

tary organizations. The Friendly Societies, with their 4,394,000 members, £20,000,000 of funds, and their organized social life, cannot be left out of account in formulating a national scheme. If the national insurance scheme were compulsory, it would unquestionably put a stop to the growth of the Friendly Societies; if it were optional, the payment to the State would require to be less or more, or the same as that of the Friendly Societies. If the payment were less, the Societies would suffer in membership; if the payment were more the State scheme would fail; while, if it were the same as the Friendly Societies, there would be so nice a balance of monetary advantages that probably both schemes would dwindle. An optional State scheme would necessarily appeal to precisely the same class of thrifty people as the Friendly Societies appeal to. Moreover, the maintenance of social life, the cultivation of a spirit of good fellowship and mutual helpfulness which the Friendly Societies secure and which a great State scheme would do nothing to promote, are necessarily, to some extent, bound up with the "benefits" of the Societies. The social element would tend to be seriously injured if the "benefit" element were spoilt by a State scheme, whether compulsory or optional. It is surely not impracticable to devise a scheme which would render the security of the Friendly Societies' Funds absolute by State endorsement, or even to subsidize the Friendly Societies in such a way as to enlarge their usefulness, while retaining the intensity of social life, of which they have helped to preserve the continuity, in an age when many of the tendencies have been towards the breaking-up of social ties. At the same time action should be taken in the direction of amending the poor law, so as to secure the comfort in old age of all who have a claim on the community for maintenance.

An adequate system of SECONDARY AND TECHNICAL EDUCATION, and a national system for the EDUCATION OF TEACHERS, to replace the existing moribund system of denominational Normal Training Colleges (the survival of