

from the vicar, Mr. Ashford rose, and in plain but forcible language told the tale of the breaking up of the old Brunt Dale Club. This was a well-known story; but before long he broke away into what was, to his audience, quite new ground. He traced the origin of the modern Club, or Friendly Society, from those early days when great guilds and corporations had each their treasure chest, destined to receive the contributions of members, part of which would be expended on feasts and pageants, but of which a full share was held in reserve to relieve the wants of any of their number if overtaken by sickness or misfortune. In later days these Friendly Societies had been established in order to ensure a provision during any period of ill-health, and for this purpose men associated themselves together; the certainty of the stability of the many being set against the uncertainty of the fortunes of the individual. The latter might, if he chose, place his savings in a savings bank, but it would be some years before he could accumulate enough to support him through a long illness; while, if he had the misfortune to fall ill immediately after he had invested his first saving in the Friendly Society, he could at once begin to reap the benefit of his thrift. But in order that he should be able to continue to do this, it was absolutely necessary that the Society, or Club, should be founded on thoroughly business-like and trusty principles; there must be a safe deposit for the moneys received, and above all one member must not be allowed to benefit at the expense of the rest. In the late Club, which had now collapsed, men of all ages were allowed to enter at the same rate of payment; this was a manifest injustice to the younger men, who during their years of good health were helping to make payments to the elder members who fell frequently upon the sick list, but by the time that they themselves required aid, the funds of the Club

had become exhausted, and they were left unprovided for.

Here James Clark was heard to give a feeble groan, while his neighbours looked at him admiringly, as a real and personal "case in point."

"What was needed in a Club," Mr. Ashford continued, "was an assurance that there should be no break down in the finances; and this was the more easy to guarantee when there was a considerable number of members, than when they were but few. Therefore stability and prosperity was the more certain if they would consent to be a branch of a large society, like their County Club, than it would if they again started a small Club on their own account. Mr. Starkie, who had come over from Arminster purposely to speak to them on this point, would now tell them how this great Friendly Society was managed, and what were the benefits falling to its members."

Then Mr. Starkie came forward with a formidable pile of papers, and read a great many figures. A few of the men, after making a special effort to follow him, subsided into apathy, while subdued talk might be heard throughout the room. Mr. Starkie soon became conscious that his sums for expenditure, his totals, and his balances were not entirely to the liking of the audience, but being a man of a persevering turn of mind, he plodded through the mass of figures, and sat down at length with the happy conviction, that he had not only exhausted himself in a good cause, but had utterly tired the patience of his hearers.

When, therefore, Mr. Denman got up to speak he was greeted with a round of cheers, and stamping. The vicar had not been very long in Brunt Dale; he was, indeed, still known as the "new pa'son"; but in the few months he had been there he had made a fair way towards winning the goodwill of his flock. "A real poor man's pa'son, I calls un," was the comment frequently passed upon him,