While it is unsafe to found wide generalizations upon narrow data. many useful suggestions may be derived from study of such family budgets as those given in the two following examples. Were statistics of the same minute character collected in quantity and over a wide area by a public office or by competent and sustained private inquiry, much light would be thrown upon practical problems that press for solution. The cases given are those of Lanarkshire miners, one earning, under normal circumstances, the average wage as stated in the statistics of the iron trade, and the other earning a wage, in normal circumstances, considerably below that average. In some respects the year 1886 is not quite a representative year, for during the latter half of it the output of coal from the Lanarkshire mines was restricted by combined action on the part of the men, the avowed object being to reduce the amount of stock in the hands of the mine owners. and so render them less independent of the daily output. In proportion to the quantity of coal at the pit head the employer is in a position to maintain his ground during a strike, and the policy of the miners was therefore directed towards a reduction of this power of resistance on the part of the During the half-year in which the "restricted darg" was in operation the men voluntarily submitted to the reduction of their wages approximately by one half, with this ulterior object in view. The latter half of 1886 was therefore an exceptional time, and in examining the statistics this must be borne in mind.

In Case No. 1.—C. D. was an "oncost" man, whose wages did not suffer by the restriction of the darg. His budget for 1886 may therefore be regarded as fairly typical of the budget of a miner of his class. In Case No. 2, the wages of A. B. were subject to diminution during the latter half of the year through the operation of the "restricted darg." As regards the *income* in both cases, it will be observed that irregularity of employment from strikes or other causes effected a serious diminution, and also that the number of deductions from the gross amount of the wages is open So far as the expenditure is concerned, the classification to criticism. adopted is that of Engel. The Massachusetts Bureau table is taken from the Report of the Bureau for 1885. It may be remarked generally that the fare on which these miners and others of the same classes, of which statistics have been collected, subsisted in 1886 was not, either in point of variety or quantity, equal to the scientific dietary provided for convicts undergoing hard labour. It must be noted, however, that the miner's dietary as thus disclosed is not, even within the limits of its monetary amount, a dietary of a scientific character. These examples are given merely by way of stimulating inquiry along the lines indicated.

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Showing over 20 per cent. on £50,000, the Capital of the Company.