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GEO. KNOWLING

Who Have the Savings?

A Discussion of Our Enormous Wealth and Its Distribution, and Whether it is Well Spent and Well Divided—Why Not Develop Britain and the Britons?

The fair tale of the growth of modern wealth which Mr. George Paish put before the Sociological Society was summarised in our last issue. Mr. Paish declared that he looked for the supply of capital to grow more rapidly, and to bring yet greater advances to the whole of mankind.

As one read that astounding story of human wealth, about which there is no doubt, one wondered if there was no dark side to it—whether the wealth indicated had made for human happiness, and whether its producers had had their share.

The recent strikes at our big docks still over the country, show how essential the men who carry things are to making wealth. This point was discussed at the Sociological Society at the close of Mr. Paish's paper.

The Governor of the Bank of England, Mr. A. C. Cole, said he believed that in the future "production was going to be more expensive."

Small Number of Capitalists.

Mr. Chiozza Money, M.P., said: "I could not refrain from asking myself as I listened to Mr. Paish: 'Who have the savings?' That is a very important question, for it is obvious that those who have the savings must draw the interest attached to the savings. I fear it will be found on examination that the savings of the great masses of the people, while they amount to a large figure actually, are yet small relatively to the total savings of the nation. In fact,

the savings of the masses amount to such a mere fraction of the capital of the country that if they were entirely dissipated and lost at this moment the country would be practically as rich as before.

"One looks at those hundreds of millions of figures in the Registrar General's returns which are a summary of the greater part of the savings of the people—inventments in building societies, provident societies and so on—and the total sum, in relation to the total capital of the country, is almost negligible. The truth is, that interest is almost entirely drawn by a very small class of the community, and that there is a very great ill-distribution of wealth in the country. The greater part of the people have only their labour to sell, and they have to sell it to a small class which owns the means of production.

Savings of the Masses.

"When we come to inquire into the nature of the savings of the masses, what do we find? What is their nature? They resemble in kind the squirrel's store of nuts. They are not industrial capital. The savings of the poor consist almost entirely of little houses, sometimes very inferior in character, of small sums put by for a rainy day. They are not sums invested in industry. Now let us ask what becomes of the large savings of the upper classes of the community—the bulk, that is, of the nation's savings. I think it my duty to point

out to you that in recent years a too large part of our savings has gone over the seas. An eminent person recently coined a phrase: 'Trade follows the loan.' I will tell you something else that follows the loan: men follow the loan. It may be a great source of pride to us to think that we are developing the wild places of the earth, causing to be fruitful plains untouched by man; it may be a source of pride that trees are being cut down under whose shade we have never walked, that we are causing to be developed mines of whose situation we have only the most obscure notion; it may be good, it is good for the world undoubtedly; but what about our own people?

Why Not Develop Britain?

"Is there a sufficiency of capital being put out in the interests of these islands? I doubt whether there is. Taking the Housing question. What is the Housing question? It is one of capital. Some people think the Housing question is a question of land; no doubt it is, but it is much more a question of capital. Enough British is not being put into the Housing question; our cities of to-day are not attractive living places. It is considerations of this kind which should make us ask ourselves where we should draw the line between the development of the waste places of the earth and the development of our own country. And we ought to ask ourselves whether we are giving ample opportunities to the forty-five or forty-six millions of people which inhabit these islands. No one can have failed to notice the recrudescence of emigration. I do not lose sight of the fact that this emigration has been largely stimulated by methods never before exerted. We all know that Colonial Governments have set up attractive offices in order to draw people out of this country. If the process is to go on, and rich people continue to send their savings abroad, I warn you that the best of your life-blood will also go abroad. I hope the Scotch Census will wake the people up to what is going on.

Have Wages Increased?

"Another thing of moment arises from the ill-distribution of wealth: you get a lack of driving power to develop all your trades for home purposes. Mr. Rowntree sketched for us the economic man who went to the co-operative stores and bought at the lowest possible prices, avoiding butcher's meat and such luxuries; and he told us that this wonderful creature and his family could be sustained in efficiency at 21s. 8d. per week. That was in the year 1899. What has happened in the interval? Prices have gone up 10 per cent. since 1899, and Mr. Rowntree's economic man must spend to-day 23s. or 24s. in order to secure a minimum of physical efficiency. His poverty line took account of only 4s. as the rent to be paid; but what is 4s. for rent in London, Manchester, in Leeds?

"A poor family would need to pay 6s. or 8s. in London for rent in order to secure—I won't say a home, I hesitate to say a resting-place—but at all events, some sort of foothold, some shelter, more or less insanitary. Out of this 21s. 8d. or out of the 23s. or 24s. of to-day, what has the man to spend on clothing, furnishing, and so forth? It is a mere shilling or so. If they need something in the way of furniture, they have to resort to the hire-purchase system, and to purchase one or two sticks which would be a libel to call furniture. If they are to buy household utensils, they must be cheap and miserable products. If they are to purchase clothes they must be mere shoddy, and if they are to have anything in the way of decoration they must be trinkets of the cheapest and most garish kind. In these circumstances, how are your trades to be developed productively for home account? Just as the figures I have given, the great masses of the people are really poorer than they were ten or fifteen years ago, and as a consequence trades cannot expand for home account.

The Trade That Might Be.

"You are reaching out for a large export trade, but what of the trade which lies immediately at your doors? And what of the trade that might be, the trade which would satisfy the home hunger for boots and clothes and decent houses? You cannot get the trade because of the insufficiently of wages. Mr. Paish is right, entirely right, when he says that real wages have expanded; but real wages have not expanded in this country in the last ten or fifteen years, when you take into account the rise in prices. In the last ten years the wages in a group of industrial trades which have been investigated have risen about 1 per cent.—an almost negligible quantity. But food has risen 10 per cent.; therefore the British workman is really worse off. It is not good for him. It is not good for industry, it is not good for the nation.

Profits vs. Wages.

"I now pass to what has happened to the product of labour. We find from the income-tax returns that there has been a handsome increase—a very handsome increase—in profits. The increase is almost startling; it amounts to hundreds of millions during the past fifteen years. It is not a good thing for the country that simultaneously with the fall in real wages received by the masses of the people, there should be, on the other hand, a vastly increased profit drawn by the few people who possess the capital and land, because it means the unhealthy development of your industries."

The Worker's Handicap.

Professor Smart, of Glasgow University, says:

"I hold that the cure for most of our economic evils is not to be hoped for in any mechanical redistribution, but in a progress of wealth so great as to allow a constant rise in real wage, and to make every sober wage-earner a 'capitalist' as well. Every one recognises that the fact that cannot put a reserve price on his labour or on the labour of his children, and so has neither the time nor the chance of employing it where it would be most remunerative, and, at the same time, most profitable to the community. Give him some capital, and this handicap disappears. In this respect, then, the possible check to the accumulation of capital, involved in immediate expenditure of income, is at least a subject which requires consideration before we can congratulate ourselves wholeheartedly on it as a sign of 'abounding wealth.'"

Professor Warwick, of King's College, London University, says:—"First, there is little doubt that in every community in which wealth is most rapidly increasing the outstanding characteristic of the people is their growing discontent, restlessness, and dissatisfaction. Secondly, the method of wealth development extolled by Mr. Paish has never yet been freed from this ominous difficulty, that it increases parasitism through an ever larger proportion of the population. And it is not easy

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to see how progress or prosperity is compatible with either growing discontent or growing parasitism."

Casual Labour.

Miss B. L. Hutchings says:—"Mr. Paish says nothing about the mass of irregularly employed labour that is to be found in the poorer quarters of all our great cities. Recent researches have shown the tendency of dock work, the building trades, and others, to collect in certain centres a number of workers in excess of those who can be regularly employed. These workers know that jobs are to be had, and on occasion very well-paid jobs; there is no machinery or organisation to adjust the supply of labour to the demand, and the result is what has been aptly called a 'stagnant pool' of under-employed or irregularly employed labour. These are the men who get demoralised by what they ironically call 'playing', and by the resulting cadging for odd jobs, which easily shades into begging.

"Then, there are the cases of the swarted worker, and the slim child, often closely connected with those of men unemployed. Thousands of women can scarcely earn their five or

six shillings a week, even with unremitting toil for twelve or thirteen hours a day. Some most experienced observers think that, apart from the operation of the Trades Boards Act (which, of course, is still a new departure), the wages of this class of work are actually falling. Again, rents are so high that poor families often live three or four in a room (there are worse cases still, but these will serve); and milk at 4d. a quart is far too dear for the children, save in the smallest quantities.

"Is it possible to feel so very proud of the growth of wealth in the face of such facts as these? Again, Mr. Paish seems to have overlooked the fact that part of the increase of wealth consists, simply in economic rent. The workers toil, the genius invents, the capitalist saves, the able and enterprising direct and organise, and part of the result of their efforts is that some one else can charge them all higher for the privilege of living and working on his land."

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