Second Series
Vol. III. Part III.
Chap. III: Merchants
and clerks

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Persons enumerated as 'Clerks'.

Persons included under subdivisions given above.

Persons enumerated by the Census under the heading 'Clerk'.

| | | |
|---|---|---|
| 1. | Commercial clerk. | 78,180 |
| 2. | Officers of Comm Soc Co or Guild | 623. |
| 3. | Bank service | 5,681 |
| 4. | Life, House, Ship Insurance etc | 5,950 |
| 5. | Telegraph, Telephone service | 4,106. |
| 6. | Salesman, buyer (not otherwise described) | 1,449 |
| 7. | Commercial Traveller | 12,434. |
| | | 108,423. |

Under No. 1 the census includes.

Bookes.
Book keeper.
Cashier.
Secretary (not private) (exceptions, Bank Insurance etc).
Accounts, Debts, Rents – Collector, Collector of rates (Gas or Water)
Autotype worker, Agent, Collector (undef)
Water clerk, Writer (undef).
Type writer. Copyist (undef), Stocktaker (undef)

Short.

Persons included in the various subdivision (cont).



Shorthand clerk, Accountants clerk.

Under No. 2. come —

Guarantee Society's, Inquiry Officers, Trade protection Society's service,
Trades Union Officers.
Land & Building Society's, Investments Soc's Officers
Beadle (City Company)
Private Detective.
Secretaries & clerks of above.

Under No. 3. come —

Manager.
Inspector.
Surveyor.
Agent.
Cashier,
Clerk or other Officers of Bank or Savings Bank
Clearing House clerk (Bank).
Coupon sorters.

Under No. 4. come.

Assurance Company's, Burial Club
Fire, Life, Boiler Insurance Co.
Friendly Soc'y.
Average. Adjusters stalers.

} Officers. Manager. Actuary. Secretary. Bookkeeper. agent. Clerk.

Lloyd's agent, Underwriter, Underwriters clerk.

Per.
var

Persons included in the various subdivisions. (cont)

The most important persons (probably) in each division.



Under No. 5 come.

Telegraphist. Telegraph clerk.
Tube attendant.
Telegraph inspector.

Under No. 6. —

Saleswoman

Under No. 7. -

---

The most important seem to be.

1. Commercial clerks, shorthand & typewriters.
2. Trade Union Officers - Private detective.
3. Bank clerks
4. Insurance office clerks, underwriters. (Lloyds).
5. Telegraph clerks.
6. Saleswomen & Buyers.
7. Commercial Travellers.

Ages of clerks.

Of Merchants Bankers & Brokers.

Mr Hoare & Co. Bankers

Numbers employed.

Origin of clerks.

Hours.

Busiest season.



November. 15th 1895. S. H. D.

Mr Hoare & Co. Bankers. 37 Fleet St

Employ 30 to 40 clerks.

Come as young men recommended by their customers.
Are more often than not sons of clergy-men. or sons of clerks.
Hand writing & appearance are the first requisites. They keep a waiting book & register all applications & then deal with them in turn when the time comes.

Begin in the morning at 9.
Lunch between 12.30 & 2. They settle it among themselves how they shall take it & in what order. Half an hour is allowed to each.
They finish at 4 or 5 on ordinary days when very busy they go on till 7 or 8 or sometimes later.

The Busiest time is at the beginning of the new

No shifting

The opening afforded to clerks in Joint Stock & Private Banks

All Englishmen.

year. when customers want their passbooks made up.

There is no shifting from Bank to Bank. Once in a Bank everything is arranged to encourage a clerk to stay on.

This is a private Bank. The places of managers are all taken up by the partners. In joint stock Banks clerks may rise to such posts: here not. In a small Bank the clerk reaches the highest he can somer but it is never so high as the place he might rise to in a Joint Stock Bank. In spite of it their clerkships are much sought after & men from Joint Stock Banks wd. often be very glad to come in.

Theirs is chiefly a English business. No foreigners are employed. Bankers he wd. say employed very few foreign clerks. Commercial houses wd. employ many more.

They refused to say the salary of a clerk at starting without consent of the senior partner

The 6 Junior clerks.

partners. but implied that private paid more than joint stock banks.

The 6 junior clerks & at least one of the partners sleeps at the Bank every night.

The junior clerks have bed, lights, a fire when they are ill, & an allowance of bread butter & milk in addition to their salary.

They feed in a large room which is also their sitting room.

They send out for their lunch to a neighbouring Public or eating House & pay for it themselves.

Nov. 15. G.H.D.

Robarts Lubbock & Co.

Mr. Robarts Lubbock & Co. 15 Lombard Street.
on an introduction from Edgar Lubbock
one of the partners in Whitbreads Brewery.

Numbers employed.

Employ 130 to 150 (?) clerks.

They have a waiting list & names with recom-
mendations are entered on it as they arrive.
There are 3 main qualifications for a clerk.
1. Hand writing.
2. Appearance.
3. Constitution.

Three essentials for a clerk.

Sound constitution esp. necessary.

If a man has not a sound constitution he will
never stand the strain of clerical
life. Sitting in an office day after day
soon finds out your weak points.

Examinations for clerks

As soon as they want a clerk & he satisfies
these 3 essentials he is chosen &
sent to the city Commercial school
to pass a test examination. If he
passes he is accepted. Some years ago

Effect on clerk.

an agreement was made between the leading London Bankers to subject their clerks to an examination test in the hope of improving their general knowledge. Mr. Lubbock said he thought they had been successful & that the present race were educated in a better all round way than they used to was.

They do sometimes make exceptions & take men in without this exam but it is not the rule.

Age of starting

Youths start between 16 & 18 years of age.

They begin at 9 o'clock in the morning & work until 5 or 6 in the ev. Saturdays they end at 2.

Overtime is paid extra for.

Seasons.

This (November) is now a slack season. The beginning of January & settling days on the Stock Exchange are the busiest times.

Clerks origins

The partners have different ideas as to the classes from which the clerks should be drawn. Each has his own little fad. The son of a clerk is

Salary at Starting.

Bankers clearing House.

Clerks work under 'Captains'

Recreations of clerks.

No shifting.

32

in his opinion as good as any. Other of his partners say professional men's sons.

They start their clerks at £80 a year which is a little higher he wd fancy than most men pay.

Every afternoon a certain number are told off to the Bankers clearing House. Each bank sends its own clerks. They are a very loyal lot in the clearing hs sing God save the Queen on Royal Birthdays.

Their staff is divided into several different bodies of clerks under 'Captains'.

These captains are exactly the same as foremen in factories.

The Bankers clerks have cricket grounds at Catford Bridge. Their firm has a club & a very fair xi of its own. The firm subscribes.

Once they have a clerk: he stays where he is: there is no shifting between Bank & Bank. Their pay is so arranged as to encourage men to stay & work.

No foreigners employed. One hour allowed for lunch.

## The National Union of Clerks.

## The various Associations among Clerks.



The National Union of Clerks. Copy of an account furnished by ~~Wm Satterland~~ ~~Hon Sec. 3 Albion Grove Thornhill Rd. Barns. Bury St.~~ Fuller. Treasurer. Club Union Bldgs.

The National Union of Clerks appears to be the only effort at organisation on the part of Clerks on ordinary trade Union lines.

There are several Associations of Clerks having for their object the provision of aid in sickness, Death or want of employment.

The Clerks & Warehousemen. Provident Association being a fair ~~em~~ example of the Others.

There are also several (Assoc) Associations of certain classes of Clerks for the protection & consolidation of their own special business interests, such as "Bankers Clerks", United Law Clerks &c

But outside their various bodies, there are a large number of Clerks whose needs & lives are but remotely if at all affected by them.

After a series of meetings extending

Founded. 1890.

Prosperous start which is not maintained

over some months. The National Union of Clerks was publicly inaugurated ~~at~~ at a large Meeting at South Place Chapel in June 1890. Presided over by J. A. Picton M.P.
The beginning of the movement looked healthy, Branches with Local Secretaries were formed in Belfast, Liverpool, Manchester & other places. But the appearance of activity & progress was short lived. The reasons were various at some places the Branch became dissatisfied at being merely a Branch & resolved itself into an independent Society. The Large Central Funds which so closely bind the Branches of other Societies not being a factor in the case of the Clerks.
Again many of the promoters were young men who had expected great things from the new organisation which time & general support of all Clerks would alone enable it to achieve.

Numbers at present in Society.

Reasons of failure.

Hardships of clerical life



there members were disappointed & fell away, the result being that to-day the Union may perhaps number 200 where probably there are 20,000 Clerks as a possible membership. The reasons for the condition are mainly two
1st The general run of Clerks consider themselves above the kind of machinery used generally by workmen to improve their position, & so while a small proportion attain comfortable positions the great majority work at least as hard as the ordinary labourer for a wage sometimes a little above, but often below the Labourers 6d per Hour, & while expected to dress like a gentlemen he is practically a slave in the eyes of his employers, he is frequently called upon to work overtime without any extra pay & when paid for overtime it is not anything approaching the value of the time & labour given

Difficulty of finding a suitable meeting place.

Regular attendance impossible for the majority.



We have many times at meetings of the Union to announce some of our members by assumed names in order that their employers may not learn of the efforts of their servants to promote the Union.

The other principle reason why the Union has not succeeded is the great difficulty of getting at the Clerks & inducing them to attend a meeting. The great majority living in the suburbs desire naturally to get to their homes as soon as possible after leaving work, attending any meeting how central it may be would prevent this, we have held meetings at 7.0 clock. in the evening & have found that everyone present had several miles to go in order to reach home & in every possible direction, this prevents regular attendance of the same people at meeting & without that regular attendance of the same people, little or nothing can be done in

<u>Honourful achievements of Society to date.</u>



in the shape of improved conditions for Clerks, the little that has been done has been achieved by the self sacrifice of the officials, who I am afraid have disturbed the serenity of some employers, without gaining the appreciation of the Clerks in whose interests they have worked.

United Kingdom Temperance & General Provident institution

Numbers employed.

Qualifications of a clerk.



October. 27th. G. H. D.

Interview with the head clerk at the United Kingdom Temperance & General Provident institutions offices. 1 Adelaide Place London. Bridge. E.C. on an introduction from Stafford Howard one of the directors.

They employ 35 clerks.

Clerk comes at 15 or 16 years old. fresh from school. He must write a letter to the firm directly in his own handwriting. From this letter his capacity in writing & composition is judged. This is his preliminary exam so to speak.
Then his presence is required. he is asked about his home for they are very particular that their young clerks shall have a respectable home to go to when they leave them in the evening.
Then he is set down to do an ordinary long addition sum & his speed & accuracy is

Salaries.

Hours.

Holidays

is thereby created.

The newcomer soon gets into his work. Boys of ordinary intelligence pick it up very quickly. The first work he is set to is copying & indexing letters

They start at £20 per annum & rise £10 pounds a year to £80 & £100. After that the promotion is by merit. their quickness intelligence & the time they keep as judged by the time books.

10 to 4 are the Official hours but clerks are they from 9 to 5: Saturdays end at 2. ½ an hour is allowed each day for luncheon.

When busy the different departments help one another. their clerks are not really very hard worked. they dont have nearly so much to do as Bankers clerks.

Here they get a fortnights holiday in the year: in larger firms he believes 3 weeks is the usual allowance.

The Prudential Life Assurance Soc.

Numbers employed.

Examination on entrance.



October 30th. S. H. D.

Interview with Mr Dewey one of the managers of the Prudential Life Assurance Society. on an introduction from Mr Cash of the United Kingdom Temperance to Mr Starben head of the Prudential Soc. Mr Starben was away.

They employ at their London Offices in Holborn under one roof 1153 clerks of whom 300 are females & 850 are males.

The males enter their service between the ages of 15 & 16 yrs. & are drawn from all those who can pass their own com-petitive examination.
This exam is held twice a year & 20 are elected per annum, the three R's are the subjects & two of their own staff act as examiners.
Before you may enter for the exam. you must qualify in appearance. In Appearance depends

No nepotism.

more than applicants think. Method of brushing hair, style of waistcoats, ties, pins etc are all taken into account

They pride themselves on being scrupulously fair. No preference is given to sons of employees or friends of directors. None-potism! Those who come are of what is known as the middle class. Each starts from the bottom & works his way upwards.

Hours of work.

They begin at 9.30 AM. & are engaged to work until the work of the day is done. If finished a man can get away at 4.30. In summer many do so.

In winter none may leave before 5.30.

Busy time in January.

November to March is the busiest season: many premiums fall due & valuations have to be made at this time.

In January for 5 wks the regular stopping time is 7.30 PM. For these 5 weeks the clerks are paid ½ more. i.e. those whose nominal salary is £50 per annum are paid at the rate of £75 per annum

System of OT & pay.

In addition to this 2/6 is allowed to each

for

Medical certificate exempts from extra hours.

No irregular overtime rates paid

Half holiday Saturdays

The Clerks Society

refreshments. & ½ hour for lunch & ½ h for tea.

These extra hours are not compulsory but they are welcomed by many. If you have a medical certificate you need not work them but of course you dont get the extra pay if you dont work the extra hours.

The weekly hours worked by each man are regularly submitted to Mr Dewey who sees that one many does not get off too easily or have too much put on him.

They never pay regular overtime rates. Once they did so but found that clerks used to put off their work in order to have to finish it after hours & be paid more for it.

On Saturdays work ends at 2. & it is true to say that most of the men really get away at that hour.

Their employees have a clerks Society to which the Directors subscribe £500 a year. established in 1871.

The Prudential Clerks Society.

Clubs under the direction of the above.

Fines for being late.



This is the parent Society of many Junior Clubs which are all subject to it & all of whose Committees must have at least one of the members of the parent Clubs Committee represented in them.

Rule IV. 'That the objects of the Society be the promotion of Rowing & athletic exercises generally & the encouragement of any improved scheme for the benefit of the clerks'.

The various sub societies are.

1. This cricket club & Lawn Tennis
2. This Rowing Club.
3. This chess & draught Club.
4. This lit: soc.
5. This Gymnastic Soc.
6. This Swimming club.
7. This evening meetings (Dramatic soc)
8. This Technical Instruction Soc.
9. This Musical Society

All fines go to these societies. 5 minutes grace is allowed in the morning. after that the fine is 1/- for the men & 6d for the women.

Salaries for first 3 yrs.

The male clerks start at £20 per annum rising to £30 the next year & to £40 as a minimum to which every one rises. After this merit qualifies for a rise & in the 3rd year the rise is to £45 or £50 according to the reports sent in of the men. After £50 the rise depends on merit & classification. The class in which a man is often decides the amount of his rise or the maximum to which he can rise.

The ultimate fate of 'mere machines'

Mere machines are packed off to the ledger dept. where the control is very strict & where a man gets a maximum of between £200 & £400 but can never hope for more. These machines have often been the head of audit depts but have shewn themselves to be ~~such~~ incapable of any independent judgment.

The Ladies employed

The ladies employed are engaged almost entirely in copying.

They come between the ages of 18 & 25 & the condition is that they must be daughters of professional men & be able to

pass

Daughters of professional men.

Their salaries.

Men v. Women.

What are these higher calculations?

Extent of Prudential business

pass the qualifying exam. Ladies are more particular than men as to the persons with whom they forgather. That is why they must be daughters of professional men. They feed together. They are inundated with applications & have had to shut their waiting list. They have now more than sufficient on their books who have already qualified, to fill ~~fill~~ up 2 years vacancies.

They receive. £32 first year.
£42 second
£52 third.

Then they mount by merit to £60 & by classification to £80 or £100.

They have found that they are much neater & more accurate copyists than the ordinary junior clerk. But when they come to 21 the male outstrips the female. Mental calculations are too much for women & not 5% ~~are~~ can undertake them.

The Prudential Society has now eleven million policies running. It has

In London.

No complaints have been made.

Pensions.

Date of foundation

Holidays.



15,000 agents & travelling inspectors.
& 80 district offices manned from London.
In London they have 100 salaried superintendents & assistants devoting their whole time to the interests of the Society. & beside these there are 1077 agents.
Heads of department go up to £500 or £600.
Each year every man is gone through & for years there have been no applications for rises or complaints on account of other people's rises.
Clerks receive as pensions $\frac{1}{60}$th ~~of~~ for every year of service not exceeding $\frac{2}{3}$rds or a maximum of 40 yrs service at 60 years of age.
The Prudential Office was founded in 1848 but did not begin work on a large scale until 1858.
First ~~class~~ clerks get 3 wks & 3 days holiday
all others after 14 yrs. service 3 wks & 1 day.
— 10 — 2 wks - 3 days.
— 6 — 2 — 1 day.
— 1 — 2 wks.

Effect of full moons.

Not much shifting.

On the holiday sheets – one of which he gave the dates of the full moons are mentioned because clerks like to choose their holidays with reference to them.

Once in the office the majority remain there. All englishmen employed they have often foreign applications

National Union of Life Assurance Agents.

Founded. 1884.

Subscription.

Benefits

1. Illegal dismissal
2. Sick.

Legal assistance.

Objects.

1. Domcintain 25% commission



Nov. 15th.

Interview with Mr. E. Edmonds, Secretary of the Vauxhall Branch of the National Union of Life Assurance Agents:-

This Union was established in 1884, and registered as a Trade Union in 1886.

The Entrance Fee is 1/; the subscription is 6d, 4½, or 3 per week.

The chief benefit is Illegal Dismissal Allowance for a certain number of weeks according to the subscription, and for the two higher subscriptions a sick allowance is paid to the Branch, to pay for assistance in collecting members' books.

Every member is further entitled to legal advice and assistance, and the chief activity of the Union has been in fighting law suits for its members.

The two chief objects of the Union are:- (1) To attain and maintain a 25 per cent. commission on collecting; this commission is now paid by the majority of societies, but the Prudential, which is far the largest only pays

2. That an agent has the right to sell his book.

Earnings



19½ per cent. while the Pearl, which is a struggling little Society pays only 15 per cent. The Prudential is so strong that there is always a danger that other Societies may be forced to come down to their terms.

2. To obtain from all Societies a concession of the principle that an agent has a right to sell the good will of his books, or has an interest in his books, i.e. he may nominate his successor, and obtain from him the market price of his good will; this principle has been now conceded by a number of Societies but not by the Prudential. The market value of a book is about ten times the collectable weekly premium, i.e. a £10 book is worth £100.

The Earnings of Insurance Agents vary greatly: at first, starting he will make very little, but if successful he ought to rise up to £3 a week: but not more than 5 per cent of the men who start as agents make a success of it.

Average earnings of Prudential agents.

Four branches of the Union in London.

The Prudential dislikes it



In the Prudential the average earnings of all the agents are £1.16.8 per week: if divided into three classes, those with a £10 book and over average £2.8.0 a week: those with a book of £6 and under £10 average £1.15.0 a week: and those with books under £6 average £1.8.0 a week.

Mr Edmonds works for the Royal Union, which gives 25 per cent and allows an interest in books. Mr Edmonds did not tell me his income, but said that his book was worth £200.

The Union has four branches in London, but they are all very weak, and the chief strength of the Union is in Lancashire and Yorkshire. Agents in London are in great fear of being dismissed if they join the Union. The Prudential dismissed an agent this year for attending the Trade Union Congress.

The Provident association of Warehousemen Travellers & Clerks.

Number of members.

Conditions of membership.

Is a benefit Society.

Benefits.



Taken from notebook on Drapers Wholesale Societies (C E Arkell) p. 125.

The Provident Association of Warehousemen, Travellers & Clerks. (Sec. Ch. Greenwood. 98. Cheapside)
Has 6000 members. Estab. 1871.
Applicants must be between the ages of 18 & 40 engaged as buyer, seller, salesman, warehouseman or clerk in a wholesale warehouse or buyer or salesman in a retail drapery, carpet or furnishing establishment or in any business approved by the directors or cashier, clerk or bookkeeper in any bank, assurance office etc. situated within the postal district or 12 miles around London & engaged on salary.
It is not so much a trade as a benefit society it has already been mentioned in the acct of drapers.
Offers out of work, sick & death money & help to aged members in distress.
It is a very mixed society but a great number of clerks belong.

National Union of Shop Assistants Warehousemen & clerks.



The National Union of Shop Assistants, Warehousemen ~~of~~ & clerks

J. Macpherson - Gen Sec. 55 & 56 Chancery lane.

Contains chiefly men employed in Grocery & food distribution houses & also a few wholesale & retail drapery assistants. It has very few clerks.

Has been mentioned in the Drapery section.

Experiences of Droege. Wicks & Rickaby

German clerks.

Answering advertisements

Nov. 21. G. H. D.

Conversation with Droege. Wicks & Rickaby clerks at Charles Booth's office. 9 Adelphi Terrace. Strand.

German clerks compete with Englishmen not severely in Commercial houses.
German clerks come over from Hamburg & work for the first two years for nothing as a matter of course.
For the third & fourth years they generally receive a salary, but the main reward lies in the fact that they learn English & it is one of the strongest recommendations a man can have when returning to Germany to be able to say he has worked in a London business. The theory of book keeping business & accounts they appear to learn in Germany, the practice of it they learn in London.
Advertisement is the usual way of making a start. A boy can often get a good opening

opening by answering an advertisement. A middle aged man has very little chance of getting anything good through this mean. In a good firm the openings are rare for any except 1) a man at the very top. a specialist 2). a boy at the very bottom. A mediam man is not wanted. all the vacancies are filled up by a regular system of promotion & move up one all round.

Banks & Insurance offices employ Englishmen & foreigners rarely.

London Clerks Association

Objects.

Membership.

Underwriters

Salaries of clerks.



Nov. 21.

A.J. Davis. 15. Fenchurch St.
The London Clerks Association.

Objects to insure members against loss through want of employment, sickness, old age, death & introduce & to introduce free of charge clerks of good business capacity & character.

Admit higher class clerks eg. Banking & Insurance clerks.

Have about 500 members.
Established 1891. at the initiative of clerks.
Now governed by the members.

Underwriters clerks is a special business. It is a speciality altogether. He believes they are very well paid. A middle aged man wd have no chance of getting in.

Salaries of clerks vary enormously. Two breweries

Cases where clerks do not shift.

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Clerks in a manufacturing business are often looked on as troublesome expense for no apparent result.

Start generally with a little money of their own.

Shorthand & typewriters Salaries



pay.

Each case for benefits is judged on its merits.

A clerk does not shift in Bankers.
Insurance
Solicitors.

The ordinary commercial clerk will shift a great deal.

The handicapping of clerks in manufacturing business as compared with those in which only clerks are employed. They do not obviously produce anything & are looked down upon.

50% of clerks rise from a class who have a little money & are not wholly dependent on their earnings. This has brought down the earnings of those who have nothing to depend upon.

Women clerks are beginning to compete keenly esp as shorthand writers & typewriters
range of lady typewriters from £40 to £90
£90 being very exceptional. majority bet. £70. & £75

Salaries of shorthand writers

Shorthand writers are more of machines than any form of clerks - common variation - you can get them for £50 or £60. up to £80 or £200. 30£ wd be a standard rate.

Subscriptions & Benefits

THE

KS' ASSC

e Friendly Societies' Act, 1875.'

ADVERTISING FOR CLERKS TH

through want of employment, sic

siness capacity and character.

istered Office—

RCH STREET, E.C.

**Patrons.**

etc. | Rev. JOHN THAIN
OCTAVIUS VAUGH

BENHAM, Esq., L.C.C.

**Auditors.**

d Accountant, 11, Laurence Po
Accountants, Copthall House,

**Bankers.**

K, Limited, Aldgate Branch.

**edical Officers.**

Hol- | Dr. J. MUIRHEAD, 26, S
N.E.
oad, | Drs. MACINTOSH & W
Queen's Road, Lav
, E. | Dr. J. MARSHALL, M.F
Bermondsey, S.E.
ham | Dr. J. MACMUN, M

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Papers, b
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Members,

The
clerks do
made dur
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sickness

Pr

☞ **Any Clerk above eighteen and under forty-five years of age, who is employed in any esta radius of Twelve Miles from the City of London, and has held his present situation fo eligible for Membership. Any Clerk who has held his present situation less than this held any previous situation twelve months or longer, may be eligible to join at th Directors.**

## TABLE OF SUBSCRIPTIONS & BENEFITS.

| | SUBSCRIPTION. PAYABLE IN ADVANCE. | | | | BENEFIT FOR 6 MONTHS. WHEN OUT OF EMPLOYMENT, OR WHEN SICK. | | | PAYMENT TO ME | |
|---|---|---|---|---|---|---|---|---|---|
| Age on Entry | Monthly. | Quarterly. | Half-yearly. | Yearly. | For First Four Weeks Per Week. | Following Nine Weeks Per Week. | Remaining 13 Weeks Per Week. | 6 mths. & less than 5 years' standing. | 5 y tha st |
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ |
| 18 | 0 2 0 | 0 6 0 | 0 12 0 | 1 4 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 |
| and under | 0 3 0 | 0 9 0 | 0 18 0 | 1 16 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 |
| 30 | 0 4 0 | 0 12 0 | 1 4 0 | 2 8 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 |
| 30 | 0 2 3 | 0 6 9 | 0 13 6 | 1 7 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 |
| and under | 0 3 4 | 0 10 0 | 1 0 0 | 2 0 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 |
| 35 | 0 4 6 | 0 13 6 | 1 7 0 | 2 14 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 |
| 35 | 0 2 6 | 0 7 6 | 0 15 0 | 1 10 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 |
| and under | 0 3 9 | 0 11 3 | 1 2 6 | 2 5 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 |
| 40 | 0 5 0 | 0 15 0 | 1 10 0 | 3 0 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 |
| 40 | 0 2 9 | 0 8 3 | 0 16 6 | 1 13 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 |
| and under | 0 4 2 | 0 12 6 | 1 5 0 | 2 10 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 |
| 45 | 0 5 6 | 0 16 6 | 1 13 0 | 3 6 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 |

*N.B.—A discount at the rate of 5 per cent. per annum is allowed on all half-yearly and yearly paid in advance.*

Members are entitled to Medical Attendance at once, to half other benefits in six months, in twelve.

**No alteration in this Prospectus can be recognized by the Association.**

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Salaries of shorthand writers

The benefits offered by this Association in return for subscriptions as hereunder stated, are—

### I.—Assistance in obtaining Employment.

In this department two registers are kept, in one of which are entered all applications from employers, and in the other a list of Members requiring employment, and advertisements are inserted in the Daily Papers, bringing the Association prominently forward. Advertisements by Employers are answered by the Association, and in addition to this numerous vacancies are made known to the Association through its Members, which are not made public.

### II.—A Weekly Allowance when out of Employment or Sick.

The advantage of this must be apparent to all, as it is well-known that the salaries paid to many clerks do not enable them to make the necessary provision for eventualities. The Benefit payments are made during Sickness WHETHER THE MEMBER RECEIVES SALARY FROM HIS EMPLOYER OR NOT.

### III.—Medical Attendance and Medicine.

The services of fully qualified medical men are secured by the Directors to provide Members of the Association, residing within the prescribed radius, with medical attendance and medicine free of charge.

### IV.—Annuities to Aged and Disabled Members, their Widows and Children.

The Directors have the discretionary power of granting annuities, varying in amount according to the circumstances and term of membership of the applicant, to Members who are permanently unfitted for employment; and in cases of death the Directors are also authorized to grant annuities to widows or children of deceased Members.

### V.—Assistance in Special Cases of Distress.

The Directors have power to relieve Members or their widows and orphans in special cases of sickness or distress.

### VI.—Insurance at Death.

Provision for this most important benefit is made as per scale below.



Shorthand writers are more of machines than any form of clerks - common variation - you can get them for £50 or £60. up to £80 & £200. 30/- wd be a standard rate.

☞ **Any Clerk above eighteen and under forty-five years of age, who is employed in any establishment within a radius of Twelve Miles from the City of London, and has held his present situation for twelve months is eligible for Membership. Any Clerk who has held his present situation less than this time but who has held any previous situation twelve months or longer, may be eligible to join at the discretion of the Directors.**

## TABLE OF SUBSCRIPTIONS & BENEFITS.

| | SUBSCRIPTION. Payable in Advance. | | | | BENEFIT FOR 6 MONTHS. When out of Employment, or when sick. | | | PAYMENT AT DEATH, to members of | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Age on Entry | Monthly. | Quarterly. | Half-yearly. | Yearly. | For First Four Weeks Per Week. | Following Nine Weeks Per Week. | Remaining 13 Weeks Per Week. | 6 mths. & less than 5 years' standing. | 5 yrs' & less than 10 yrs. standing. | 10 years' standing and upwards. |
| | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ s. d. |
| 18 and under 30 | 0 2 0 | 0 6 0 | 0 12 0 | 1 4 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 7 6 | 12 10 0 |
| | 0 3 0 | 0 9 0 | 0 18 0 | 1 16 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 1 3 | 18 15 0 |
| | 0 4 0 | 0 12 0 | 1 4 0 | 2 8 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 15 0 | 25 0 0 |
| 30 and under 35 | 0 2 3 | 0 6 9 | 0 13 6 | 1 7 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 7 6 | 12 10 0 |
| | 0 3 4 | 0 10 0 | 1 0 0 | 2 0 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 1 3 | 18 15 0 |
| | 0 4 6 | 0 13 6 | 1 7 0 | 2 14 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 15 0 | 25 0 0 |
| 35 and under 40 | 0 2 6 | 0 7 6 | 0 15 0 | 1 10 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 7 6 | 12 10 0 |
| | 0 3 9 | 0 11 3 | 1 2 6 | 2 5 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 1 3 | 18 15 0 |
| | 0 5 0 | 0 15 0 | 1 10 0 | 3 0 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 15 0 | 25 0 0 |
| 40 and under 45 | 0 2 9 | 0 8 3 | 0 16 6 | 1 13 0 | 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 7 6 | 12 10 0 |
| | 0 4 2 | 0 12 6 | 1 5 0 | 2 10 0 | 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 1 3 | 18 15 0 |
| | 0 5 6 | 0 16 6 | 1 13 0 | 3 6 0 | 2 0 0 | 1 0 0 | 0 10 0 | 12 10 0 | 18 15 0 | 25 0 0 |

*N.B.—A discount at the rate of 5 per cent. per annum is allowed on all half-yearly and yearly subscriptions paid in advance.*

Members are entitled to Medical Attendance at once, to half other benefits in six months, and full benefits in twelve.

**No alteration in this Prospectus can be recognized by the Association.**

Salaries of shorthand writers

Shorthand writers are more of machines than any form of clerks - common variation - you can get them for £50 or £60. up to £80 & a standard rate.

Subscriptions & Benefits

THE

# N CLERKS' ASSOCIATION.

*(Registered under "The Friendly Societies' Act, 1875.")*

ICATION WITH EMPLOYERS ADVERTISING FOR CLERKS THROUGHOUT THE METROPOLIS.

*insure Members against loss through want of employment, sickness, old age and death, and to ee of charge, clerks of good business capacity and character.*

*Registered Office—*

**15, FENCHURCH STREET, E.C.**

**Patrons.**

OLLIT, M.P. L.L.D., etc.
HY, Esq., M.P.
Rev. JOHN THAIN DAVIDSON, D.D.
OCTAVIUS VAUGHAN MORGAN, Esq., M.P.
FRANK DEBENHAM, Esq., L.C.C.

**Auditors.**

MARSHALL, Esq., *Chartered Accountant*, 11, Laurence Pountney Lane, E.C.
DICKSEE & Co., *Chartered Accountants*, Copthall House, Copthall Avenue, E.C.

**Bankers.**

THE CITY BANK, Limited, Aldgate Branch.

**Medical Officers.**

8, Notting Hill Terrace, Hol-
.C.P. etc., 26, Windsor Road, Road, Forest Gate.
e, High Road, Leytonstone, E.
, &c., "Vancouver," Mitcham S.W.
Dr. J. MUIRHEAD, 26, Stoke Newington Common, N.E.
Drs. MACINTOSH & WEBB, 14, Cedars Terrace, Queen's Road, Lavender Hill, S.W.
Dr. J. MARSHALL, M.R.C.S., 143, Grange Road, Bermondsey, S.E.
Dr. J. MacMurray, M.R.C.S., L.R.C.P. &c., 44

e years of age, who is employed in any esta
London, and has held his present situation fo
has held his present situation less than this
hs or longer, may be eligible to join at th

RIPTIONS & BENEFITS.

| BENEFIT FOR 6 MONTHS. WHEN OUT OF EMPLOYMENT, OR WHEN SICK. | | | PAYMENT TO ME | |
|---|---|---|---|---|
| For First Four Weeks Per Week. | Following Nine Weeks Per Week. | Remaining 13 Weeks Per Week. | 6 mths. & less than 5 years' standing. | 5 y tha st |
| £ s. d. | £ s. d. | £ s. d. | £ s. d. | £ |
| 1 0 0 | 0 10 0 | 0 5 0 | 6 5 0 | 9 |
| 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 |
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| 1 10 0 | 0 15 0 | 0 7 6 | 9 7 6 | 14 |
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*annum is allowed on all half-yearly and yearly id in advance.*

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Metropolitan School of Shorthand.

Estab. 1870.

Other subjects taught

2500 students per annum.

Shorthand students half this no



December. 5. 95. E. H. D.

The Metropolitan School of Shorthand. 28 Chancery Lane.
Interview with Mr De Bear. principal

School was established in 1870. as a shorthand school. Seven or 8 years ago; with the advent of the typewriter, typewriting was added & since then Languages, & business training were added to the list of subjects taught at the school.

About 2500 students pass through the school in the year.

Shorthand students form about one half of the total number. At this date they are larger in number than ever before. there being 1380 on the books. 5/5/0 is the fee for a complete training ie the student may continue until he is satisfied with the results he obtains.

A Phenomenal year for lady typists

Typing is their forte.

They are nowhere at high shorthand speeds.

Earnings & qualifications of a young shorthand & typewriter



This is a phenomenal year for shorthand writers & typists. The demand exceeds the supply, especially with respect to ladies.

Ladies are better typewriters than men but not so good at professional reporting.

In the yearly examinations held by the Society of Arts the men monopolise all the shorthand prizes, ladies the typewriting.

Ladies are better & neater typists than men. At low shorthand speeds they are also good but at high speeds they are nowhere.

A young man without experience will expect to get 20/- to 25/- per week.

a lady without experience 15/- to 20/-

Such a lady or man wd be able to write 100 words per minute shorthand.

40 — — — — typewriting

Ordinary longhand speed

Women can never write a clerical hand.

Typing universally feminine in America.

Quondam governesses & milliners are shifting to typewriting



The rate of longhand writing is 20 to 30 words a minute: a very quick writer may would manage 30 words.

For women typewriting is an essential accomplishment if they wish to become clerks. Their handwriting is never clerical so that while a man need not always be a typist a woman always should be.

In America typewriters are more largely used than here though they are coming in largely here. Here women monopolise the trade. Here ladies are rather shy of the business of office life. They expect not to be treated exactly as other clerks. Governesses & milliners are taking to it as offering a better chance of making a living. This is the class of female which forms the largest proportion of learners. though they are later in coming down & go away in their own barouche landaus.

As a rule the majority of lady students attend day

Reporters.

Shorthand writers

Dictatees



during the day & men in the evening. Student are of all ages from 10 to 50.

As to the divisions of Reporters there are.

1. Reporters.
2. Shorthand writers
3. Dictatees.

Reporters are not necessarily shorthand writers. they are descriptive reporters who give an account of main incidents who produce the pictures (one paragraph at the beginning of the report of a great meeting

Shorthand writers are verbatim reporters who take down every word that is said.

Dictatees are inferior shorthand writers to whom the verbatim reporter dictates his note & who transcribe it for him.

Fees for transcription

10

The possible earning of a verbatim reporter



Verbatim reporters are paid ~~£1~~ 1/1/0 for a days work whether it be for ¾ hr or for a whole day.
Outside 12 mile radius from Charing Cross their fee is 2/2/0.

They make their money however in this way. A verbatim reporter may take down 600 folios of words. In addition to his fee he is entitled to 7d a folio of 72 words for transcription into long hand.
He dictates his 600 folios to 'dictatees' or inferior shorthand writers, young men who write it out for 2d per folio. In this way a verbatim reporter in a lawcourt may employ 5 or 6 dictatees.

600 folios at 7d per folio
= 350/- = £17/10/0.
deduct 600 folios at 2d . . . .
= 100/- = £5
= net gain to reporter of £12/10.0.

£12.10.0 + £1.1.0 fee = £13.11.0

Thus a verbatim reporter in a long case that requires immediate transcription may make £13.11.0.

The most remunerative opening for a lady typewriter is to set up a school of typewriting & accept work from the outside.

They place about 700 clerks yearly: nearly always at a weekly salary.
They charge 5% on first years salary.

He had advertised for a shorthand & typewriter the other day (French there with knowledge of french or German preferred) in the Chronicle & the Daily Telegraph.
He had had no answers from the Chronicle & only 6 from the D.T.
Such is the demand for shorthand & typewriters!

The most remunerative opening for a lady typist

Positions obtained.

Dearth of lady shorthand & typists

Nature of the examinations to be passed by Candidates for

Chartered Accountants.

Incorporated Law Society.

Pharmaceutical Society

Musical & Legal Preliminaries

Royal Veterinary Coll

Soc of Apothecaries

Boy copyists (Civil Service).

Telegraph learnerships

Taken from Mr. Pitmans Prospectus.



## Professional Preliminary.

INSTITUTE OF CHARTERED ACCOUNTANTS, ALSO THE "INCORPORATED."

FEE :—Morning attendance, **15s.** Evening, **10s.** weekly.

*(See page 52 for Composition Fees).*

*General Regulations, etc.*—Limit of age, over 16. Examinations are held in the months of June and December. The fee for Examination is £2 2s. Anyone desirous of entering the profession of Accountant has to be articled, but prior to doing so must pass the Preliminary test, unless he has already passed any one of the following examinations :—1 London or Dublin Matriculation ; 2 First Public Examination, Oxford ; 3 The previous Examination, Cambridge ; 4 Second Year Examination, Durham.

INCORPORATED LAW SOCIETY.

FEE :—Morning attendance, **15s.** Evening, **10s.** weekly.

*(See Page 52 for Composition Fees).*

*General Regulations.*—Limit of age, over 16. Examinations are held four times a year, viz., February, May, July and October. The Examination lasts for two days, and the fee is £2. It is held in London and in most large provincial towns. Those intending to adopt the profession of Solicitor must pass this examination.

PHARMACEUTICAL SOCIETY.

FEE :—Morning attendance, **10s. 6d.** Evening **7s. 6d** weekly.

*(See Page 52 for Composition Fees).*

*General Regulations, etc.*—Limit of age, over 16. The Examinations are held in the month of March of every year, and are conducted by the College of Preceptors. Fee for Examination, 25s. Those intending to follow the profession of Chemist must pass this Examination, unless they have already passed one of the following :—1 Oxford Junior or Senior ; 2 Cambridge Junior or Senior ; 3 Matriculation (London University) ; 4 College of Preceptors, First or Second Class Examination ; but in each case Latin, Arithmetic, and English must be included in the subjects for which the Certificate was granted.

MEDICAL AND LEGAL PRELIMINARIES.

FEE :—Morning attendance, **15s.** Evening, **10s.** weekly.

*(See page 52 for Composition Fees.)*

*General Regulations, etc.*—Limit of age over 16. Examinations are held in the months of March and September of each year. The fee for the examination is 25s. The Examinations are conducted by the College of Preceptors in order to grant certificates to those desirous of entering the Legal or Medical professions. In the case of Medical Students, this examination is accepted as equivalent to that of the Society of Apothecaries ; while in the case of Legal Students, it is accepted as equivalent to that of the Law Society, provided that Candidates take *one* other Language besides Latin. In this case the College of Preceptors does not make Mechanics obligatory.

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Nature of the examinations to be passed by Candidates for

Chartered Accountants.

Incorporated Law Society.

Pharmaceutical Society

Musical & Legal Preliminaries

Royal Veterinary Coll

Soc of Apothecaries

Boy copyists (Civil Service).

Telegraph Learnerships



ROYAL VETERINARY COLLEGE.

FEE :—Morning attendance, **10s. 6d.** Evening, **5s.** weekly.

(*See Page 52 for Composition Fees*).

*General Regulations, etc.*—Limit of age, over 16. Examinations are held in the month of March of every year, and are conducted under the direction of the College of Preceptors. Fee for examination 25s. Equivalent Examinations :—1 London Matriculation ; 2 Oxford or Cambridge Junior or Senior ; 3 Pharmaceutical Society's Preliminary ; 4 College of Preceptors, First or Second Class Certificate Examinations. Candidates may prosecute their professional studies either in London or Edinburgh ; the fees of the College of the latter are considerably lower than those charged by the Royal Veterinary College, London.

SOCIETIES OF APOTHECARIES

FEE :—Morning attendance, **10s. 6d.** Evening, **5s.** weekly.

(*See Page 52 for Composition Fees.*)

*General Regulations, etc.*—Limit of age over 16. The Examinations are held in the Hall of the Society in London, in the months of March, June, September, and December. Examination fee, one guinea. Before entering the Medical Profession it is necessary to pass this examination, or a similar ordeal to qualify for registration as Medical Students Note. —The following Examinations are considered equivalent : 1 Oxford and Cambridge Senior, if certificate includes Latin and Mathematics ; 2 Oxford and Cambridge Junior, if certificate includes Latin, Mathematics, and either French, Greek, German, or Mechanics ; First or Second Class College of Preceptors, if passed in the First or Second Division, and if examination includes Algebra, Euclid, Latin, and a modern language ; 4 London Matriculation. In any case a candidate must pass an Examination in Mathematics (if he has not already done so), before admission to a Hospital School.

## Civil Service.

### Males.

TESTS AND ESTIMATES FREE. (*See page 55*).

BOY COPYISTS.

FEE :—Morning, attendance, **7s. 6d.** Evening, **5s. 6d.** weekly.

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic (first 4 rules).

*General Regulations.*—Limit of age, 14 to 18. The examinations, which are qualifying ones and not competitive, are held frequently. Fee for examinations 1s. Rate of pay 4d. per hour increasing annually by ½d. per hour. Boy copyists are not employed after the age of 20, but they enjoy special facilities, both before and after that age, in competing for permanent appointments. Hours 6 or 7 per day.

TELEGRAPH LEARNERSHIP—MALE.

Fee :—Morning attendance **8s. 6d.** Evening, **6s.** weekly.

(*See page 52 for Composition Fees.*)

*Obligatory Subjects.*—1 Dictation : 2 Handwriting ; 3 Arithmetic (vulgar fractions, decimals, percentage) ; Geography, General.

# Civil Service Clerkships

Boy clerkships

Second division clerkships

Board of Trade Certificates

Outport Clerkships

Assistants of Excise

Outdoor officers of customs



*General Regulations, &c.*—Limits of age, 14 to 18. Examinations generally held in January and July. Fee for examination, 2s. 6d. Initial salary 12s per week after 3 months' course of practical instruction in Telegraphy, rising by increments to £100 and also to £190 according to merit and seniority. A *permanent* position after an easy examination. Telegraphists of two years' service and upwards may deduct from their age any time, not exceeding five years, when competing for higher appointments.

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BOY CLERKSHIPS.

FEE :—Morning attendance, **10s. 6d.** Evening **7s. 6d.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic, to Vulgar and Decimal Fractions ; 4 Tots.

*Optional Subjects*—1 Copying MS. ; 2 Composition ; 3 Geography, General and Physical ; 4 Advanced Arithmetic.

*General Regulations, etc.*—Limits of age, 15 to 17. Examinations are held twice a year. Fee for examination, 13s. Salary, 14s. per week, rising by 1s. per week per year.

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SECOND DIVISION CLERKSHIPS.

FEE :—Morning attendance, **10s. 6d.** Evening **8s.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic, to Vulgar and Decimal Fractions.

*Optional Subjects.*—4 Copying MS. ; 5 Composition ; 6 Geography, General and Physical ; 7 English History ; 8 Advanced Arithmetic, including Theory ; 9 Book-keeping ; 10 Indexing or Docketing ; 11 Digesting Returns into Summaries.

*General Regulations, etc.*—Limits of age 17 to 20. Examinations are generally held in May and October. Fees for examinations, 10s. for Preliminary and 20s. for Competitive. With the exception of Boy Clerks no Candidate is admitted to the Competitive Examination until he has passed the Preliminary. Salary, £70 to £350, with prospects of further promotion.

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BOARD OF TRADE CERTIFICATES.

FEE :—Morning attendance, **10s. 6d.** Evening, **7s 6d.**
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Handwriting ; 2 Orthography ; 3 Arithmetic, to Vulgar and Decimal Fractions ; 4 Composition ; 5 Copying MS. ; 6 Geography ; 7 Book-keeping.

*General Regulations, etc.*—Limits of age, 20 to 24. Fee for examination, 10s. These Examinations are held at very irregular intervals. Salary, £100 to £200.

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OUTPORT CLERKSHIPS.—CUSTOMS.

FEE :—Morning attendance, **10s. 6d.** Evening, **8s.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic, to Vulgar and Decimal Fractions.

*Optional Subjects.*—4 Copying MS. ; 5 Composition ; 6 Geography, General and Physical ; 7 English History ; 8 Advanced Arithmetic,



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# Civil Service Clerkships

Boy clerkships

Second division clerkships

Board of Trade Certificates

Outport Clerkships

Assistants of Excise

Outdoor officers of customs





including Theory; 9 Book-keeping; 10 Indexing; 11 Digesting Returns into Summaries.

*General Regulations, etc.*—Limits of age, 17 to 20. Examinations are held at irregular intervals. Fees for examinations 10s. for Preliminary and 20s. for Competitive. These Examinations are partly restricted to Open Competition and Outdoor Officers of three years' service. Salary £70 to £200. There are also allowances attached to some offices. Outport Clerks are eligible for promotion without examination, to 1st Class Clerkships at £200 to £400, and (2) Outport Collectorship at £200 to £700. The hours of employment are generally seven per day. The annual leave is 14 days a year for the first five years, and three weeks afterwards. Half holidays are also given on alternate Saturdays. Sick leave of six months on full pay, and of six months on half, is also allowed at the discretion of the Head of the Department. These appointments are considered the best of the Lower Civil Service. The majority of the appointments are offered in London. Successful candidates are usually allowed choice of offices as well as locality. The office hours being certain, a good opportunity is afforded for preparing for still better positions.

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### Assistants of Excise.

Fee:—Morning attendance, **10s. 6d.** Evening, **7s. 6d.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Arithmetic to Vulgar and Decimal Fractions; 2 Dictation and Correction of Errors in Spelling; 3 Handwriting; 4 English Composition.

*Optional Subjects.*—1 Advanced Arithmetic, including Mensuration, Square and Cube Root, etc.; 2 Geography, General.

*General Regulations, etc.*—Limits of age, 19 to 22. Examinations are generally held twice a year. Fee for examination £1. Candidates must be unmarried; salaries £85 to £200 per annum. In many cases special allowances are granted.

*Note.*—In order to be successful it is necessary to take up the optional subjects as well. The higher appointments, which are very numerous, are almost entirely filled up by selections from the Assistants. The duties to be discharged are not exclusively clerical, and are greatly appreciated by those who desire to combine outdoor employment with office work.

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### Outdoor Officers of Customs.

Fee:—Morning attendance, **10s. 6d.** Evening, **7s. 6d.**
(*See page 52 for Composition Fees.*)

*Obligatory Subjects.*—1 Arithmetic, to Vulgar and Decimal Fractions and Mensuration; 2 Dictation and Correction of Errors in Spelling; 3 Handwriting; 4 English Composition; 5 Précis Writing; 6 Geography, General.

*General Regulations, etc.*—Limits of age, 19 to 25. Examinations are held generally twice a year. Fee for examination, 15s. Candidates must not be less than 5ft. 4ins. in height and 34ins. round the chest, or, if 5ft. 1cins. or upwards in height, 35ins. round the chest. Any defect in vision disqualifies. Initial salary, £55, rising to £220, with good prospects of further promotion.

Civil Service cont.

Abstractorships

Prison clerkships

Female telegraph learnerships

Sorterships

Post office

London County Council clerkships

Insurance Companies clerkships



ABSTRACTORSHIP.

FEE :— Morning attendance, **7s. 6d.** Evening, **5s.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Handwriting ; 2 Orthography ; 3 Arithmetic ; 4 English Composition ; 5 Digesting Returns into Summaries.

*General Regulations, etc.*—Limits of age, 20 to 25. Examinations are held at irregular intervals. Fee for examination, 2s. 6d. Salary, £80, rising by yearly increments of £2 10s. to £150.

PRISON CLERKSHIPS.

FEE :—Morning attendance, **12s. 6d.** Evening, **9s.** weekly.
(*See page 52 for Composition Fees*).

*General Regulations, etc.*—Limits of age, 20 to 30. Fee for examinations, 15s. for Preliminary and 20s. for Competitive. A nomination is required, but there is no difficulty in obtaining it through a Member of Parliament The examinations are held at irregular intervals. Salary, £80 to £185.

## Females.

FEMALE TELEGRAPH LEARNERSHIPS.

FEE :—Morning attendance, **7s. 6d.** Evening, **5s. 6d.**
(*See page 52 for Composition Fees.*)

*Obligatory Subjects.*—1 Handwriting ; 2 Arithmetic (first four rules, Simple and Compound) ; 3 Dictation ; 4 Geography, United Kingdom.

*General Regulations, etc.*—Limits of age, 15 to 18. Examinations are usually held twice a year. Fee for examination, 2s. 6d. Salary, after three months' probation 10s. a week, rising to 17s. when competent to transmit public messages, then to 27s. with prospect of further promotion. Candidates must be single or widows.

FEMALE SORTERSHIPS.

FEE :—Morning attendance, **9s.** Evening, **6s.** weekly.
(*See page 52 for Composition Fees.*)

*Obligatory Subjects.*—1 Reading and Copying MS. ; 2 Handwriting ; 3 Dictation ; 4 Arithmetic (first four rules, Simple and Compound) ; 5 Geography (United Kingdom).

*General Regulations, etc.*—Limits of age 15 to 18. Examinations held twice a year. Fee for Examination 5s. Candidates must be 4ft. 10in. in height and unmarried. Salary 12s., rising to 20s., with good prospects of further promotion. The work consists of sorting and arranging official papers relating to the Savings Bank or Postal business.

POST OFFICE.

FEE :—Morning attendance, **10s. 6d.** Evening **8s. 6d.** weekly.
(*See page 52 for Composition Fees.*)

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic.

*Optional Subjects.*—1 Composition ; 2 English History ; 3 Geography.

*General Regulations, etc.*—Limits of age, 18 to 20. Examinations are generally held twice a year. Examination Fee 2s. 6d. Initial Salary £65, rising by £3 annually to £100. Further excellent prospects depend upon merit. Principal Clerks receive from £130 to £190. Candidates must be unmarried or widows.

Civil Service cont.

Abstractorships

Prison clerkships

Female telegraph learnerships

Sortership

Post Office

London County Council clerk

Insurance Companies clerksh



## *Composition Fees.*

Students who have a fair chance of passing may join for instruction for any particular examination for one year, unless previously successful in gaining an appointment, at the following fees:—

| | |
|---|---|
| Male and Female Telegraph Learners and Sorterships ... ... ... | £5 5s. |
| Boy Clerks, Customs and Female Clerks ... | £7 7s. |
| Second Division Clerks or Excise... ... | £10 10s. |

And so on for other examinations.

Full information as to the times and places of examination may be obtained on application.

## London County Council Clerkships.

(*See above for Composition Fees*).

FEE:—Morning attendance, **10s. 6d.** Evening **7s. 6d.** weekly.

*Obligatory Subjects.*—Dictation and Handwriting; 2 English Composition; 3 Arithmetic, including Stocks, Cube Root, Mensuration, Proportion, Vulgar and Decimal Fractions; 4 Compound Addition, with reference to time; 5 Geography, general; Bookkeeping or Shorthand.

*Optional Subjects.*—1 Shorthand or Book-keeping, according to which may be chosen as an obligatory subject; 2 Algebra, up to and including quadratics; 3 Latin; 4 French, Translation and Grammar; 5 German, do.; 6 Drawing, Geometrical, or Model and Perspective; 7 Theoretical Mechanics; 8 Chemistry.

*N.B.*—Candidates must take at least two but not more than four of the optional subjects.

*General Regulations, etc.*—Limits of age, 18 to 23. These examinations are held at irregular intervals. The fee is 10s. for the Obligatory section of the Examination, and a further fee of 10s. for the Optional subjects. Candidates must be sound in health and limb; moreover, they must be resident in London or in the immediate neighborhood. The initial salary is £80, rising by £5 to £100, then by £10 to £150, then by £12 10s. to £200, then by £15 to £260, and by £20 afterwards to £300.

## Insurance Companies' Clerkships.

FEE:—Morning attendance, **15s. 6d.** Evening, **10s. 6d.** weekly.

(*See above for Composition Fees*).

*Obligatory Subjects.*—Dictation, Handwriting, Arithmetic, including Compound Addition; English Composition.

*Optional Subjects.*—History of England, Geography, French, German, Latin, Greek, Algebra, including Quadratics, Euclid, Books I. and II.

*N.B.*—Only two can be taken up.

Sun fire office

Banks. Bank of England.

Nat: Prov: Bank of England.

Lloyds Bank

London & County Bank

London & Westminster

High Court of Justice Ireland Junior Clerks.





SUN FIRE OFFICE.

FEE :—Morning attendance, **10s. 6d**. Evening, **8s.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—Dictation, Handwriting, Arithmetic, including Compound Addition, English Composition.

*Optional Subjects.*—History of England, Geography, French, German, Latin, Greek, Algebra, including Quadratics, Euclid, Books I. and II.

*N.B.*—Only two can be taken up.

*General Regulations, &c.*—Limits of age, 14 to 20. These examinations are held by the various offices according as vacancies occur or additions are made to the Staff. Candidates must be nominated by one of the Directors or the Secretary. The Examination is very similar to the Railway Companies examinations. The initial salary varies from £15 to £20 a year for boys of 16, and £80 a year for young men of 20. One of the best qualifications for admission is a knowledge of Shorthand. The pay and prospects in Insurance Offices are superior to those in Railway Offices.

The foregoing remarks apply to most of the Banks and Insurance appointments.

## Banks.

BANK OF ENGLAND.

FEE :—Morning attendance, **10s. 6d**. Evening, **8s.** weekly.
(*See page 52 for Composition Fees.*)

*Obligatory Subjects.*—1 Handwriting ; 2 Dictation ; 3 Arithmetic, including Interest, Stocks, and Compound Addition ; 4 English Composition (Geography), general.

*General Regulations.*—Limits of age, 17 to 20. These examinations are held at irregular intervals, and strictly limited to those nominated by the Directors of the Bank. The nominations are somewhat difficult to procure without considerable influence. The educational test, though easy, is of a searching character.

NATIONAL PROVINCIAL BANK OF ENGLAND.

FEE :—Morning attendance, **10s. 6d.** Evening, **8s.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic, including Compound Addition ; 4 English Composition.

*Optional Subjects.*—1 History of England ; 2 Geography ; 3 French ; 4 German ; 5 Latin ; 6 Greek ; 7 Algebra, including Quadratics ; 8 Euclid, Books I. and II.

*N.B*—Only two can be taken.

LLOYD'S BANK.

FEE :—Morning attendance, **10s. 6d**. Evening, **8s.** weekly.
(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—Dictation ; Handwriting ; Arithmetic, including Compound Addition ; English Composition.

*Optional.*—History of England ; Geography ; French ; German ; Latin ; Greek ; Algebra, including Quadratics ; Euclid, Books I. & II.

*N.B.*—Only two can be taken.

P.TO.



*Note.*—The subjects of the Preliminary Examination are :—1 Handwriting ; 2 Orthography ; 3 Arithmetic, including Vulgar and Decimal Fractions ; Copying MS. (to test accuracy).

*General Regulations, etc.*—Limits of age, 20 to 30. The examinations are held at irregular intervals and at Dublin only. Fee for examination, 20s. for Preliminary, and 80s. for Competitive. The salary varies, but is generally £150 by £10 to £350. These appointments are considered very valuable, owing to the very short office hours and very long vacations, which amount to nearly four months in the year.

Sun fire offic

Banks. Bank of Englan

Nat: Prov: Bank of Englan

Lloyds Bank

London & County Bank

London & Westminster

High Court of Justice Ireland Junior Clerks.



LONDON AND COUNTY BANK.

FEE :—Morning attendance, **10s. 6d.** Evening, **8s.** weekly.

(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—1 Dictation ; 2 Handwriting ; 3 Arithmetic, including Compound Addition, Vulgar and Decimal Fractions ; 4 English Composition.

*Optional Subjects.*—1 Algebra, including Quadratics ; 2 Euclid, Books I. and II. ; 3 French, Translation from and into, and Grammar ; 4 German ; 5 Latin.

*N.B.*—Two or more may be taken.

*General Regulations, etc.*—Limits of age, 17 to 20. The examinations for the various Banks are held as vacancies arise. A nomination is usually required from one of the Directors. The initial salary at most Banks is £80.

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LONDON AND WESTMINSTER BANK.

FEE :—Morning attendance, **10s. 6d.** Evening, **8s** weekly.

(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—Handwriting ; Dictation ; Arithmetic, including Interest, Stocks, and Compound Addition ; English Composition ; Geography, general.

*General Regulations, etc.*—Limits of age, 17 to 20. The literary entrance test is precisely the same as that prescribed by the Bank of England.

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BANK OF BRITISH NORTH AMERICA.

FEE :—Morning attendance, **15s. 6d.** Evening, **10s 6d.** weekly.

(*See page 52 for Composition Fees*).

*Obligatory Subjects.*—Dictation ; Handwriting ; Arithmetic, including Compound Addition ; English Composition ; History of English Constitution ; History of England ; Geography, British North America ; French ; German ; Latin ; Greek ; Algebra, including Quadratics ; Euclid, Books I. and II.

*N.B.*—Only two can be taken up.

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## High Court of Justice, Ireland—Junior Clerks.

*Obligatory Subjects.*—1 English Composition, including Epistolary Correspondence and Précis ; 2 English History, including that of the Constitution ; 3 English Language and Literature ; 4 Geography, especially that of the British Isles ; 5 Elementary Principles of Law, including the subjects treated in "Brett's Commentaries on the Present Laws of England ;" 6 Latin.

*Optional Subjects.*—1 Mathematics, including (*a*) Arithmetic (advanced), Algebra, to the solution of Simple Equations, and Euclid, Books I. and II., (*b*) Algebra, up to and including the Binomial Theorem, Euclid, Books III., IV., and VI., Trigonometry, to solution of Triangles ; 2 French ; 3 German ; 4 Shorthand.



*Note.*—The subjects of the Preliminary Examination are :—1 Handwriting ; 2 Orthography ; 3 Arithmetic, including Vulgar and Decimal Fractions ; Copying MS. (to test accuracy).

*General Regulations, etc.*—Limits of age, 20 to 30. The examinations are held at irregular intervals and at Dublin only. Fee for examination, 20s. for Preliminary, and 80s. for Competitive. The salary varies, but is generally £150 by £10 to £350. These appointments are considered very valuable, owing to the very short office hours and very long vacations, which amount to nearly four months in the year.

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Rules to be observed by Officers of London & Westminster Bank.

Salaries of Tellers. starts at £80

Of officers holding other appointments.



Rules & Regulations to be observed by Officers of the London & Westminster Bank. Ld.

excerpts from.

1.) — Every Officer upon entering the services of the Bank must sign "Articles of Agreement" "Declaration of Secrecy" & be bound by the Regulations as to the admission of blacks. (see Regulations as to the admission of blacks, further on)

2) — Every Officer to write his name & address in full in "Address Book" & every change of address to be duly noted.

3) — Salary of Tellers on entering Bank is £80 per annum, with a scale of £8 per ann for 15 years, & £10 per ann for the subsequent 10 years subject to favourable probationary & general reports

In addition to ordinary Service Salary, the Directors have granted those Officers not holding special appointment, excluding Tellers an additional scale according to the following classification :—

| | Basis | | Maximum |
|---|---|---|---|
| First class | £60. | By annual rise of £10 to | £100 |
| Second - | £40. | - - | £60 |
| Third - | £20. | £5 - | £40 |
| Fourth - | £5. | - - | £20 |

Salaries of Officers to be paid Monthly.

Halfyearly revision of Salaries in connection with good conduct.

Superannuation for inefficient after 5 years.

Officers' guarantee fund.



4.— A revision of Salaries by Directors will take place half-yearly in March & September, when full reports by Managers as to efficiency & general conduct of each clerk will be submitted & Directors will advance, retard, or reduce the salary of each clerk in accordance with these Reports.

Any clerk entering the Bank between Sept & March or vice versa shall date his first increase from March or Sept twelve months next following the date of his entry.

5.— Any Teller who from inefficiency after 5 years service has not taken his regular promotion when opportunity offered, shall be deemed incapable & thereupon retire from the service of the Bank.

6.— An "Officers' Guarantee Fund" has been establd. by the Board, to which every clerk on entering the Bank must subscribe, & be bound during the term of his future service, by the Rules & Regulations for the time being of the said Fund. (see page 98.)

The amount of security to be provided by the different grades of officials.



7— The amount of security to be provided by the Officers of the Bank shall be according to the following scale :—

| | |
|---|---|
| Managers | £5.000 |
| Secretary, Sub Managers, Managers' Assistants, Assistant clerks to Managers & chief of Securities Department | £3,000 |
| Chief clerks, Assistants in Securities Department, Assistants to chief clerk cashiers, Unpaid Bill clerks, extra cashier Securities Book clerks, Inscribed Stock clerks, Stock clerks, Registrar of Inscribed Stocks & clerk in Securities Department | £2,000 |
| All other Officers | £1.000 |

The "Officers Guarantee Fund" shall be liable to make good any losses or defalcations according to the above mentioned scale, & every member shall contribute 5/5 per cent towards the maintenance of the said Fund.

Pension Fund. (see p. 104).

Regulations for Officers Guarantee Fund.

Directors contribution



8— The Directors have furthermore established a "Pension Fund" for those Officers retiring from the service of the Bank by reason of ill-health or old age subject to certain regulations (see page 104.) & in order that a provision may be made for the Widows & Children of Deceased Officers the Board have determined to promote that object by a payment under the regulations laid down for "Life Insurance" (see page 108.)

## Officers Guarantee Fund.

1.— A Guarantee Fund shall be & is hereby constituted for guaranteeing the Bank against losses occasioned or to be occasioned by reason or in consequence of the want of fidelity of their Officers, or by their mistake, negligence, inadvertance, or other misconduct in performing their duties.

2.— The Directors hereby set apart, out of the funds of the Bank, the sum of £2,000 as a contribution to such Guarantee Fund.

Of ann. subscription to be paid by each per £100 of guarantee.



3.— Every Officer, who shall hereafter be elected into the service of the Bank, shall on his admission pay the sum of 5s. per annum on every £100 for which the Directors shall require such Officer to give security. The first payment to be made on every such Officer's appointment, and all subsequent payments to be made on the 1st. day of January in every year.

4 — Such Officers (if any) as are now paying a less sum than 5s. on the £100 for their Guarantee Securities shall not respectively be required to pay a greater percentage to the Guarantee Fund than the percentage they are now paying on their present amount of Security; & any other Officers now in the service of the Bank, electing to join this Fund shall pay the annual sum of 5s. on the £100. All payments to be made on the 1st. day of January in every year.

Bonus to be paid from Surplus.



(8.)— After the balance at the credit of the Guarantee Fund Account shall have amounted to the sum of £10,000. & so long as such balance shall be maintained, half the surplus at the credit of the Account beyond £10,000 shall be divided once in every two years, as a bonus, amongst the Officers who shall be in the actual service of the Bank, at the time of paying the same, proportionately to the amount of the premiums paid in respect of their securities, & the other half of the surplus shall be carried to an account to be called the Surplus Account, & shall be accumulated at interest as aforesaid, until the same amounts to £5,000 whereupon the same shall be carried to the Guarantee Fund Account, which shall thenceforth consist of the Capital Sum of £15,000.

W. Leaf stated that the bonus now received was often more than the annual subscription.

Pension regulations

Qualification.

Discretion of directors with respect to allowance for ill-health.



# Rules & Regulations for Pensions to Officers of the Bank.

1. — Subject to the limitations stated below, no pension will be granted to any person who has not attained the age of 65 years, & completed 45 years of service.

2. — The Directors reserve to themselves the power, in their absolute discretion, to grant pensions on the ground of ill-health or special services rendered, or for any other cause, at an earlier age or less number of years service: and also to refuse to grant pensions in all instances when circumstances shall in their opinion justify such a cause. But subject to such discretion the maximum pension to be granted to any person who shall have attained the age of 65 years & completed 45 years of service shall be two thirds of the amount of his salary. When pensions are granted

Superannuation at 65 years.

Table of Pensions.



for any such cause as mentioned in the former part of this rule, it is proposed that the same shall, under ordinary circumstances, be of the amount stated in the annexed Table.

3.— The service of every person in the employment of the Bank shall terminate on his attaining the age of 65 years; but the Directors reserve full liberty to continue any person in the service of the Bank with his concurrence, after he has attained that age.

Table of Pensions calculated on each £100 per ann. of Salary.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| After 20 | years | of | Service | a | pension | of | £33.6.8 | per cent |
| 21 | " | " | " | " | " | " | 35.0.0 | " |
| 22 | " | " | " | " | " | " | 36.13.4 | " |
| 23 | " | " | " | " | " | " | 38.6.8 | " |
| 24 | " | " | " | " | " | " | 40.0.0 | " |
| 25 | " | " | " | " | " | " | 41,13.4 | " |
| 26 | " | " | " | " | " | " | 43.6.8 | " |
| 27 | " | " | " | " | " | " | 45.0.0 | " |
| 28 | " | " | " | " | " | " | 46.13.4 | " |
| 29 | " | " | " | " | " | " | 48.6.8 | " |
| 30 | " | " | " | " | " | " | 50.0.0 | or one half |
| 31 | " | " | " | " | " | " | 51.13.4 | " |
| 32 | " | " | " | " | " | " | 53.6.8 | " |
| 33 | " | " | " | " | " | " | 55.0.0 | " |
| 34 | " | " | " | " | " | " | 56.13.4 | " |
| 35 | " | " | " | " | " | " | 58.6.8 | " |
| 36 | " | " | " | " | " | " | 60.0.0 | " |
| 37 | " | " | " | " | " | " | 61.13.4 | " |
| 38 | " | " | " | " | " | " | 63 6.8 | " |
| 39 | " | " | " | " | " | " | 65.0.0 | " |
| 40 | and upwards. | | | | | | 66.13.4 | |
| | | | | | | | maximum | |

Life policies to be taken out by all officers.

Offices to be selected from.



# Rules & Regulations for Insurance on the lives of Officers of the Bank.

1 — Every Teller shall, on satisfactorily completing three months' service in the Bank, deposit with the Bank, in the form appended hereto, a Policy on his life for the sum of £200. Such Policy may be effected with or without profits or bonuses. If the assured be not confirmed in the service, the Policy, at the option of the assured, will either become the property of the Bank for surrender to the Office, the Bank repaying to the assured all premiums paid or deducted, or it shall absolutely revert to the assured discharged from these Regulations. Unless the Directors shall otherwise determine, the Policy must be effected in one of the following Offices. viz —
"The Atlas" "The Clerical, Medical & General Life" "The London Assurance Corpn:" "The Royal Exchange" "The Standard Life Assurance Coy.

Regulations as to admission of clerks. (Tellers)

Age of admission

Health.

Testimonials

Prelim: exam

Subjects



Regulations as to the Admission of Clerks into Service. L&W. B. Sd.

(As to Tellers.)

1.— Candidates are only eligible between the ages of 18 and 21.

2— A Certificate of Birth or other Satisfactory proof of age is required in each case.

3— They must be in sound health & pass satisfactorily an examination by the Medical Officer of the Bank.

4— They must produce Testimonials of character, & state in their written application that they propose to enter the service of the Bank with the full intention of remaining in its services.

5— They must pass a preliminary examination before an Examiner specially appointed by the Bank on the following subjects:—

Reading, Spelling, Writing, Arithmetic, Writing from Dictation, History, Geography, English Composition (all of these Essential Subjects)

£80 Salary on admission.

Lives must be assured.

(Competitive Subjects.) Advanced Arithmetic French or German. Any Special subject. Candidates will afterwards appear before the Directors for approval or otherwise.

6— On entering the services of the Bank the salary will be £80.

7)— Security will be required in each case to the extent of £1,000 to be provided for by a contribution of 5/- per cent to the L & W. B. Ld. "Officers Guarantee Fund"

8.— Clerks are just admitted on probation Monthly reports will be made for first 3 months as to their efficiency further reports half yearly for two years & if satisfactory will be placed on permanent staff.

(9.)— On satisfactorily completing 3 Months' Service, Life Insurance in one of the Offices approved by the Directors must be effected for £200 in addition to which a similar amount will be paid by the Bank at death, as stated in the L & W B Ld Life Insurance Rules subject to the restrictions

Rules as to admission of Junior clerks.

Age

£50 Salary at starting

Must reside with friends

Eligible as Tellers at 18.

23



which such Rules contain.

11. — As to Juniors.

1) — Juniors received into the service of the Bank between 16 + 17 are in all respects subject to the above Rules No.s 2. 3, 4, 5, + 7.

2 — On entering the service of the Bank the salary will be £50.

3) — It is imperative that they reside with either Parents, Guardians, or Friends from whom a Report will be required as to their general conduct every 3 months.

4 — Reports as to conduct + efficiency will be made at the end of 6 months + at end of first year. If these are not satisfactory, the Junior will not be continued in the service of the Bank.

5) — At the age of 18. they will be eligible for appointments as Tellers, when vacancies occur, if approved by the Directors, + upon the written Report of the Manager under whom they have been placed, subject to the conditions + regulations

Height of clerks (!)



affecting clerks at full age.

N.B. All candidates for admission into the service of the Bank must have attained a minimum height of 5 ft 6 inches as Tellers & 5 ft 3 ins as Juniors.