deducted from wages, *3d.* payable by the employer and *2d.* added by the State.

The benefits payable to men were *10s.* per week in sickness for the first 13 weeks, *5s.* per week for the second 13 weeks, which was paid from the sickness section. After 26 weeks' Sickness Benefit had been paid the benefit throughout life payable if unable to work up to age seventy was *5s.* per week paid from the Disablement section. To women the benefits were *7s. 6d.* per week for the first 13 weeks, *5s.* per week for the second 13 weeks and, following that, *5s.* per week in invalidity up to age seventy. The termination of the benefits at age seventy is to work in connection with the Old Age Pensions Act.

Several amending Acts have been passed, the latest in 1919.

DENMARK

In this country the compensation in cases of accident causing permanent invalidity is a lump sum. In fifty-six cases the persons injured had used the compensation money in the manner herein stated:

- 11 Had bought a pension or made a deposit in a savings bank.
- 15 Had bought property.
- 8 Had bought a business.
- 8 Had used it in living or paying debts.
- 10 Had spent it in amusement or dissipation.
- 2 Had lost it in business.
- 2 Could not be classed under any heading.

FINLAND

A committee reported to the Government, recommending the introduction of an extensive obligatory scheme of assurance against invalidity and old age, leaving room for a voluntary scheme also. The obligation to extend generally to wage earners of fifteen years of age and upwards with certain exceptions, the premiums to be paid one half by the assured and one half by the employer, and the State to add the sum of £2 *10s. 0d.* The old age pension to begin at sixty-five.

FRANCE

Our near neighbours across the Channel have a law in regard to public relief for the aged, the infirm, and incurable which is worthy of our consideration, as from it we may obtain some ideas for the improvement of our Poor Laws, which are so expensive to manage, and so inferior in results, or we may get ideas for a complete new system which would be better for all concerned.

The only class of indigent persons, in respect of whom there has hitherto existed a universal obligation on the part of public authorities in France to provide relief, are the sick, the insane, and orphan or foundling children; although, in actual practice, relief out of public funds has also been provided for other classes, including the able-bodied and the aged and infirm poor.

Presidential sanction was given on July 14, 1906, to a law, the object of which is to secure the right of any necessitous French citizen, who is unable to support himself by work, and is either (a) over seventy years of age, or (b) afflicted with some infirmity or disease recognised as incurable, to public relief from the Commune in which he has a legal settlement. Settlement is, as a rule, acquired by a five years' residence; in default of such settlement, the charge for relief becomes the liability of either the Department (County), or, in the last resort, the State.

The general organisation of this system of relief is in the hands of the French Departmental (County) Councils. Persons desirous of obtaining the relief are required to apply to the Relief Committee (Bureau d'Assistance) of their Commune, which, at the beginning of each year, prepares a list of persons whose applications are approved by it. This list must be approved by the Municipal Council,

which also fixes the rate of the relief allowance, but it may, on appeal, be revised by a local commission, consisting of the Sub-Prefect, members of certain local and Departmental bodies (including the Relief Committee), a justice of the peace, and a delegate of any friendly societies existing in the locality.

Relief, where possible, is to be granted by way of monthly allowance to the aged, infirm, and incurable, in their own homes or, subject to approval, to persons with whom they may be living. The relief will be usually in money, but may be wholly or partly in kind if the Council of the Relief Committee think this preferable in any given case. The minimum monthly allowance is 4s., and the maximum, as a rule, is 16s., though more may be granted in exceptional circumstances. The rate of the monthly relief fixed for any Commune by the Municipal Council must be approved by both the Departmental (County) Council, and the Ministry of the Interior. When a person, who has established a claim to relief, is possessed of a private income, his rate of relief will, as a rule, be reduced by the amount of such income. This does not, however, apply to the proceeds of savings, and in particular to a friendly society pension of less than £2 8s. per annum, or of less than £4 16s. in the case of persons who can show that they have reared three children up to the age of sixteen. Where in such cases the private means exceed the limits of £2 8s. or £4 16s., respectively, only the half of the excess will be deducted from the pension allowable, the limit allowed for the total income of the recipient of relief, plus the allowance granted under this law, being £19 5s.

Instead of being granted an allowance, the applicant may be placed in an almshouse, or public home, belonging to the Commune, or Department. The charge for the maintenance is fixed by the Departmental authority.

No new tax is imposed to meet the cost of the new relief. The expenses are to be met out of (a) the charitable funds at the disposal of the Communal Council and the funds of the existing Relief Committees; and (b) the ordinary receipts of the Council from taxes. But the expenditure out of the Communal funds will be supplemented in case of necessity by grants from the Department, ranging from thirty per cent. to ninety per cent. of the cost of the relief so far as that cost has to be met out of the proceeds of taxes. The percentage of the grant is calculated on a fixed scale in

inverse ratio to the taxable wealth of the Commune per head of population.

Further, in the event of the number relieved in any Commune exceeding ten per 1,000 of its population, the State undertakes to make a direct grant to the Commune of from ten to twenty per cent. of the cost of the relief granted (so far as such cost is met out of taxes levied under existing laws) for each person relieved above the number of ten per 1,000.

The proportion of the cost of the new relief falling on the Departments, including the grants to the Communes, will be met out of the proceeds of taxes, which they are already (under existing laws) entitled to levy, plus a contribution from the State ranging from fifty to ninety-five per cent. of the cost, calculated on a similar plan to that adopted for the Communal grants. The law took effect from January 1, 1907.

GERMANY

In a population of 62,000,000 of which 15,500,000 were wage earners there were in 1907:

- (a) 12,500,000 insured against malady (industrial and commercial).
- (b) 19,000,000 insured against accidents (which includes 5,000,000 small rural proprietors).
- (c) 14,000,000 insured against invalidity.

The explanation of the difference in these figures is stated to be that the sickness assurance does not include agricultural labourers and domestic servants, and that the accident assurance extends to other classes than wage earners.

The benefits paid during that year amounted to (a) £14,000,000, (b) £7,500,000, and (c) £8,500,000. Total £30,000,000. Benefits were paid to 4,800,000 persons for sickness, 867,921 for injuries, 77,807 widows, 106,712 children, 4,125 surviving parents of persons killed by accident, and also 15,504 widows, 32,541 children, and 264 parents of 30,000 injured persons in hospital, and 841,992 invalids, 116,887 persons of at least seventy years of age, and 20,081 temporary invalids; altogether about 7,000,000 persons, or since the first application of the law as to workmen's assurances a total of 81,000,000 of persons and of £315,000,000 sterling in money.

The accumulated funds of the German Insurance Associations at the end of 1907 was £100,000,000, of which

£31,000,000 had been applied in the form of loans and otherwise for the construction of workmen's houses, hospitals and convalescent homes, sanatoria, bathing establishments and other institutions for the public benefit.

ACCIDENTS IN GERMAN MINES

DATE	TOTAL NO. OF ACCI- DENTS	FATAL ACCI- DENTS	PER- MANENT INCA- PACITY	TEM- PORARY INCA- PACITY	TOTAL
Average of 6 years 1891-96	89	2.10	5.90	2.78	10.78
Average of 6 years 1897-1902	104	2.09	5.12	5.42	12.63
Average of 5 years 1903-1907	125	1.95	5.94	7.48	15.37

From this it appeared that while the total number of accidents and claims during the period under review increased forty per cent, the number of fatal accidents had diminished by seven per cent., but the claims for temporary incapacity increased by 170 per cent.

Dr. Zacher well said that voluntary assurance has the higher moral virtue, it fortifies the sentiment of personal responsibility, it more easily prevents abuse and stimulation, and adapts itself more easily to the needs of the individual.

ITALY

The law relating to assurance against invalidity and old age was amended on December 30, 1906, and consolidated on May 30, 1907. The number of contributors to the Fund on December 31, 1907, was 255,127, the accumulated funds being £2,500,000, an average of about £10 for each.

MEXICO

Seven States of Mexico have enacted laws concerning accidents, namely, Nuevo Leon, Sonora, Vera Cruz, Zacatecas, Hidalgo, Chiapas, and Yucatan. The Law of Nuevo Leon dates from November 2, 1906, of Hidalgo from 1915, of Zacatecas from 1916, of Yucatan from 1917, and those of Sonora, Vera Cruz and Chiapas from 1918. Among other benefits the law of Nuevo Leon establishes the following: For death, the payment of the entire wage for two years, eighteen months, one year or ten months, according to the amount of debt left by the deceased; for total incapacity the payment of the entire wage for two years; for partial incapacity, either temporal or permanent, the payment of from twenty to forty per cent. of the wage for two years, one year or six months. The law of the State

of Hidalgo establishes in case of death the payment to the heirs of fifty per cent. of the salary or wage for three, two or one year according to the debts the deceased may have contracted; in case of perpetual incapacity a sum equal to the salary or wage for one year, and work of which the injured man is capable must be supplied. According to the law of Vera Cruz, in case of death the sum of one or two years' wage must be paid to the heirs; in case of permanent disablement an amount equal to the wage for four years or a life pension equal to half the wage earned at the time of the accident must be supplied; in case of partial incapacity a sum equal to two years' wages or a life pension equal to a quarter of the wage is obligatory. The ruling in Yucatan is that in the first and second cases cited payment shall be made of a sum equal to two years' salary, and in the third event labour must be provided for which the victim is capable or his full wage for one year must be paid. The law of Chiapas concedes to the workers and their employers the right of agreeing upon the amount of the indemnities and the terms of payment. In Sonora the general manner of the payment of indemnities in case of deaths or total or partial incapacity is established as well as the penalty for minor accidents, such as the loss of a finger, in cases when the injury was the direct result of the work in which the victim was engaged or was caused by lack of proper precautions and safeguards on the part of the employer.

FRIENDLY SOCIETIES

FRIENDLY Societies are associations formed for promoting the mutual advantage of their members and are based upon the principle that the contributions of the members paid into one common fund is the most effective method of guaranteeing such benefits as these societies insure to their members in times of sickness or distress or at the period of death when such benefits are required.

The good the Friendly Societies are doing and have done in the country are simply incalculable. They teach Thrift. They assist to provide for the proverbial Rainy Day. They relieve beds of sickness of millions of pangs. They prevent millions of sights of sorrow and mitigate in unnumbered instances the inevitable approach of death. They do more, they cultivate a friendly feeling among the members and become means of interchange of millions of kindly acts.

They do more still. They teach Self Help and Self Government. They were and are instituted by workmen who know the requirements and wants of workmen. They do still more. They stand between many men and their families and the poor law and the Union, and we believe they are destined as they deserve to multiply and cover the land. Such societies deserve the protection of the State, the benediction of the Church, and the approving smile of all.

The Rules of Friendly Societies are made by the freely chosen representatives of the members and show an amount of wisdom and penetration that is to be highly commended. Before a new rule is made or an old one amended, the proposals are submitted to keen criticism as to their provisions and intentions, and when these alterations are approved every instinct of patriotism, every feeling of honour, every sense of duty, and every motive of self interest are brought to bear in the endeavour to have them complied with and faithfully administered.

Everyone, however humble, has a mission to do, or say or think something which has never been done, or said or thought, therefore let each one, while gratefully accepting the help, and profiting by the wisdom of others, cultivate his own individuality, live his own independent life, and fulfil his own possibilities. Don't live a single hour of your life without doing exactly what is to be done in it, and going straight through it from beginning to end. Work, play, study, whatever it is, take hold at once and finish squarely and cleanly. Then do the next thing without letting any moments drop between. It is wonderful to see how many hours a prompt man will cultivate in a day.

Benevolence entered very largely into all the operations of Friendly Societies and they taught that :

Benevolence is a noble sentiment.

Benevolence is a generous principle.

Benevolence gives garments to the naked.

Benevolence gives medicine to the sick.

Benevolence gives food to the hungry.

Benevolence should be cherished in every breast.

Benevolence ought to be the ruling motive in every heart.

Benevolence is wise, and seeks to reclaim the erring.

Benevolence is strong, and seeks to support the weak.

Benevolence is at the present time being driven out of the societies by the harsh methods of administration of the Friendly Societies Acts.

The power of the habit of providence when united with and supported by the sister habit of association is the most striking phenomenon of the last century. The result has been a manifest lifting of the working classes, who are the backbone of our country's strength, it has had an increasing influence upon the economic and moral condition which is, more and more, year by year, fitting them to take their proper place in national affairs and in national life.

Union is the law of life as surely as separation is the law of death. The Friendly Society spirit makes eloquent the maxim on the old warrior's sword, "a way I will find or will make." This is the spirit which distinguishes the man from the slave, and calls upon all to foster the spirit of healthy independence, self reliance and brotherhood, and to resist to the utmost anything detrimental to these principles.

At the beginning of the sixteenth century pauperism, as we understand the term, was unknown in this country, and poorhouses or workhouses were still later inventions. At that period the land was overspread with monasteries, and these institutions, besides being the retreats of the monks, were also the homes of the poor. The monks evidently had the confidence of the people, and as a consequence many bequests of real estate and donations of personal property were placed in their hands and at their disposal for the purpose of assisting and maintaining the poor. This certainly had a considerable influence in relation to the conditions and prospects of the people.

The lands thus acquired were let to tenants, and if we take the authority of Sir Walter Scott, these tenants were more happy, more contented, and more prosperous by far than the tenants of the lay proprietors, and this is borne out by the fact that when these lands passed into other hands the rentals were increased in many cases nearly 500 per cent., and as the monks owned a third of the arable land of the country, we may conclude that a third of the agricultural population were their tenants, and as they were indulgent landlords it so happened that pauperism was nowhere to be found in the ecclesiastical estates.

During the reign of King Henry the Eighth, 376 of these establishments were closed, in obedience to the Royal command. The proceeds arising from this transaction you

may perhaps think were profitably invested for the benefit of the poor, who were the chief sufferers by this action. But no, the King turned the wealth thus acquired to his personal purposes, a yearly revenue of £32,000 was brought into his exchequer, besides goods and chattels to the value of £100,000, which was equivalent to twenty times that amount at the present day, owing to the depreciation in the value of money. As a result of the closing of the monasteries the poor became numerous, and were to be found everywhere, and ever since that time we have never been without them in large numbers.

King Henry was always in need of money, partly to enable him to govern the country, but still more because he was extravagant and had about him a crowd of needy courtiers who were always crying out for help. He therefore shut up the monasteries, first the smaller, then the larger ones, and turned the monks and nuns out into the world, promising to give them pensions which he often omitted to pay.

In order to make it appear that the monks were worse than they really were, he sometimes either frightened the principal monks into confessing that they were guilty of certain crimes or tempted them to do so by offering them advancement. At Canterbury for instance the chief monks made their confession and then were promoted to be the Dean and Canons of Canterbury Cathedral. Either the King was entirely careless whether a Dean and Canons were wicked or not, or, which is far more likely, he induced by his promises the monks to make a lying confession of guilt.

Some of the money obtained from the monasteries was spent in providing ships and building forts for home defence, some was spent in founding new Bishoprics, but the greater part was given away or gambled away. Courtiers grew suddenly rich and got rid of their money as easily as they had acquired it, so that they were always asking for more. "To have a good pennyworth" was a constant phrase at Henry's Court, and to have a good pennyworth did not mean to have full value for money, but to receive a large slice of the Abbey lands for nothing at all.

Under King Henry the Eighth an unsuccessful attempt was made to relieve distress by voluntary contributions, but in the succeeding reign it became necessary for the first time to invoke State aid to ward off starvation and death

from the homes of the poor. In the year 1552, the day after the execution of the Protector Somerset (the title Protector was given to the Duke of Somerset, who acted as Regent during the minority of King Edward the Sixth), Parliament assembled, and amongst the important measures submitted to the ever-faithful Commons was one to make legal provisions for the poor. For this purpose the churchwardens were given authority to receive contributions, and the Bishop of the diocese was empowered to take proceedings against defaulters. You can therefore see that the suppression of the monasteries was followed by the inauguration of rates for the relief of poverty.

In the reign of Queen Elizabeth the number of poor continued to increase, and it is related that during her travels through the country she noted the dejected appearance and downcast looks of the people, and the legal remedy which she applied is contained in the Act of Parliament, 43rd Elizabeth Chapter 2, which formed the basis of the poor-law system now existing in this country, that basis being "compulsory assessment." This was enacted in 1601, but still the number of poor continued to increase, until in the reign of Queen Anne, when the laws relating to that subject became quite intolerable, and in the year 1723 an Act (9th George 1st, Chapter 2) was passed, and brought into existence what is known as the Union Workhouse, and about this period the sober and industrious people began to form Friendly Societies for their own mutual assistance.

Friendly Societies occupy practically the same purpose as the guilds of the middle ages, but it is only in modern times when careful registration of births and deaths became general, and when statistics relating to sickness were gathered and properly compiled, that societies could be formed on truly scientific principles. It is now well understood that sickness and death depend upon conditions and causes. People are not always alike sick, or die at any given age. They die or are sick according to the law of circumstances. The results of this law can be ascertained for each epoch or country or class. For example, a country that is ill drained, subject to cold and damp winds, will have a higher death rate and greater sickness than one that is sandy, well drained, and of a genial climate. A town population as a rule will have more sickness and shorter lives, than an agricultural district, other things being the same. People who live easy, regular lives, and live

under good sanitary conditions will have less sickness than hard working intemperate labourers who live in ill ventilated and badly drained houses.

When the science of this question is understood those who are temperate, virtuous and industrious will be able to select the circle for insurance in which health is highest and disease lowest. At present in various forms and ways they are paying to meet risks and mitigate suffering caused by the actions of the foolish and the vicious, and thus offer a premium to vice just as truly as is done under the present poor law under which the honest keep the dishonest, the industrious keep the idle, the sober keep the intemperate, or, in one word, the public keep the beggared customers of the publican.

Mr. John Tidd Pratt, who was for many years registrar of Friendly Societies, stated many years ago: "The rate-payers of the country were saved taxation to the extent of two million pounds per annum through the operation of Friendly Societies," and no one has ever attempted to disprove his statement, and when we consider the amount of benefits paid by Friendly Societies the statement appears to be a very moderate one and a very moderate estimate of the amount saved.

M. Leon Say, the eminent Frenchman, some years ago made the following statement which is worthy of note: "Experimental science shows that human society is a natural fact, not the result of a contract. We ought to endeavour not to draw up social contracts, but to discover, by conforming to them, the laws of natural society. Two principles seemed necessary for society, and were, so to speak, its springs. These principles were individual energy and personal responsibility. Every law which assails individual energy or diminishes personal responsibility is a law which passes beyond the legitimate powers of the State."

In the reign of Queen Elizabeth not more than fifty-eight Scotsmen were allowed to reside in London at one time, but when James I ascended the throne this restriction was abandoned, and, as early as 1613, they formed a charitable Friendly Society, which still exists, and it was named the "Scottish Box," but the name has been changed to Scottish Corporation.

This was done in order to assist each other when in distress. In 1638 it was reduced to twenty members, but after that date it gradually increased, and, in 1665 and 1666, the time

of the great plague, upwards of 300 of its members were buried at its expense, while numbers also received assistance during their recovery without any cost whatever to the London authorities. This noted institution now has its offices at Crane Court, Fleet Street.

In 1696 Daniel Defoe, the renowned author of *Robinson Crusoe*, published an essay on "Projects," in which he advocated the formation of societies "formed by mutual assurance," for the relief of their members in seasons of distress, and by way of experiment proposed to establish one "for the support of destitute widows," and another "for the assistance of seamen." "The same thought," he added, "might be improved into methods that would prevent the general misery and poverty of mankind, and at once secure us against beggars, parish poor, almshouses, and hospitals, by which not a creature is so miserable or so poor but should claim assistance as his due and not ask it of charity." From this it appears that Daniel Defoe was the first to suggest the modern Friendly Society.

In one of the plays produced by William Shakespeare there is a fine example of thrift in the character of old Adam who is desirous of assisting his old master's son, who had fallen on evil days, and thus addresses him:

I have five hundred crowns,
The thrifty hire I saved under your father,
Which I did store to be my foster nurse,
When service should in my old limbs lie lame
And unregarded age in corners thrown;
Take that, and he that doth the Ravens feed
Yea providently caters for the sparrow
Be comfort to my age? Here is the gold;
All this I give you; let me be your servant;
Though I look old, yet I am strong and lusty;
For in my youth I never did apply
Hot and rebellious liquors in my blood
Nor did not with unbashful forehead woo
The means of weakness and debility;
Therefore my age is as a lusty winter,
Frosty but kindly; let me go with you;
I'll do the service of a younger man
In all your business, and necessities.

John Stuart Mill, who was one of the best friends the working men ever had, said: "A man who brings a family into the world, and will not by temperance and frugality rear that family as it ought to be reared, is worse than a drunkard."

Benjamin Franklin said over a hundred years ago: "Temperance puts wood on the fire, meat in the barrel, flour in the tub, clothes on the children, intelligence in the brain, and spirit in the constitution." From this we may understand that temperance is very closely related to thrift.

Charles Dickens, in his character of Mr. Micawber, points a moral well worthy of consideration when that gentleman advises David Copperfield, and in fact all who intend to prosper, to spend less than they earn.

William Penn remarked in reference to thoughtful economy: "Frugality is good if liberality be joined with it. The first is leaving off superfluous expenses; the last is bestowing them to the benefit of others that need. The first without the last begets covetousness, the last without the first prodigality. Both together make an excellent temper. Happy the place where they are found."

There are thousands of people who live from hand to mouth, and who never think about anything but their own immediate wants, and when sickness or death makes its appearance in the home, as it does when it is least expected, then poverty and misery stare them in the face. Why? Because they have not realised the value of forethought, and have not insured themselves against the losses that are occasioned when these unpleasant things come to pass. It is the duty of every person who has any respect for himself or herself to make some provision for these occurrences, and not to take the risk or the chance of getting through life without these troubles, as so many have done, and have regretted, when too late, that they had not been insured against such serious matters.

It is undoubtedly the duty of every man and woman to insure against times of sickness to which all are liable, and if a man leaves himself unprotected at such a time he has the double infliction of contending with the illness and the anguish of mind of knowing that such illness is likely to cause dire privation to those dependent upon him.

The satisfaction of knowing that he has made some provision to meet the loss of wages has, on the other hand, an undoubted influence towards producing that equable frame of mind which is so necessary to a speedy recovery. It therefore behoves every man who depends upon his health for the capacity to earn his livelihood to do his duty to himself and his family by insuring himself against sickness in a properly constituted and well managed benefit society.

A young man without capital, who has loved ones dependent upon him and upon his success in life, can, for a small contribution to a Friendly Society, secure the future welfare of his family equal to those who are rich, and can stand, as regards the future of his dependents, in the same position as a retired merchant who has grown grey in the work of money making.

It is, therefore, the duty of every intelligent working man to lay by a small portion of his earnings for this important purpose, remembering the words of the poet Burns:

Not for to hide it in a hedge,
Nor for a trained attendant,
But for the glorious privilege
Of being independent.

A story is told of two pioneers in the backwoods of Canada who were each much depressed by the personal outlook in regard to himself and his family. These two men met and inquired of each other the cause of his depression. When matters were explained they each undertook to stand by one another should any adverse circumstances overtake them, and thus formed a friendly society that cleared away much of the depression that had overcome them.

The oldest and most simple form of friendly society, and at the same time the one that shows most traces of continuity with the ancient guilds, is the village club. These generally met in the village inn, and had a box "with three locks" to hold the donations for relief of the members and any securities or documents it might possess. They generally also had an annual dinner and a procession to the church on the anniversary day, which were largely relics of the olden time. As a rule also they charged a uniform contribution for all ages at entry to assure sick pay during life and funeral money at death. The funds increased while the members were young, and frequently were invested on mortgage in some small property. When the members grew old the claims for sick pay increased and the funds began to diminish and then to disappear very rapidly, when an agitation was begun and carried for sharing out the balance remaining and closing the society. Then the young men who were members start a new society, go through the same process, and when they become old have another divide, so that every generation a new club comes into existence and one disappears.

As the affiliated orders grew in prosperity the village club was transformed into the local lodge, and in the early days of these orders their branches showed the same disregard of proper scientific principles as the village clubs that had preceded them, and it took a long period of years before they got into right lines of working. Then came the formation of District Funeral Funds and District Sick Funds, when the branches in a given district adopted the principle of amalgamation of funds; and some adopted centralisation of all the funds in the order, and practically became centralised societies. Before reaching that point, however, many schemes of so-called equalisation were tried, duly altered from time to time, until the members were educated up to approve of District Funds in the various districts or Centralised Funds united to cover the whole order.

Friendly Societies, with their organisation and machinery, are powerful enough in combination to mould any policy relating to the welfare of the people. They were founded for the benefit of the people, and will continue to advocate and maintain that policy so long as they exist. In carrying out their work they deal with all phases and conditions of national life, and have acquired an experience of great value to the State in regard to town planning, housing, sanitation and cognate subjects connected with communal life and health.

The reconstruction of our industrial resources after the war will require the co-operation of all agencies interested in the uplifting of the people. The services of Friendly Society members, with their wide and practical knowledge, will be required for the purpose of dealing with these questions and to resist any proposals for the transfer of control of the Friendly Societies from themselves to the State. They are custodians of, and are now enjoying the fruits of, a heritage left by their forefathers, who worked, planned and laboured, and were never weary in their endeavours for the welfare of the societies when they were officially neglected by the State.

The Right Hon. William Pitt, M.P., was a great opponent to Friendly Societies in his day. He said they were growing too strong. They had opened branches in all the towns in the Midlands. They had invaded London and had thirty meeting places there. They had opened out in Norwich, and as far north as Edinburgh. He appealed to the House of Commons against them, and moved for leave to bring

in a Bill "to secure and deliver all such persons," which was carried by 201 votes for and 39 against.

The total membership and total funds of societies registered under the Friendly Societies Acts is herewith appended for each of the years stated:

YEAR	MEMBERS	FUNDS
		£
1850	3,052,000	11,360,000
1880	4,802,249	13,002,974
1899	11,750,130	39,487,619
1903	11,973,786	44,193,404
1906	13,978,790	50,459,060
1909	13,976,870	60,043,302
1910	14,507,963	62,866,002
1911	14,940,103	65,274,907
1912	15,681,013	67,110,668
1913	15,398,682	68,350,959
1914	15,189,960	70,109,341
1915	15,852,645	72,792,305

There are numbers of Friendly Societies on the Continent of Europe and in Italy.

The Continental "Congresso Internazionale Della Mutualita" and the Italian Federation of Friendly Societies held conferences in Milan a few years ago in connection with the International Exhibition held in that city.

There are hundreds of small local benefit societies still in existence, but they evidently have had their day, as all are now very largely being replaced by branches of the affiliated orders, and, in fact, a large number of these old isolated societies have already become branches of the large orders, as these orders give better facilities to those who have to remove to other towns in connection with their employment, apart from the fact that the benefits are better secured when the society covers a large membership than when it is confined to a small number of local members.

In the affiliated orders the branches are termed lodges, courts, tents, divisions, senates, and sometimes groves, and these branches are united for various purposes in other branches termed districts, and these latter generally have the administration of some of the funds and control certain of the benefits insured.

In many of the affiliated orders all the contributions for funeral benefits are forwarded to the districts and the districts are liable for all the funeral claims. In recent years, however, several of the best managed societies have also

united the sickness benefits in the districts also. These latter societies still retain the services of the local branches as agents, but more in the way of auxiliary assistants, than as branches in reality, and these agencies do not require to keep an elaborate system of bookkeeping, as their accounts are not locally audited, but only as part of the district to which they are attached.

The affiliated orders are the only class of societies that extend their operations to the overseas Dominions, and to other English speaking countries. A few of the larger orders have, however, founded branches in other European countries as well as in India and Burma. These societies have adopted the fraternal or brotherhood system and to-day occupy, to a great extent, the position formerly held by the old Craft Guilds.

The holding of the annual conferences of the various orders in different parts of the country has done much to widen the ideas of the members. It has been a geographical education to many, and has given them a broader outlook in many ways. I have known persons resident in the smaller of the Channel Islands, who have never been away from the island where they live except when attending their Friendly Society conference. This could not have been managed but for the arrangements made for paying the travelling and other expenses of the delegates; and the work of the various reception committees in finding lodgings and making arrangements for their comfort and entertainment have had a great influence for good.

FEMALE MEMBERS

The Female Membership in the affiliated orders continues to increase. The following shows the number in several of the affiliated orders in 1905:

Independent Order of Rechabites	...	18,213
Ancient Order of Foresters...	...	12,006
Manchester Unity of Oddfellows	...	6,700
Sons of Temperance	...	4,559
Ancient Order of Hibernians	...	3,000
Loyal Order of Ancient Shepherds	...	1,390
Order of United Sisters	...	1,275
Grand United Oddfellows	...	1,000

A HISTORY OF FRIENDLY SOCIETY LAW

In 1793 an Act (33 George III c. 54) was passed "for the encouragement and relief of Friendly Societies," which

authorised such societies to make "proper and wholesome rules not repugnant to the laws of the realm." Such rules were to be exhibited in to the Justices in Quarter Sessions, and when confirmed by them were to be signed by the Clerk of the Peace, and a duplicate in parchment was to be filed with the Rolls of the sessions. This Act recited "That the protection and encouragement of Friendly Societies in this kingdom for securing by voluntary subscriptions of the members thereof, separate funds for the mutual relief and maintenance of the members in sickness, old age, and infirmity, is likely to be attended with very beneficial effects by promoting the happiness of individuals and at the same time diminishing the public burdens." And it would appear from the last sentence of this preamble that the promoters of the Act were endeavouring to save themselves the cost of maintaining the sick and aged poor through the Poor Law by allowing the said poor to raise the cost and insure themselves.

This Act provided for the exemption from fees on enrolment and for stamp duty. It provided power to recover funds from defaulting officers and priority of claim for moneys of the society on the assets of any deceased or bankrupt officers, also power to take proceedings in the names of the officers, power to determine disputes without appeal, and exemption of members from removal under the Poor Law until they became actually chargeable to the parish.

In 1795 the aforementioned Act was amended to include benevolent and charitable institutions (33 George III c. 3).

In 1809 another amendment (49 George III c. 125) gave power to Justices to enforce the observance of the rules and to compel payment of arrears due to a society.

In 1819 another amendment (59 George III c. 128) was passed, and this act recited "the habitual reliance of poor persons upon parochial relief rather than from their own industry, tends to the moral deterioration of the people, and to the accumulation of heavy burdens upon parishes, and it is desirable, with a view as well to the reduction of the assessment made for the relief of the poor as to the improvement of the habits of the people, that encouragement should be afforded to persons desirous of making provision for themselves or their families out of the fruits of their own industry." This also shows the spirit and ideas of the so called governing classes of the community, although they

had received land on the condition that they maintained the poor out of the revenue derived therefrom.

In 1829 the Act was reconstructed (10 George IV c. 56), which repealed all the previous Acts, but still left matters very largely in the hands of the local Justices. A registration fee of one guinea was to be charged, and as a preliminary to such confirmation and enrolment by the Justices the certificate of a barrister appointed for that purpose was required certifying "that the rules were in conformity to law and to the provisions of this Act." The first barrister appointed under this Act was Mr. John Tidd Pratt, who held that appointment for a long period of years.

In 1834 the provision requiring the Justices to be satisfied that the tables proposed to be used by the societies were safe before they allowed and confirmed the rules were repealed by the Act (4 and 5 William IV c. 40). Thenceforth societies were to be free to establish themselves upon what conditions, and with what rates they choose, provided only they could satisfy the barrister that the rules were "calculated to carry into effect the intention of the parties framing them," and were "in conformity to law."

In 1834 at Tolpiddle, near Wareham, in the county of Dorset, six labouring men were arrested for being connected with the "Friendly Society of Agricultural Labourers." They were charged with illegally administering oaths, because in the admission of members some pledge was asked, and some form of ceremony gone through. These men were charged at the Dorchester Assizes, on March 18, 1834, and were convicted and condemned to seven years transportation. By the 15th of April they were well on their way to Botany Bay. These men were respectable and well conducted. Two of them had been local preachers among the Methodists, and the others were reputed to belong to the same body. The whole country was roused in favour of these men. A huge demonstration attended by 30,000 people was held in London, and as the Government did not give way the agitation was kept alive by the London-Dorchester Committee. In 1836, however, the remainder of their sentences were remitted, they were brought home at the expense of the Government, had a triumphal progress through the streets of London, and were finally settled on small farms in Essex, by means of subscriptions raised by working people. This shows clearly

the spirit in which the workers were treated when trying to benefit themselves only so recently as 1834.

In 1840 an Act (3 and 4 Victoria c. 73) was considered necessary to restrict the privileges of exemption from stamp duty and of investment with the commissioners for the reduction of the National Debt, to such societies only as did not grant assurances exceeding £200.

From the foregoing it will be seen that there was no law suitable for the registration of any National Friendly Society with branches that would permit the central body of such a society to have control over the action of its branches. The law, as it stood at this period, was drawn solely for local societies such as were usually controlled by the village parson and the squire, and operated for their benefit as much as for that of the members themselves.

In 1846 the Government brought in a Bill and made some alterations in the law by the Act (9 and 10 Victoria c. 27). Under this Act the barrister for certifying rules was constituted the Registrar of Friendly Societies, and the rules which had previously been filed with the Clerk of the Peace in each county were collected together and taken charge of by the new registrar. By this act the registrar was authorised to transfer property from an incapable or absent trustee, to settle disputes, to require the production of documents, and to administer oaths. Every society was required to send to him with its quinquennial return a report in regard to its assets and liabilities. An Actuarial Certificate was to be obtained before any society could be registered "for the purpose of securing any benefit dependent on the laws of sickness and mortality." No insurances were to be effected on the lives of children under six years of age.

In 1850 the Friendly Societies Acts of 1829, 1834, 1840, and 1846 were repealed, and a new Act (13 and 14 Victoria c. 115) was duly passed before the quinquennial returns of assets and liabilities under the Act of 1846 became enforceable, and this important provision was omitted from the New Act.

In 1852, 1853, and 1854, further amendments became law, but none of these enabled a society with branches and with control over its branches to register rules covering these points.

In 1855 the Act was again consolidated as (18 and 19 Victoria c. 63), which continued to be the principal Act down to 1875.

In 1858, 1860 and 1866 further amendments were passed to the principal Act of 1855.

On January 2, 1870, Mr. John Tidd Pratt, the first registrar, died at the age of seventy-two. He was universally respected, and had a thorough understanding of the various Friendly Society systems then in operation.

In 1870, on February 10th, a Bill was introduced in the House of Commons by the then Chancellor of the Exchequer to abolish the certificate of the Registrar, and to transfer the whole business to the Board of Trade. This raised the ire of the Friendly Society men and a conference was held at the London residence of the Earl of Lichfield, and a recommendation was carried that a Royal Commission should be appointed to investigate the matter and report. This Bill did not become law, but on October 29, 1870, the Government, seeing the feeling of the country was against them, appointed a Royal Commission "To inquire into the existing state of the Law relating to Friendly Societies and to inquire into and report upon the operations of the Acts relating to Friendly Societies and Benefit Building Societies and the organisation or general condition of societies established under such Acts respectively, and upon the office and duties of the Registrar of Friendly Societies with power to suggest any improvements to be made in the law with respect to the matters aforesaid."

This Royal Commission got to work on November 29, 1870, and took evidence from the registrar and his staff, and from the officials of the various Friendly Societies both in London, Manchester, and other centres, and completed their final report in 1874, and in that year a Bill was introduced to carry out the recommendations of the Commissioners, but as the Friendly Societies opposed it, it was withdrawn.

In 1875 the new Act (38 and 39 Vict. cap. 60) became law, and for the first time permitted the registration of societies with branches, and at the same time gave the central bodies of the various affiliated orders control over their branches. This was the beginning of a new era in the Friendly Society world, and brought about a great advance in solvency, and in the management of societies generally. This Act came into force on January 1, 1876, and was amended in 1876, 1879, 1882, 1883, 1885, 1887, 1894, and 1895, and was again revised and consolidated in 1896.

The Act of 1896 would be of greater advantage to the community if it was more humanely administered. Those who now control its operations have no sympathy with the societies, and do little or nothing to help them out of any difficulties they may get into in a kindly, sympathetic manner. Everything in regard to the Act not complied with at the moment is treated as a crime, and the constant recourse to the law courts is a stigma that throws considerable discredit on the whole administration of the Act.

Branches of societies are communicated with over the heads of the central bodies of the societies, and the power of controlling the branches is by every means possible taken out of their hands, and the branches treated as if they were separate societies. Societies that were founded, and whose returns were formerly made out (since and for several years after this Act came into force) on a cash income and cash expenditure basis are now forced to adopt returns containing provisions that they have never approved, and the basis on which registration of the society and its branches was originally effected is now, by this action, considered to be null and void.

There are other items in which the administration is harsh and faulty, and it would appear that matters of importance are now delegated to minor officials, who have little knowledge of the matters they are dealing with.

AMERICAN FRIENDLY SOCIETIES

There are a very large number of Fraternal Friendly Societies in America, and the peculiar fancy of Americans for secret orders with showy and attractive regalia is well known. English benefit societies, when transplanted into the United States, are much too sober and commonplace, and their rituals and regalia are added to, so that the fathers would not recognise their own children.

One of the most noted American Orders, which may be taken as a sample, is the Improved Order of Redmen. Improved very much from the originals painted by Mr. Fenimore Cooper. In this order the lodges are termed "Tribes," and any twenty-one palefaces can be formed into a tribe. The chief officers of the order are named as follows: Great Incohonee, Great Senior Segamore, Great Junior Segamore, Great Prophet, Great Chief of Records, and Great Keeper of Wampum, who are elected for "two great suns on the second sun of the regular council at the

fourth run setting of the sun." In addition, there is a Great Tocakon and a Great Minewa who are appointed by the Great Incohonee.

The Great Incohonee presides at all meetings of the Great Council which are called "Council fires." The Great Senior Segamore assists his superior "in kindling and quenching the Council fire," which being interpreted means that he helps the chairman to open and close the Annual Meeting. The Great Junior Segamore has to assist in keeping order, and has charge of the "wicket," otherwise the portal, otherwise the door. The Great Chief of Records, otherwise the Secretary, has to summon members to appear in the Great Wigwam at the Councils, and pay over all wampum to the Great Keeper of Wampum, who in order that he may not use the wampum for his own benefit has to give a bond in one thousand fathoms of wampum, probably a thousand dollars.

This order has at least one very useful object, and that is "the gathering and preserving of literature, trophies, and antiquities of the Aborigines of America." The Great Council fire is kindled once a year in the city of Baltimore, "on the second Tuesday in Corn Moon at the ninth run rising of the sun."

In the "Tribes" the chief officer is named the Great Sachem, and no one can be elected Great Incohonee unless he is a Past Great Sachem. The Great Sachem while presiding wields the tomahawk. The Foresters have degrees in America in addition to the Shepherd's Degree, and there is really an additional order, named the Knights of Sherwood Forest, who meet in "Conclave" under the presidency of a "Commander."

Another American Order, the "Knights of the Mystic Chain," name their branches "Castles," and their officers in accordance therewith.

Oddfellows, Foresters, Rechabites, Druids, Sons of Temperance and other orders are represented in the United States and Canada.

The Royal Templars of Temperance is one of the progressive American orders. It combines the ceremonials of the secret orders with the material benefits of sickness and funeral insurance, and also the enthusiastic propaganda of temperance.

It has three degrees, the *Royal* whose word is *Hope*, which is confined to members who pay for ordinary sick

and funeral benefits only; the *Select* whose word is *Love*, for those who pay for a larger insurance benefit, and the *Knightly* which is open only to those who pay for what in America is called an Endowment Benefit.

There is an additional "White Cross" degree, the members of which, in addition to the obligations of temperance incurred in the previous degrees, have to pledge themselves to treat all women with respect, and to endeavour to protect them from wrong and degradation; to endeavour to put down all indecent language and coarse jests; and to maintain the law of purity as equally binding on men and women.

This latter degree is highly commendable.

The following is a list of American Societies, published in 1888, with their membership at a period thirty years ago, and they all appear to continue to exist at the present time:

Independent Order of Oddfellows ...	530,000
Knights of Labour	500,000
Grand Army of the Republic... ..	380,000
Knights of Pythias	210,000
Ancient Order of United Workmen ...	191,876
Knights of Honour	124,756
The Royal Arcanum	80,000
Improved Order of Red Men... ..	64,000
American Legion of Honour	61,664
Knights and Ladies of Honour	49,200
Sons of Veterans	47,000
Ancient Order of Foresters	43,574
United American Mechanics	40,000
Daughters of Rebecca	33,958
Knights of the Golden Eagle	30,000
Order of Chosen Friends	29,271
Independent Order of Beni Brith ...	24,496
Royal Templars of Temperance	22,000
Order of United Friends	20,000
Equitable Aid Union	17,000
Knights of Pythias E.R.	16,000
Ancient Order of Druids	15,000
Knights of the Maccabees	14,000
United Order of the Golden Cross ...	11,000
Select Knights A.O.U.W.	11,000
Knights of the Golden Hall	9,000
Empire Order of Mutual Aid	8,000
United Order of Honour	7,000
Benevolent Protective Order of Elks ...	6,500
Independent Order of Foresters	6,000
National Union	6,000
Home Circle	5,000
Knights of Columbia	2,000

FRIENDLY SOCIETIES IN AUSTRALIA

The following is a statement of the number of members and amount of funds of the Friendly Societies in the various provinces or states of Australia and New Zealand at December 31, 1915:

STATE	MEMBERSHIP	FUNDS £
New South Wales	178,705	1,876,827
Victoria ...	157,750	2,775,787
New Zealand ...	73,027	1,852,355
South Australia ...	65,801	1,226,090
Queensland ...	52,082	797,969
Tasmania ...	22,881	247,420
Western Australia	19,339	251,741
Total ...	569,585	£9,028,189

BRITISH FRIENDLY SOCIETIES IN VICTORIA

YEAR 1900

	MEMBERSHIP	FUNDS £
Manchester Unity	21,140	410,546
U. A. O. Druids ...	9,954	98,567
A. O. Foresters ...	9,867	134,378
I. O. Rechabites ...	9,467	159,702
Grand United Oddfellows	2,912	55,300
Sons of Temperance	2,445	36,611
Irish Nat. Foresters	710	4,732

BRITISH FRIENDLY SOCIETIES IN SOUTH AUSTRALIA

YEAR 1909

	MEMBERSHIP	FUNDS £
Manchester Unity	12,966	259,462
I. O. Rechabites ...	12,116	194,048
U. A. O. Druids ...	10,251	134,237
A. O. Foresters ...	8,967	126,799
Grand United Oddfellows	1,805	31,649

British Friendly Societies in Queensland, Australia, made the following returns of membership and funds at December 31, 1916:

SOCIETY	MEMBERSHIP	FUNDS £
Manchester Unity	13,240	279,561
A. O. Foresters ...	5,398	87,642

SOCIETY	MEMBERSHIP	FUNDS £
I. O. Rechabites ...	4,896	78,804
U. A. O. Druids ...	3,261	45,314
Grand United Oddfellows	2,408	59,365

BRITISH FRIENDLY SOCIETIES IN NEW ZEALAND

YEAR 1907

	MEMBERSHIP	FUNDS £
Manchester Unity	21,049	544,924
A. O. Foresters ...	14,465	290,621
U. A. O. Druids ...	11,572	106,041
I. O. Rechabites ...	2,200	55,296
Sons of Temperance	745	14,678
National Oddfellows	434	4,701
British U. Oddfellows	140	2,213
A. O. Shepherds ...	93	1,246

A FRIENDLY SOCIETIES INCORPORATION BILL

In 1842 the position of the Law in regard to Friendly Societies was anything but satisfactory. A society with branches had no legal power of control over such branches, as every branch was treated as a separate society, and in some respects this idea is maintained even at this date by those who have the administration of the present Acts.

The Independent Order of Rechabites at their Seventh High Movable Conference appointed a committee for the purpose of endeavouring to obtain an Act of Parliament for the Incorporation of the Order. This committee held its first meeting in Edinburgh on July 26, 1842, when it was resolved that the preparation of the Bill should be confided to Messrs. Bolton, Merriman & Dunning, solicitors, of Austin Friars, London, and that Mr. John Robertson, solicitor, St. Andrew's Square, Edinburgh, be consulted upon those points of the Bill referring to the Scottish Courts of Judicature. A revised copy of the general rules of the order was prepared and forwarded to the London solicitors, as the basis on which the proposed Bill was to be constructed. In November, 1842, the usual notices required by the Standing Orders of the House of Commons of intended application for private Bills were published by the solicitors in the *Government Gazettes* of London, Edinburgh, and Dublin, and early in December a draft of the Bill was forwarded to the Conference Committee for their consideration. A committee meeting was therefore

held in the head office, at Manchester, on the 14th December, when the draft of the Bill was discussed and approved of. The committee then directed their attention to the task of getting two M.P.'s to endorse the Bill and conduct it through the House of Commons, and were fortunate in securing the zealous co-operation of Joseph Brotherton, Esq., M.P. for Salford, and Viscount Duncan, M.P. for Bath, who did their very best for the promotion of the measure. The petition for leave to bring in the Bill was presented to the House by Mr. Brotherton, on February 23, 1843, and leave having been given, the measure was introduced and read a first time on 3rd March following. A printed copy of the Bill was then sent to every Tent in the Order, and the favourable manner in which it was received determined the committee to relax no efforts on their part to obtain for it the sanction of the Legislature. Shortly afterwards, to their astonishment, they received an intimation that Lord Shaftesbury, Chairman of Committees on Private Bills in the House of Lords, had expressed a determination to oppose the Bill should it ever reach that House; and Lord Duncan and Mr. Brotherton desired the committee to meet them in London to confer on the best means of promoting the success of the undertaking. They accordingly met on 21st March, those present being Lord Duncan, Mr. Brotherton, Mr. Hayward, Mr. Merriman, and the committee; and after mature deliberation it was considered advisable to go on with the Bill without delay, hoping that Lord Shaftesbury would be induced to withdraw his opposition.

The Bill was read a second time on the 27th March, and ordered to be committed after the Easter Recess. Shortly after this it came to the knowledge of the committee for the first time that the Government intended to oppose the further progress of the measure. This intimation was sent to the committee by Lord Duncan, who stated that he had been informed by Mr. Mannors Sutton, M.P. for Cambridge and Under Secretary of State for the Home Department, that if he had been in the House during the second reading he should have opposed the Bill, and that the Government intended to oppose its further progress with all its force. The committee, however, did not consider this notice of the Government's opposition sufficiently formal to warrant them in abandoning the measure.

After the Easter Recess, Mr. Brotherton waited upon Mr. Mannors Sutton, but was unable to find out the reason

for the Government's opposition, and the Bill was therefore sent into committee, so that their reasons for opposing it might be discovered. The Bill accordingly passed through committee on the 16th May, when several clauses were struck out, and, as altered, the Bill was ordered to be reported to the House of Commons, which was done on the Monday following. The removal of the clauses referred to from the Bill deprived it of some of its most valuable features; and even then it had many opponents, including Mr. Greene, M.P. for Lancashire, while Sir J. Graham, Secretary of State for the Home Department, stated that in the opinion of the Government the existing Acts afforded sufficient protection for any benefit society.

In consequence of these expressions of hostility it was resolved to have an interview with the barrister for certifying the rules, Mr. John Tidd Pratt, who gave his opinion in writing, as follows:

"I am of opinion that the objects of the society can be attained under the Friendly Society Acts, but the mode of management as contemplated cannot be attained in any other way than by a special Act of Parliament; but for the reasons stated by me at the Conference I cannot recommend that any further attempt should be made to pass the present Bill, as I do not think it would succeed. I would recommend the promoters of the present Bill to bring in a public one, applicable to their own as well as any other society formed for legal purposes in which provision should be made for the Movable Committee, and in the meantime to enrol their rules under the Friendly Society Act.

"J. TIDD PRATT,
"London, June 1st, 1843."

Fully impressed with the responsibilities of the case, the committee resolved to make an attempt to induce the Government to withdraw its opposition before pressing on the third reading, knowing that the additional expenses would be £60 or £80, and that in face of such opposition no hope could be entertained of success. After some delay Mr. Brotherton obtained an interview with the authorities, and, seeing that the case was apparently hopeless, he recommended that the Bill should be for a time withdrawn, and offered his services (as also did Lord Duncan) on any future occasion when the opposition might not be so strong..

Thus ended an attempt to place the Rechabite Order in a secure position in regard to the law, and at a cost to the Order of over £600; but it gained for the Order a degree of respect and consideration in high quarters, and won the friendship and confidence as long as he lived of Mr. John Tidd Pratt.

THE FRATERNAL PRINCIPLE

The affiliated orders did a very wise thing when they adopted the fraternity principle in connection with their systems of working, and when we consider the great good done by fraternities in the past this opinion will become the more apparent, and will impress itself still more deeply on our minds.

As far back as history can reach we find that the wisest and best of men withdrew from the imperfections and barbarism of the exterior world, and in their secret temples and fraternities sought to sound the mysterious depths of philosophy, science, politics and even theology, as well as to study many other subjects, and to live out their ideas of a true life by educating themselves under the protection of these ancient brotherhoods.

These fraternities were the source of the moral life, and they were the ministers of progress, in a word, they were the pioneers of civilisation, and since their time have commanded the admiration of all who have studied their peculiarities. They exercised a powerful influence in the past, and in spite of the selfishness and materialism of the present age the singular tendencies of fraternities continue to wield a powerful influence over all our thought and life.

It was the mission of fraternities to elevate the tone of public and private morals, and to endeavour to realise in all the arrangements of life a truer understanding of justice, a better ideal of charity, and more enlightened views regarding man's relation to his fellow man. They have always been a means of intellectual, moral and social progress, and belong to the great category of instrumentalities ordained by Providence for the advancement of the human race. No one can deny that the civilisation of ancient Egypt owed very much to the fraternities who occupied its vast temples, and carried out the principles instituted by Osiris and Isis, and who, after the murder of the former, carried out their initiatory rites around his sarcophagus in the heart of one of the Pyramids. No one can gainsay

the good accomplished in ancient Greece by the fraternities that there existed, which are now known as the mysteries of Orpheus, the Eleusinia or the mysteries of Eleusis, at a period fourteen centuries before the Christian Era.

There were also the ancient Scandinavian mysteries, the Druidical and Odinic fraternities of Northern Europe, and others in India, the Hermandad in Spain, the Fehm Gerichte of Germany and the Carbonari of Italy, and many had good features in connection with them.

Mankind in the mass does not and cannot rise at once to the comprehension of any great subject, nor can they appreciate such in its fullness, and, unaided, apply it to any practical result. A wide sea often rolls between the ideal and the actual, between the discovery of a principle and its full and perfect application to the wants of human life, yet, cherished by the enlightened few, illustrated in their mystic circle it grows, expands, gains influence, and at length blends with the people's life and modifies all the institutions of society.

As gravitation shapes alike the atom or the star, so the fraternal idea passes beyond the limits of a room and permeates every phase of society. "We are all members of one body," "No man liveth to himself, and no man dieth to himself." We are indebted to others for what they have done, and are thereby placed under obligations to take up the work where they left it and go forward, helping to increase the world's store of goodness and happiness. Humanity dwells on this earth in a state of interdependence, and by the silent operation of a law as unerring as that which sends the rain upon the just and the unjust, each one is made in some degree to help to carry forward the great work of the world.

Man can have strength of character only as he is capable of controlling his faculties; of choosing a rational end; and in its pursuit of holding fast to his integrity against all the might of external nature. The habit of self-control is but the accumulation of continued acts of self-denial: it is but the repeated authority of the reason over the impulses, of the judgment over the inclinations, of the sense of duty over the desire. The most precious of all possessions is power over ourselves, power to withstand trial, to bear suffering, to face danger; power to follow our convictions however much they are resisted by menace or scorn; the power of calm reliance in scenes of darkness and storm.

Life is warfare, and those who climb up and down steep paths and go through dangerous enterprises, are the brave men and the leaders in the camp, but to rest basely at the cost of others' labours is to be a coward and to be despised. A good deed is never lost; he who sows courtesy reaps friendship, and he who plants kindness gathers love. Every human soul has the germs of some flowers within him, and these flowers would open and blossom if they could only find sunshine and free air in which to expand.

The fraternities with which we are more intimately acquainted are of comparatively recent origin, and can trace themselves from very humble beginnings. At first they occupied the position of a few friends who met occasionally for simple fellowship, and who, when one of their number became sick, contributed sixpence per week or as often as they met to assist their sick brother.

They soon, however, found that occasionally there was more than one member sick at the same time, and as they could not afford to give sixpence to each, they resolved to pay in sixpence every week whether there were members sick or not, and so raise a fund to meet any extra liability when it occurred. This was the foundation on which they built, and by constant amending as experience dictated to be necessary, and always arranging for the future in order to secure the greatest advantage possible to each member in need at the time when it was required, they have built up the great affiliated orders which are the pride and glory of our working people.

With the foregoing as a basis our modern fraternities have gone on in their good work of relieving the sick, and assisting the widows and orphans, and are now working on scientific principles, tested by experience, instead of the old rule of thumb methods in operation when they were founded.

FINANCIAL INTEGRITY

No one could have appreciated the Friendly Societies Act of 1875 more than the writer, and the Act of 1896 is still full of inconsistencies, and its administration harsh and out of all reason in many respects. Societies and branches are allowed to transact friendly society business, even when registered under it, with the most glaringly insolvent tables, instead of being called upon to adopt tables certified by an expert of their own choosing who might or might not

be a Fellow of the Institute of Actuaries as the society should decide. Every table of contributions for either sickness or funeral benefits should be so certified, and the very fact of an individual giving a certificate that proved insufficient would demonstrate to the members the necessity for obtaining thorough expert advice.

When any society is valued, its tables of contributions for the benefits insured should also be valued so that the members could see that every person to be afterwards admitted was paying a solvent contribution for the benefit insured to him. A table of contributions can be valued just as easily as any of the other liabilities can be, and not to have this provided for is a great mistake.

I have known societies admitting all persons who joined a new Lodge at its opening and insuring to them all the same amount of benefit for the same amount of contributions irrespective of the age of the members, although some were under twenty and others were forty. I valued a case of this kind, and found a deficiency created amounting to nearly £13 per member. They did, however, charge under a graduated scale all who were admitted after the opening night, but that did nothing whatever to wipe out the deficiencies created on the first night of the Lodge's existence.

There are some societies that charge a graduated entrance fee according to the age of the member when admitted, while the difference in the liabilities amount to pounds for every penny of the entrance fee charged. Such a thing as this should be stamped out, and proper rates charged for every benefit insured. It would be quite equitable to meet the difference in liability by an entrance fee provided it was sufficient, but from what I have seen in regard to societies charging differential entrance fees I think the principle should be set aside in favour of proper certified tables.

One of the greatest difficulties some societies have to meet is the ignorance of the members in regard to Friendly Society principles, and who, rather than pay a slightly increased contribution to clear off a deficiency, will vote for things to remain as they are, and so the matter is allowed to drift until it is impossible to rectify it, and then collapse overtakes them, and all their early savings are lost because of the carelessness and want of attention to the little things that determine solvency and success as against deficiency and disaster.

True economy is quite as much concerned with wise spending as wise saving. It recognises that everything has a purpose, upon the carrying out of which its value depends. The fulfilment of that purpose is economy, the non-fulfilment of it is waste.

Friendly Society solvency is a matter of farthings, and should a society charge its members at least one farthing per week less than is absolutely necessary to pay the benefits, a deficiency will be created which it will take years to rectify, and those who have been the means of allowing the improper rate to be charged will, as sure as general principles can indicate, be the persons who will have to make good the deficiencies created by their wilful disregard of true Friendly Society principles.

The true fraternal societies desire that their members contribute to help others in their distress, knowing that the contributor himself would be assisted should he require it, and in my opinion it is mean and selfish to pay 5½d. when 6d. is necessary to assist the brethren. We have heard of the ship that was spoiled and ultimately lost for the want of the proverbial halfpenny worth of tar, and so it is in the Friendly Society movement; the want of the odd farthing of contributions necessary for the benefits offered is sure to bring about deficiencies and disaster.

One farthing per week means one shilling and one penny per annum. If the member is young his expectancy of life may be fifty years. Fifty times one shilling and one penny means £2 14s. 2d. without any compound interest whatever, and if there are 100 members admitted into a Lodge on these lines, then, roughly speaking, the amount reaches £270 16s. 8d. without any interest whatever. So that the odd farthing is a vital element in a Friendly Society. Apply this further to a district or to a whole order and then the matter assumes proportions large enough to stagger anyone.

Some people are always on the outlook for cheap bargains, and cheap Friendly Societies are also in their line. They frequently ask why other societies charge less than we do, or give greater benefits. The answer to which is perfectly plain, and is "that they have not sufficiently considered what they are doing, or have not had expert evidence before them on the subject," because, if they had, in all probability they would be acting on lines similar to that existing in any well administered society. The best society

is not a cheap society, but is one that will not allow its branches to offer insurances at less than actual cost.

The following are some of the causes when societies are working on lower rates than those charged by the best societies:

1. Their contributions are based on a rule of thumb principle in which the liabilities have never been properly actuarially investigated or estimated, and have not been valued or computed on any known reliable rate of experience.
2. When the contribution tables are based on the assumption that all the funds in the future will realise four or five per cent. interest, when they are only realising 2½ or 3 per cent.
3. When they are charging a low rate of contributions and being valued on a higher rate of interest than that earned in order to make them look well on paper, well knowing that they are not likely to realise these rates on the total amount of their funds.

A society being valued on a low rate of interest must of necessity hold a larger amount of funds to meet all its future liabilities, than one that is valued on a high rate of expected interest; that is to say, if two societies each had a liability of £1,000 to meet at a future similar period, the one that expected to realise in future a higher rate of interest than the other would require to hold less cash in hand at the commencement than the one that expected to earn a lower rate, or the one expecting to earn the higher rate of interest could charge a less contribution to equal the extra interest. The question of the "survival of the fittest" here comes in, because if the society basing its business on the higher rate of interest cannot, or does not, earn it, then how is the society to meet its future claims? It would just have to increase the contributions from its members in their old age in order to make up the amount, or reduce the benefits. From this anyone can see that a society that is conducting its business on proper lines and with proper safeguards will stand the test of time and pay its benefits in full.

No Friendly Society can be in a solvent position if it cannot close its doors to all candidates for membership and meet the claims of every existing member up to the hilt. A properly conducted Friendly Society is a safer investment

than a bank, because a bank may be "run upon" at any time, and thus the investments from which it draws interest to pay its working expenses and the interest to its depositors, may have to be speedily realised and that at a loss. But the members of a Friendly Society will not all die at once, nor is it possible that all the members will become sick at one time.

It is impossible to get one shilling's worth of benefit for one penny, yet if a Friendly Society was started to-morrow and offered for a penny what other Friendly Societies would charge a shilling for, many would flock to join it. How would it work out you ask? Just the old, old story of "first come, first served," and nothing to those whose claims are deferred.

Solvency first should, and must, be the aim of the true Friendly Society. It must at all costs see that the claims of the young men—that is those whose claims are the farthest deferred—are amply secured, and that the existing funds are not frittered away on the first come, first served, method.

HAZARDOUS RISKS

No society can be on right lines that charges the same contributions and gives the same benefits to those engaged in all trades alike. There must be discrimination between those with greater or less liabilities or common justice will not be accorded to the less liable men. Some of our largest Friendly Societies will not admit miners on any terms because of their higher risks, and anyone with experience of mining districts knows well that such is the case.

If it has been found necessary to charge contributions according to age at admission, it is equally necessary to discriminate between the greater or less liabilities of the various occupations, and to divide them into three classes: non-hazardous, medium and hazardous. And these three classes should be valued separately, and every member allotted to his class, and when the occupations are changed the member should be transferred if he has changed his class.

Formerly an attempt was made to cover this by three classes rural, town and city, but the differences between these classes is a mere nothing compared with the variations and results of occupation. The occupation should be clearly stated on the valuation cards so that the matter can be dealt

with in an effective manner. The following trades may be classed under the headings suggested:

Non-Hazardous: Agricultural labourers, bakers, bookbinders, clerks, farmers, grocers, hairdressers, lawyers, millers, musical instrument makers, ordinary artisans, printers, shoemakers, tailors, and watchmakers.

Medium: Bargemen, blacksmiths, cabmen, carpenters, carters, carriers, cotton manufacturers, curriers, coach-makers, confectioners, engine makers, engine fitters, fishmongers, flax dressers, gunsmiths, hatters, iron turners, machine makers, masons, paper makers, railway porters, railway guards, rope makers, sawyers, tanners, tinsmiths, tobacco makers, warehousemen, wheelwrights, wool and worsted manufacturers.

Hazardous: Brassfounders, butchers, chemical workers, colour mixers, copper-smiths, earthenware workers, engine drivers, file makers, glass makers, iron foundries, ironworkers, leadworkers, miners, platelayers, painters, plumbers, potters, policemen, railway shunters, slate-makers, steel smelters, shipbuilders, soap makers, steel grinders, saw makers, tool makers, and quarrymen.

It might be necessary at times to add to or to adjust these lists as experience considered necessary.

DISABLEMENT BENEFITS

In some of the affiliated orders extra benefits are paid to the sickness and funeral benefits usually provided for. In one order that I know of if a member by accident or otherwise loses a hand or a foot he is paid a sum of £50 down in one lump sum. If a person loses two hands, two feet, or a hand and a foot, he is paid at once the sum of £100. Members losing an eye are allowed £25, or two eyes £100. The members pay a small extra contribution to cover these risks, and as the liabilities are not of frequent occurrence a very small contribution, indeed, covers the risk, and it is paid in addition to the usual sickness benefit the member is insured for.

MAKING AN ODDFELLOW

The following which is taken from an old magazine gives the experience of a member who was admitted into an Oddfellows Lodge in 1832, and proves the remarks made as to the methods then in operation in that respect:

"At the door of the lodge I was blindfolded by the outside guardian, who had a drawn sword, and, with mysterious knocks and whispering, after giving the pass-word, I was admitted into the Lodge room. All was intense silence, I felt a peculiar awe pass over me; I was told to step over imaginary steps, and stoop under projecting beams, etc.

"All at once I was startled by the howling of members, and the rattling of ponderous chains; the noise subsided, and I was asked what I most wanted. My conductor whispered to me 'Say light.' I did so, and my interrogator asked me if I should know the person who proposed me. I said 'Yes.' The bandage was rudely torn from my forehead and my conductor said 'Is that him?' thrusting me close to a painted transparency representing a skeleton, or as they called it, 'Old Mortality.' Two members dressed as priests stood beside the picture with drawn swords, who cautioned me to be very careful and discreet during my initiation, when a stentorian voice from behind the picture thus addressed me:

"Hold! approach me not, for know that in my presence monarchs tremble and princes kiss the dust; at my bidding the most potent armies disappear. My shadow is the pestilence, and my path the whirlwind. For thee, poor mortal, pass some few years of flowering spring, with pleasant joyous summer and sober autumn fading into age. Then pale, concluding winter comes at last and shuts the scene, then thou shalt be with me. But know, to the virtuous man my approach hath no terrors; to the guilty alone am I terrible."

"So when the last, the closing hour draws nigh,
And earth recedes before thy swimming eyes;
Whist trembling on the doubtful verge of fate,
Thou stain'st thy view to either state,
Then may'st thou quit this transitory scene,
With decent triumph, and a look serene;
Then may'st thou fix thine ardent hopes on high,
And having nobly lived, so nobly die."

"The last two lines were shouted out in chorus by all the members.

"I was then led to the Father of the Lodge, the warden. I was told he was very old and feeble, and he would further assist me in the ordeal of making. In my simplicity I tried to help him from his chair, being told to do so, when, to my surprise, he grasped me with Herculean strength and shook

me violently, dragging me up and down the room. He ceased, and asked if the poker was ready, and asked me (as he said) in confidence if I had flannel drawers on. I had been told to say 'Yes,' and he announced to the Lodge that I had flannel drawers on, at which a tremendous yell of satisfaction was heard throughout the Lodge. Oh! it was fearful fun! They had a painted poker, similar to what clowns use in pantomime. But the funniest appearance was their grotesque and ludicrous dresses and all wore masks.

"I was then led to the Vice Grand, who administered the obligation; then taken to the Noble Grand, who was, I afterwards found, seated on a throne, with supporters similar to the Vice Grand, and splendidly attired in 'Regalia' as it was called.

"My conductor told me that the Noble Grand was not able to see me unless I particularly wanted to see him; however, one of his supporters said he would prevail on him to see me. They accordingly drew aside the curtains which concealed him, when he appeared to be in a state of somnolency; and being asked should I like to have him waked, of course, the simple candidate said 'Yes.' They then aroused him, at which he appeared to be very indignant, but when told that a candidate stood before him for information, he relaxed his anger and, addressing me, said he would impart to me the secrets of Oddfellowship.

"He (the Noble Grand) told me that we admitted no one to become an Oddfellow under the age of twenty-one, unless the son of a worthy Brother; no bailiff or bailiff's follower, telling me, at the same time, to be very cautious whom I proposed to become a member, and he desired me to remove from my mind any impressions I might form from the evening's procedure, for in all ages past the best and wisest of men had been taken for oddfellows. After admonishing me further he gave me the Grip and Password.

"There was then a short lecture given me by the Grand Master, and the ceremony was brought to a close.

"Amid the mummery of that initiation there were gems of philosophy, admonitions to philanthropy, and kind expressions towards our fellow men; and there were interspersed the following words which introduced the motto of the fraternity that:

"'Truth ought therefore to reign on the lips, Love in the affections, and Friendship in the heart, of every Oddfellow.'"

In these convivial times the drinking of toasts was common, one of the favourites being "Health to the sick, and employment to the industrious"; "May Brethren thrive like bees in a hive and never sting one another"; "The Great Grand Master—invisible—incomprehensible—eternal."

CURIOSITIES OF AN OLD CASH BOOK

The early records of Friendly Societies are the depositaries of much interesting information. In most cases, if not published, they would long ere this have been destroyed as useless. A cash book as a rule does not promise anything of interest, but the book referred to, bearing date 1832, gives the items from the accounts of the first year's working of the society as follows:

		£	s.	d.
By Cash	Dispensation	10	10	0
"	Bradford Delegate		16	10
"	Spirits and Mizalto	1	13	5½
"	Chean		4	0
"	Alfred the Great	2	15	4
"	Tyler (two nights)		1	6
"	Linen, 53 yards at 11¼d.	2	8	6
"	For making the Gowns		10	0
"	Spirits		4	0
"	Alfreds Gowns Washing		3	0
"	Six Beards		12	6
"	Two Swords		5	0
"	Hail Storm		8	6
"	Secretary's Desk	6	14	6
"	Copper Spoon		1	0
"	Spirits		4	0
"	Gloves, 3 dozen	1	10	0
"	Silk for Scarfs	20	0	0
"	Dispensation Paintings	3	19	0
"	Linen Washing		3	0
"	Cutting silk into Scarfs			5
"	Moreen for Draperies	3	7	0
"	Trimming for Draperies	4	8	8½
"	Sun and Moon		16	0
"	Beer for Upholsterers		1	1½
"	Spirits		4	0
"	Brown Holland	1	4	11
"	Curtains round Chairs		13	0
"	Ale for Altering lamps		1	0
"	Ale and Nails for Decorating Room		3	10

The foregoing items are entered in a fair round hand, and the spelling, though phonetic in some cases, would not mislead those to whom the book belonged. It may be as well to state that the spirits were not to be drunk by the

members, but to be burned in the copper spoon. Alfred the Great was another friendly society still existing, and the scarves and gloves were brought to be resold to the members.

These items show us what was considered the best means to make a society attractive and successful in these days; whether it was always so or not, it is not possible to say at this distant date.

DISCIPLINE

The following story was told by a visiting brother on the subject of discipline: "You fellows to-day know nothing about discipline. I can remember a little incident that occurred in New York State when I was a boy. There was a considerable flurry in them parts about secret societies, and it wasn't always policy for a member to state his connection with any of them. But that fact did not prevent a new Lodge being opened, and that was done so secretly after hours that the villagers were in perfect ignorance about it. The lodge had secured an unused attic over a store in an old building and made it into a hall. Twenty men, all heads of families, with one exception, formed the membership, and the meetings were held after the villagers had retired to their slumbers. One August morning the old storekeeper, when he opened his door, found the body of a man who was well known stretched upon the pavement, a regalia of some kind lay beside him. An examination showed that his neck had been broken. It was noticed that nineteen men of the village did not attend the funeral, nor were they ever seen again. These men were mourned for years by so many widows, and only the oldest inhabitants remembered anything about them. Twenty-five years thereafter the old store was being taken down to make room for improvements when a lot of skeletons were discovered and investigation showed that all were standing erect, and there was nothing left to explain the mystery until a book of the proceedings of the Lodge was found lying on a box. It was plain enough then, the lodge was about to be closed when the presiding officer had accidentally fallen backward through the open window in the gable. It was he that was found dead on the pavement years before, the nineteen skeletons were the members standing in proper order, and still waiting for the gavel to fall, not having noticed the accident. They were martyrs to

discipline, gentlemen," said the visitor as he spat out a huge chew of tobacco and started for home.

GOING ON THE CLUB

It is difficult to account for the origin of the term "club" being used in reference to a Friendly Society. At one time the expression "Going on the box" was commonly used, but at that period several societies had the word "box" in part of the name of the society, and a box and a bank meant practically the same thing, although the word bank is derived from the Italian word "banco," and really meant a bench, because the early Italian bankers generally transacted the business on benches or tables in the market places of the principal towns of Italy.

It is also difficult to trace how the term "club" came to be applied to the particularly English institutions generally known as "clubs." These grew up alongside the coffee houses of the seventeenth century, but with the difference that while the coffee house was open to all, the club was restricted to its own members. Among the first London clubs was the "Kit Cat," formed in the reign of Queen Anne, which had forty members, who met at a pastry cook's shop in order to do justice to the mutton pies supplied by the owner. Another was the "Beefsteak Club." The Kit Cat ultimately became a Whig institution, and the Beefsteak a Tory one.

Among other noted clubs were the "Surly," the "Split Farthing," the "Ugly," the "Unfortunate," the "Lying," and there was also "The Club" which was afterwards known as the "Literary." There are the Cobden and the Reform Clubs, the former being Conservative and the latter Liberal. There are also the National Liberal, the Constitutional, the United Service, the Athenæum, the Army and Navy, the Travellers, and others.

AN ESSAY ON CLUBS

The origin of clubs is lost in the mists of antiquity, and where these mists have gone no one knows. A cynic might suggest that there is something sinister about clubs, inasmuch as the first one was used by Cain to kill his brother Abel. It certainly was made of wood, a quality that has since been transferred to the members.

The antiquity of clubs can easily be demonstrated, also their usefulness. The caveman who lived much farther

back than one would care to walk, undoubtedly had his club. He carried it under his arm when he left his habitation. If he met another caveman they clubbed together. A survival of this neighbourly custom is to be found in Ireland at Donnybrook Fair. One of the disadvantages of clubbing together in that fashion is that it prevents those who practise it from reaching a ripe old age, as they are ripe and over long before old age has a chance.

History does not inform us that in the Stone Age widows became experts in the quickchange business, yet it must have been so. A caveman with a really handsome bride had to be mighty quick in those days to get through his honeymoon. The bride always got through, but she seldom emerged on the arm of the gentleman she started with. That primitive fondness for clubs had a lot of vitality about it. Not only has it survived, it has expanded, developed, spread itself out like a stalwart oak into innumerable branches and twigs.

The English speaking race have made a business of clubs, other races simply play at them. London has more clubs than all the other capitals of Europe put together. Every known type can be found there from the workman's single room in a back street to the palatial institutions of the aristocracy. The army and navy, the Civil Service, the literary and the legal, social, scientific, musical, artistic, medical, sporting, clerical, mercantile, theatrical, and goodness only knows how many other circles, are all amply provided for.

The caveman's idea that clubs were exclusively a masculine affair does not hold that ground now, as there are clubs where both sexes may be members. There are also clubs where ladies alone are admitted—to talk about men. Often enough the only mason seen in a Masonic Club was the one that built it. Few Foresters have ever seen a decent sized wood. The only thing odd about Oddfellows is their similarity to one another. Aeroplane clubs are composed of people determined not to die a natural death. There are motor clubs that seem determined that no one else shall live. Members of yacht clubs divide their time between walking on shore in attractive nautical garb and in studying remedies for mal-de-mer. The Savage Club has never justified its name, it may do when militant suffragists are admitted. Gambling clubs are places to which men take sprats to catch mackerel—and leave the

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 4%. Repayments £13 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	4 0 0	9 0 0
2	91 0 0	3 12 10	9 7 2
3	81 12 10	3 5 7	9 14 5
4	71 18 5	2 17 7	10 2 5
5	61 16 0	2 9 7	10 10 5
6	51 5 7	2 1 7	10 18 5
7	40 7 2	1 12 9	11 7 3
8	28 19 11	1 3 2	11 16 10
9	17 3 1	0 14 4	12 5 8
10	4 17 5	0 4 0	4 17 5
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 4½%. Repayments £13 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	4 10 0	8 10 0
2	91 10 0	4 2 10	8 17 2
3	82 12 10	3 14 8	9 5 4
4	73 7 6	3 6 6	9 13 6
5	63 14 0	2 17 6	10 2 6
6	53 11 6	2 8 6	10 11 6
7	43 0 0	1 18 8	11 1 4
8	31 18 8	1 8 10	11 11 2
9	20 7 6	0 18 11	12 1 1
10	8 6 5	0 8 1	8 6 5
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF OF A LOAN £100,
With Interest at 5%. Repayments £13 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	5 0 0	8 0 0
2	92 0 0	4 12 0	8 8 0
3	83 12 0	4 4 0	8 16 0
4	74 16 0	3 15 0	9 5 0
5	65 11 0	3 6 0	9 14 0
6	55 17 0	2 16 0	10 4 0
7	45 13 0	2 6 0	10 14 0
8	34 19 0	1 15 0	11 5 0
9	23 14 0	1 4 0	11 16 0
10	11 18 0	0 12 0	11 18 0
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 3½%. Repayments £10 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	3 10 0	6 10 0
2	93 10 0	3 5 10	6 14 2
3	86 15 10	3 0 11	6 19 1
4	79 16 9	2 16 0	7 4 0
5	72 12 9	2 11 1	7 8 11
6	65 3 10	2 6 2	7 13 10
7	57 10 0	2 0 7	7 19 5
8	49 10 7	1 15 0	8 5 0
9	41 5 7	1 9 5	8 10 7
10	32 15 0	1 3 1	8 16 11
11	23 18 1	0 16 10	9 3 2
12	14 14 11	0 10 6	9 9 6
13	5 5 5	0 4 2	5 5 5
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 4%. Repayments £10 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	4 0 0	6 0 0
2	94 0 0	3 15 2	6 4 10
3	87 15 2	3 10 4	6 9 8
4	81 5 6	3 5 7	6 14 5
5	74 11 1	3 0 0	7 0 0
6	67 11 1	2 14 4	7 5 8
7	60 5 5	2 8 9	7 11 3
8	52 14 2	2 2 2	7 17 10
9	44 16 4	1 16 0	8 4 0
10	36 12 4	1 9 7	8 10 5
11	28 1 11	1 3 2	8 16 10
12	19 5 1	0 16 0	9 4 0
13	10 1 1	0 8 9	9 11 3
14	0 9 10	0 0 2	0 9 10
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 4½%. Repayments £10 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	4 10 0	5 10 0
2	94 10 0	4 5 0	5 15 0
3	88 15 0	4 0 0	6 0 0
4	82 15 0	3 14 8	6 5 4
5	76 9 8	3 9 4	6 10 8
6	69 19 0	3 3 0	6 17 0
7	63 2 0	2 16 8	7 3 4
8	55 18 8	2 10 5	7 9 7
9	48 9 1	2 4 1	7 15 11
10	40 13 2	1 16 11	8 3 1
11	32 10 1	1 9 8	8 10 4
12	23 19 9	1 1 7	8 18 5
13	15 1 4	0 14 5	9 5 7
14	5 15 9	0 5 5	5 15 9
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 5%. Repayments £10 per annum.
Interest and Repayment combined.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	5 0 0	5 0 0
2	95 0 0	4 15 0	5 5 0
3	89 15 0	4 9 0	5 11 0
4	84 4 0	4 5 0	5 15 0
5	78 9 0	3 19 0	6 1 0
6	72 8 0	3 13 0	6 7 0
7	66 1 0	3 6 0	6 14 0
8	59 7 0	3 0 0	7 0 0
9	52 7 0	2 13 0	7 7 0
10	45 0 0	2 5 0	7 15 0
11	37 5 0	1 18 0	8 2 0
12	29 3 0	1 10 0	8 10 0
13	20 13 0	1 1 0	8 19 0
14	11 14 0	0 12 0	9 8 0
15	2 6 0	0 3 0	2 6 0
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 5%. Repayments £7 per annum.
Interest to be paid extra to the Repayment each year.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	5 0 0	7 0 0
2	93 0 0	4 13 0	7 0 0
3	86 0 0	4 6 0	7 0 0
4	79 0 0	3 19 0	7 0 0
5	72 0 0	3 12 0	7 0 0
6	65 0 0	3 5 0	7 0 0
7	58 0 0	2 18 0	7 0 0
8	51 0 0	2 11 0	7 0 0
9	44 0 0	2 4 0	7 0 0
10	37 0 0	1 17 0	7 0 0
11	30 0 0	1 10 0	7 0 0
12	23 0 0	1 3 0	7 0 0
13	16 0 0	16 0	7 0 0
14	9 0 0	9 0	7 0 0
15	2 0 0	2 0	2 0 0
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 5%. Repayments £6 per annum.
Interest to be paid extra to the Repayment each year.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	5 0 0	6 0 0
2	94 0 0	4 14 0	6 0 0
3	88 0 0	4 8 0	6 0 0
4	82 0 0	4 2 0	6 0 0
5	76 0 0	3 16 0	6 0 0
6	70 0 0	3 10 0	6 0 0
7	64 0 0	3 4 0	6 0 0
8	58 0 0	2 18 0	6 0 0
9	52 0 0	2 12 0	6 0 0
10	46 0 0	2 6 0	6 0 0
11	40 0 0	2 0 0	6 0 0
12	34 0 0	1 14 0	6 0 0
13	28 0 0	1 8 0	6 0 0
14	22 0 0	1 2 0	6 0 0
15	16 0 0	10 0	6 0 0
16	10 0 0	10 0	6 0 0
17	4 0 0	4 0	4 0 0
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 5%. Repayments £5 per annum.
Interest to be paid extra to the Repayment each year.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	5 0 0	5 0 0
2	95 0 0	4 15 0	5 0 0
3	90 0 0	4 10 0	5 0 0
4	85 0 0	4 5 0	5 0 0
5	80 0 0	4 0 0	5 0 0
6	75 0 0	3 15 0	5 0 0
7	70 0 0	3 10 0	5 0 0
8	65 0 0	3 5 0	5 0 0
9	60 0 0	3 0 0	5 0 0
10	55 0 0	2 15 0	5 0 0
11	50 0 0	2 10 0	5 0 0
12	45 0 0	2 5 0	5 0 0
13	40 0 0	2 0 0	5 0 0
14	35 0 0	1 15 0	5 0 0
		Carried forward	£ 70 0 0

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
15	30 0 0	1 10 0	5 0 0
16	25 0 0	1 5 0	5 0 0
17	20 0 0	1 0 0	5 0 0
18	15 0 0	15 0	5 0 0
19	10 0 0	10 0	5 0 0
20	5 0 0	5 0	5 0 0
			£100 0 0

TABLE ILLUSTRATING THE REPAYMENT OF A LOAN OF £100,
With Interest at 5%. Repayment £4 per annum.
Interest to be paid extra to the Repayment each year.

YEAR	PRINCIPAL	INTEREST	REPAYMENT
	£ s. d.	£ s. d.	£ s. d.
1	100 0 0	5 0 0	4 0 0
2	96 0 0	4 16 0	4 0 0
3	92 0 0	4 12 0	4 0 0
4	88 0 0	4 8 0	4 0 0
5	84 0 0	4 4 0	4 0 0
6	80 0 0	4 0 0	4 0 0
7	76 0 0	3 16 0	4 0 0
8	72 0 0	3 12 0	4 0 0
9	68 0 0	3 8 0	4 0 0
10	64 0 0	3 4 0	4 0 0
11	60 0 0	3 0 0	4 0 0
12	56 0 0	2 16 0	4 0 0
13	52 0 0	2 12 0	4 0 0
14	48 0 0	2 8 0	4 0 0
15	44 0 0	2 4 0	4 0 0
16	40 0 0	2 0 0	4 0 0
17	36 0 0	1 16 0	4 0 0
18	32 0 0	1 12 0	4 0 0
19	28 0 0	1 8 0	4 0 0
20	24 0 0	1 4 0	4 0 0
21	20 0 0	1 0 0	4 0 0
22	16 0 0	16 0	4 0 0
23	12 0 0	12 0	4 0 0
24	8 0 0	8 0	4 0 0
25	4 0 0	4 0	4 0 0
			£100 0 0

The advantage in the last four tables is that the amount of repayment and interest together become less each year as the amounts of repayment are cleared off.

The amount shown in each of the columns headed "Principal" is the amount required to clear off the whole loan

if the party borrowing desires to do so at the commencement of any year after the previous year's repayments and interest have been paid and cleared off.

JUVENILE MEMBERSHIP OF FRIENDLY SOCIETIES

There are few Friendly Societies now, if any, that are not aware of the benefits to be derived from having juvenile branches and juvenile members. This was not always so, because an amount of ridicule was heaped upon the Independent Order of Rechabites, when, at its second H.M.C. in 1836, it decided to launch out in this direction and admit young people under sixteen years of age into branches for themselves under the superintendence of an adult branch. The I. O. R. were the pioneers in this movement, and they have kept well to the front ever since, and, according to the latest figures we possess, it would appear that they still hold the premier position.

Juveniles are generally insured for sums payable at death, and for weekly sums payable in time of sickness. Formerly medical aid was also insured, but the decision of the doctors in several places not to undertake the work, and in others to charge such excessive rates, being from three to four times the amounts originally charged, has caused this benefit to be very largely done away with.

The Friendly Societies Act of 1875 did not provide for juveniles, and various Friendly Societies Acts since have stipulated that those under a certain age were not to be admitted, these objectionable provisions have now, we are pleased to think, been cleared away, and young people are now allowed to be insured from birth, which gives the Friendly Societies the same privilege in this respect as was formerly held by the collecting Industrial Insurance Companies.

The following figures will give an idea of the extent of juvenile membership in the various societies:

JUVENILE MEMBERSHIP, 1918

I. O. Rechabites	...	...	...	...	...	403,519
A. O. Foresters	...	...	...	...	...	140,494
M. U. Oddfellows	...	...	...	...	...	114,896
Sons of Temperance	...	...	...	...	...	97,172
L. O. A. Shepherds	...	...	...	...	...	75,480
Hearts of Oak	...	...	...	...	...	64,006
G. U. O. Oddfellows	...	...	...	...	...	52,045
Burslem Mutual	...	...	...	...	...	32,326

INDUSTRIAL INSTITUTIONS

Irish National Foresters	...	...	...	...	25,097
Northumberland Miners	...	...	...	...	21,362
Rational Benefit Society	...	...	...	...	19,762
B. O. Free Gardeners	...	...	...	...	12,869
U. A. O. Druids	...	...	...	...	10,134
National Oddfellows	...	...	...	...	9,750
Order of Druids	...	...	...	...	9,300
Kingston Oddfellows	...	...	...	...	8,200
N. U. Free Gardeners	...	...	...	...	6,826
Bolton Oddfellows	...	...	...	...	4,000
United Patriots	...	...	...	...	3,913
National Equal Druids	...	...	...	...	3,654
Sons of Phoenix	...	...	...	...	3,426
Nottingham Oddfellows	...	...	...	...	3,300
Ancient Romans	...	...	...	...	2,715
British Oddfellows	...	...	...	...	2,565
Hampshire Friendly	...	...	...	...	1,899
Derby Mid Oddfellows	...	...	...	...	1,790
Birmingham Ebenezer	...	...	...	...	1,503
Church Benefit Society	...	...	...	...	1,364
Sons of Rechab	...	...	...	...	880
Caledonian Oddfellows	...	...	...	...	642
Liverpool Clerks	...	...	...	...	584
North Staffs Provident	...	...	...	...	496
Royal Oak	...	...	...	...	504
East Anglian Unity	...	...	...	...	496
North Staffs Relief	...	...	...	...	436
Anglo Saxons	...	...	...	...	289
Scottish Oddfellows	...	...	...	...	265
London Friendly	...	...	...	...	248
West Riding Miners	...	...	...	...	226

FRIENDLY SOCIETIES AND MASONRY

It is now generally understood that an association of architects, calling themselves the Dionysiac Fraternity, monopolised the building of temples, stadia, and theatres in Asia Minor, and that they recognised each other by signs and tokens at a period prior to the year 1044 B.C., that is about half a century before the building of Solomon's temple at Jerusalem.

Dr. Henry, in his *History of Great Britain*, states that the Italians, with some Greek refugees, and some French, German, and Flemings, formed themselves into a Fraternity of Architects and procured Papal authority and other privileges for themselves. That they styled themselves Free Masons, and travelled from one country to another as they found that builders of churches were required. That they built camps of huts near the building in hand, appointed a surveyor as chief, and every tenth man as a warden to overlook the other nine.

In the tenth century the Freemasons in England are said to have received the special protection of King Athelstan, who gave them a charter authorising them to hold an annual assembly, and to form the necessary rules for their government as a corporate body.

They met at York in the year 926, and the regulations they then adopted were known by the title of the Gothic Constitution, and these were discovered by Mr. Halliwell in the old Royal Library of the British Museum.

The Abbey at Kilwinning, in Scotland, was built by this fraternity in the thirteenth century, and the Kilwinning and York Lodges are the most ancient in Britain. The grand mastership of the former was hereditary in the family of St. Clair, of Roslyn, which also suggests a connection with the celebrated Roslyn Chapel.

The Edinburgh Lodge, "Mary's Chapel," has its minutes intact from the year 1599, and proves a continuity that no other can boast.

There is evidence that a lodge was formed in London in connection with the Masons' Guild in 1621, and the celebrated antiquarian, Elias Ashmole, records in his diary that he was initiated a Freemason at Warrington, Lancashire, October 16, 1646.

It is quite evident that there was a very close connection between the old craft guilds of masons and builders and the masonic fraternity. In the old craft days each guild of a certain trade was formed and managed by its own members, adopted its own rules and methods and was under no central controlling body.

This was the case in connection with the early Masonic Lodges, and although there were many, it is authoritatively stated that it was not until June, 1717, that four Masonic Lodges then in existence in the south met in the Apple Tree Tavern, Covent Garden, London, and constituted the Grand Lodge of England.

The Grand Lodge was out for uniformity in many ways, and new conditions came into existence through the admission of persons to membership who were not masons by occupation. Lodges were opened irregularly by other lodges, members were not admitted in proper form, and during the first thirty years of its existence the Grand Lodge for some reason or other expelled about forty-five lodges, and so the question arises, "What became of these expelled lodges?"

It is quite evident that these bodies continued to exist. They could not adopt the name of another trade craft, because their members were "Oddfellows," that is, they did not belong to one trade, but to many, and so that name was adopted by some. Others adopted the name of "Druids," others "Gregorians," and although they amended their ceremonial and unwritten work, the essential elements of their previous connection were maintained. In 1724 the Grand Lodge of England passed a rule that members could not belong to more than one London lodge, and this rule also had its influence in furthering the institution of other orders.

In Scotland the "St. James," Tarbolton, Lodge of Freemasons held its charter, dated 1771, from the "Mother Lodge" at Kilwinning. This was the lodge at Tarbolton, Ayrshire, of which Robert Burns was a member and officer. So that the Masonic Grand Lodge of Scotland had not come into its proper position at the period when that charter was granted, as the lodge at Kilwinning seems to have been the only existing authority.

Some of the lodges that were expelled from the Masonic body may have been expelled for holding political opinions of one kind or another, and thus when these became orders "on their own," they could continue to hold such opinions, so that some could be, like the Ancient Order of Oddfellows, inclined toward the Stuarts, while the Patriotic Order of Oddfellows were loyal to the powers then holding the Government offices, but after the Jacobite Rebellion in 1745 it would have been dangerous to have held other than "loyal" views, and this paved the way for a union of the early Oddfellows, and caused the word "Loyal" to be largely adopted as part of the name of so many lodges.

Like the four Masonic Lodges that constituted themselves the Grand Lodge of England the management, or "Council of Direction," of the United Ancient Order of Druids consisted of seven members, one of which was chosen by each of the seven senior lodges situated within four miles of the house of meeting, which then was the King's Arms Tavern, Aldersgate Street, London. This body met on the first and third Wednesdays in each month, and when the system of management was reorganised the meeting was held in the Crown Tavern, Clerkenwell Green. This is the same locality in which the expelled Masonic lodges were held and points to the connection herein indicated.

Another point is that both the Druids and the early Oddfellows had a Royal Arch or Arch of Titus degree. In the *History of the Grand United Order of Oddfellows*, by Bro. John Thornley, the following appears on page 40:

“Grand Lodge had long been of opinion that a revision of the rules was necessary, and the necessity had become imperative by reason of the recent struggle with the Arch of Titus. Without the least knowledge of what that body actually was, it may be conjectured that it consisted of members who had taken certain degrees, or on whom certain honours had been conferred, and who claimed to be superior to the rules of the order, and beyond the jurisdiction of Grand Lodge.”

The foregoing was published in the *Monthly Reporter* prior to the reformation of the G.U.O., at a time when this reorganisation was being brought under consideration, and it shows that the bulk of the newer members at that time knew very little about the antecedents of the order, and yet proves the fact of that degree having been in existence in that order prior to its reorganisation in 1837.

In the United Ancient Order of Druids the presiding officer of a lodge is named the “Arch Druid,” and when he has completed a term in that office he is entitled to receive the lecture and degree, and to enter the Royal Arch Chapter, many of which give additional benefits to the members.

All these items go to prove the contention that both Oddfellowship and the Order of Druids had Masons for their founders, but even in the other orders the same points are shown. The original regalia and lectures of the Rechabite Order point to the same conclusion, and it would really appear that all the benefit orders were related in the same manner, and the Old Scottish order of Free Gardeners, having been the first to admit amateur gardeners as well as those following that occupation for a livelihood into their lodges, may have been the inducement that led the masons in that same direction. The amateur gardener could produce flowers, fruits, and vegetables quite equal to the professional gardener and so had a greater claim to be admitted.

