

OUR PARISH CLUBS.

BY KATE MEREDITH.



"A PENNY saved is a penny gained" is a maxim, the abstract truth of which is allowed by most people. Comparatively few, however, put it into practice, and even then probably only

in principle, by locking away pennies collectively in the shape of some silver coin.

A recent invention would seem to imply that nothing less than silver is worth saving; but there are people to whom a penny is a penny indeed, and who, if they could only save in sixpences, would never save at all. They are to be found living under thatched roofs in quiet country villages as well as in the dull stretches of four-storied tenements in crowded city streets. The pennies are perhaps more easily earned in the towns, but are sooner parted with by reason of the dearness of things and many temptations.

It ought not to be such a difficult matter to refrain from buying what is only a luxury, or, at any rate, not an absolute necessity, in view of future need or benefit; but human nature is apt to run into extremes. You have either the miser dying in a garret of starvation with £200 in gold beneath his pillow, or you have men and women of intelligence—and in other things a keen eye to their own interests—spending their "little all"—living up to their income, be it small or great,—without a thought of a possible rainy day.

The minority who are willing to save find the money burning the proverbial hole in their pockets, and have recourse to various plans to keep strong their praiseworthy resolutions.

A Chubb's lock, however, will not keep some people from squandering their hard-earned savings, if only they have

the key; much less the trouble of reaching down the cracked china cup from the high mantel-shelf. The children among us must have money-boxes that cannot be opened till they are full, unless you break them, and their elders go further and put temptation out of reach by giving their savings to somebody else to keep, with the added inducement that if they will only save for long enough they shall be rewarded with bonuses and interest.

It is out of this inability of human nature to keep their savings that our parish clubs have arisen.

There may be some who say, "How can the poor save at all?" The answer is, they can, and do. Lord Bacon says "it is better to look after petty savings than to descend to petty gettings." At the present time we know of a gardener and his wife receiving twenty-four shillings a week, not total abstainers (so the gain is not by saving beer-money), who put by regularly three shillings a week—an eighth of their income—in the parish clubs.

There are generally several kinds of benefit clubs in a parish.

(1) The provident or bank, from which they receive their savings back in cash, with a bonus if not withdrawn till the end of the year. Whole families may be found belonging to this, the parents paying sixpence each and the children threepence weekly; it is evidently a settled sum laid aside regularly by the careful mother. The amount put to the children's names does not probably belong to them, but will be spent eventually for them, and this plan has the advantage of early inculcating a thrifty spirit. The poorest children, however, spend many halfpennies on sweets, which they are encouraged to take to the bank or *providence*, as they often call it.

Of course, when work is scarce, or the members are not methodical in their efforts to save, the contributions come in either in pennies literally, or only now and then, but it is a step gained when they are at any rate enrolled in the provident club.

(2) There is the coal club, an even greater boon, and many a mother's heart grows lighter at the certainty that when Christmas Day comes round, whatever else they lack, they will not be fireless.

Here they receive their savings only