GERMANY.

A German financier, Mr. Schultze-Delitzsch, has published a report on German co-operation, which is another striking proof of the spread of the sys-tem and of the immediate importance of the problems it involves. Societies for procuring ordinary articles of confor procuring ordinary articles of con-sumption have especially prospered in Germany, notwithstanding numerous efforts made to hinder their develop-ment. According to Mr. Schultze-De litzsch, these societies in 1866 num-bered 199; in 1867 they numbered 316; and in 1868 they increased to 555. The budgets of 75 of these societies show that they consisted of 38,656 members, and that they transacted business to the ex-tent of 2,124,141 thalers. In the Prus-sian provinces of Brandenburg, Silesia and Saxony, in Wurtemburg, and in and Saxony, in Wurtemburg, and in several parts of Austria, the different provincial associations have begun to negotiate with each other for the crea-tion of a General United German Association; and with this view a meeting of the societies in the North of Germany will be held shortly at Magdeburg.

A new feature in the co-operative movement is also gaining ground in Germany. Thirty-six associations in the Prussian Rhine Provinces have been formed for the purchase of seeds, engines, and various agricultural implements. Associations for the purchase of artisans' tools have as yet made no Progress.

There are now in Germany 1,558

working men's banks and loan associations, of which 675 are in Prussia, 418 in German Austria, and 288 in Bohemia. Six hundred and sixty-six of these banks possess together 256,337 members, and work upon a capital of 10,231,457 thalers, which is their own, as well as upon a borrowed fund of 33,-709,037 thalers. In 1867 the average of the business done increased by twelve per cent, and in 1968 by seventeen per cent. This activity would undoubtedly 98 & 100 Michigan Av., have been still more considerable but for the war rumors which paralysed Parrisius & Co., founded at Berlin to serve as an intermediary between high flaance and the loan banks, has raised its capital shares from 270,000 to 500,000 thalers, and meditates a further increase for the erection of a branch office

precision in their accounts. This law has already proved itself of considerable advantage to the stability of the various enterprises. Altogether the co-opera-tive societies which exist in Germany are estimated at about 2,600. They con-sist of about 1,000,000 members. Their business transactions amounted in 1868 to 220,000,000 thalers, and this they managed on a capital of 15,000,000 thalers belonging to themselves, and 42,000,-

HOW WORKINGMEN LIVE IN ENGLAND.

The London correspondent of the New York Times gives a most deplorable picture of the poor of the large cities of England. Millions of people in England live almost entirely upon bakers' bread. Here, for example, is the way of life of a sober, hard-working Englishman, who earns 18s, a week, (say \$4.50 gold standard,) and has a wife and six children. He neither drinks nor smokes, and hands over his whole wages to his wife. This is a common practice in well ordered families. She pays is, a week for rent; is, for coals; candles soap, etc., 9d.; a peny a week each for the six children to a burial club, 6d.; on a doctor's bill New York Times gives a most deploraa pepy a week each for the six children to a burial club, 6d.; on a doctor's bill due, is. Here are 7s.3d. of the 18a. gone, and nothing to eat. Now the bill of fare for those eight persons: One pound of bread a day for each—the children ecarcely taste anything elac-comes to 7s. a week; twenty pounds of potatoes, 8d.; one pound of butcher's meat on Sunday, and two pounds of salt pork for week days, 2s.; one paund sugar, half pound butter, one ounce tea, 13d., make up the week's account. No milk, no fruit, no clothing. The only way they fruit, no clothing. The only way they can have that is for the children to get work or die; then something would come in from the burial club. Thousands and thousands of men work hard for two thirds of these wages, or less. Plenty, even in large towns, work for 12s. a week. Thousands cannot taste even the Sunday meat dinner. Great numbers never taste butter; they get a little dripping as a substitute. In a London shop on a Saturday night, you will see great heaps of penny and halfpenny packets of tea, and pennyworths of brown sugar, ready done up for "people of moderate incomes." I once had the curiosity to buy a half-penny packet of tea—a cent's worth. It resembled musty clover hay, and a decoction tasted as you might fancy drippings from a as you might fancy drippings from a heap of dead leaves to taste at the end of a hard winter-





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The greater number of these associations, recognised as commercially sound, have to submit to the stipulations of the new law, which enforces the greatest the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the stipulations of the new law, which enforces the greatest the greatest the new law, which enforces the new law,

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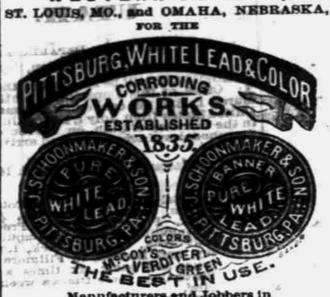
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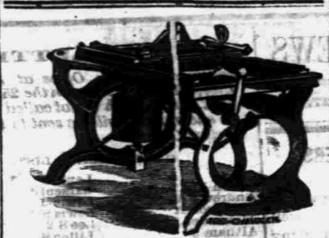
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