

EXPERTS IN THE BUREAU: PRIVATE CLERKS AND CAPITALISM IN
THE LATE HABSBURG MONARCHY

Mátyás Erdélyi

A DISSERTATION

in

History

Presented to the Faculties of the Central European University in Partial Fulfillment of
the Requirements for the Degree of Doctor of Philosophy

Budapest, Hungary

2019

Supervisor of Dissertation
Karl Hall
Susan Zimmermann

Copyright in the text of this dissertation rests with the Author. Copies by any process, either in full or in part, may be made only in accordance with the instructions given by the Author and lodged in the Central European University Library. Details may be obtained from the librarian. This page must form a part of any such copies made. Further copies made in accordance with such instructions may not be made without the written permission of the Author.

I hereby declare that this dissertation contains no materials accepted for any other degrees in any other institutions and no materials previously written and/or published by another person unless otherwise noted.

Abstract

The dissertation offers a social and intellectual history of private clerks employed in banking and insurance in the Habsburg Monarchy between the *Gründerzeit* of the 1850s and the aftermath of the Great War. It raises the question, how did the mindset, habitus, and ideology of private clerks become constitutive of the changes the modernizing society and economy of the Habsburg Monarchy went through in this period, and how can their understanding of modernity be contrasted to other answers offered to the “great transformation” of the nineteenth century. The dissertation relies on three clusters of theoretical and historiographical ideas to address Habsburg modernity from the perspective of private clerks: the conceptualization of capitalist modernity by Werner Sombart and Max Weber; the rise of numbers and the historical development of credibility in quantification; and the presupposition of a common Habsburg framework for the social and intellectual history of private clerks. Through the lens of this conceptual framework, the dissertation can bypass the shortcomings of modernization theories and the normativity of descriptions like “failed,” “uneven,” and “belated” modernization to produce a comprehensive account of the “great transformation” in Central Europe in its larger contexts.

The development of financial capitalism in the Habsburg Monarchy produced its own cadre of professionals in the form of bookkeepers, correspondents, cashiers, and so forth. The need for specialized workforce brought about the emergence of vocational schooling on the secondary level beginning in the late 1850s. Their labor movements sought to improve the legal and financial situation of private employees; this involved the creation of firm social frontiers between the working classes and private clerks as well as the affirmation of their belonging to the *Bildungsbürgertum*. The activities of private clerk associations were closely entangled with the development of state interventionism that was often equally sought for and disapproved of by the social group. Efforts at class formation challenged the capacity of the state to enforce civil and political rights against the power of economic elites. Social categories like nationality and gender intersected the development of the social group. Language differences were differently approached by dominant and minority ethnic groups in both halves of the Habsburg Monarchy. The numerical growth of female private clerks after the turn of the century coincided with their increasing discrimination on multiple levels. Women

were systematically discriminated in the educational system and entered the job market with a considerable disadvantage compared to men. Discrimination against women was equally practiced by employers and employee associations. Lastly, the experts and professionals that populate the universe of this thesis often turned to quantification and used “mechanical objectivity” to gain public credibility. In debates over old-age pensions, mathematicians were forced to share the “secret of actuarial calculations” with the public to gain credibility. Trust in numbers, though, was not the only way to create public credibility in capitalist endeavors. Credit cooperatives turned to the idea of community as a potential guarantee of financial solvency.

Acknowledgment

The completion of this dissertation has been made possible by the aid of many people during my doctoral studies. I would like to express my gratitude for the support of my supervisors, Karl Hall and Susan Zimmermann, who read and commented my drafts innumerable times and provided me with precious academic and intellectual advice over the years. I would like to thank CEU for generously funding my doctoral studies and the institutions that welcomed me during my doctoral research in Prague and Vienna. I spent two fruitful years at CEFRES in Prague and several months in Vienna at the IWM and at the Department of Economic and Social History at the University of Vienna. My doctoral research was also supported by the NKFIH FK 128 978 research project (Knowledge, Landscape, Nation and Empire: Practices of Knowing and Transforming Landscape in Hungary and the Balkans, 1850–1945) at the former Academy of Sciences (MTA BTK TTI). I would like to thank in particular Claire Madl and Clara Royer for their friendship and intellectual engagement that made my stay more productive in Prague. I would like to thank Viktor Karády for his everlasting support of my academic endeavors that persisted even at times when I lost belief in my own work. My greatest gratitude goes to my family who tolerated the hardships of writing a doctoral dissertation, to my wife Ágó who sacrificed a lot to accompany me to Prague and to Vienna, and to my daughters Boróka and Kamilla who always welcomed me with pure joy and enthusiasm even after days and weeks spent abroad.

Contents

Contents	V
Abbreviations	VII
Tables	VIII
Illustrations	IX
<i>Introduction</i>	1
Economic Rationality and Capitalism.....	6
Trust, Quantification, and Calculability.....	14
Empire, State, and Society	18
PART I Private Clerks in Society	24
<hr/>	
<i>Chapter 1 Schooling Private Clerks</i>	24
1. The Beginnings of Trade Education	27
2. Students of Secondary Trade Schools.....	35
3. Trade Education of Women: A Contested Integration.....	42
4. Reform Initiatives: Adjustments to Practical Life	52
5. Bildung, Over-Burdening, and the Privileges of The Trade School.....	61
6. Conclusions.....	68
<i>Chapter 2 Private Clerks and their Movements</i>	70
1. Private Clerks as a Social Group.....	75
2. Legal Regulations	88
3. The Clerk-Company Relationship	94
4. Private Clerk Organizations	105
5. Conclusions.....	122
<i>Chapter 3 Old-Age Pensions: Differences</i>	125
1. Delimiting the Social Group: The Old-Age Pension Law in Austria	126
2. Legal Labyrinths: Company Funded Pension Institutes in Hungary	140
3. The Anatomy of an Actuarial Fraud	148
4. Conclusions.....	154
PART II The Hybrid Modernities of Private Clerks.....	157
<hr/>	
<i>Chapter 4 Nationalism and Clerks</i>	157
1. Economic Nationalism and the Financial Sector	159
2. The Conflict between Czech and German-Austrian Associations.....	165
3. Nationalism and Magyar Private Clerks	177
4. Conclusions.....	184
<i>Chapter 5 Women in the Bureau</i>	188
1. The Woman Question in the Bureau.....	191

2. Female Clerks in the Czech Lands	196
3. German Associations and Female Clerks.....	209
4. Female Clerks in Hungary.....	216
5. Conclusions	228

PART III Private Clerks at Work232

Chapter 6 Quantifying Mortality: Actuaries and Statisticians232

1. Mortality Rates as a Proxy of Modernity: Theory and Methodology	235
2. Early Life Insurance and Mortality Tables	242
3. The Joint Project of Mortality Tables	252
4. The Epistemology of Life Insurance	261
5. Conclusions	267

Chapter 7 The Challenge of Cooperatives on the Credit Market270

1. The Idea of Community	270
2. The Cooperative Idea	274
3. Nationalist Conflicts and Credit Cooperatives.....	292
4. The Place of Cooperatives and Their Clerks in the Credit System.....	302
5. Conclusions: “Pretend Capitalism”?	317

Conclusion.....323

Bibliography329

Abbreviations

<i>Beamten-Verein</i>	Erster Allgemeiner Beamten-Verein
<i>BTOSZ</i>	Biztosítási Tisztviselők Országos Szövetsége (National association of insurance clerks)
<i>KAOSz</i>	Magántisztviselők és Kereskedelmi Alkalmazottak Országos Szövetsége (National association of private clerks and trade employees)
<i>MOSz</i>	Magántisztviselők Országos Szövetsége (National association of private clerks)
<i>NOE</i>	Nőtisztviselők Országos Egyesülete (National association of female clerks)
<i>PTOE</i>	Pénzügyi Tisztviselők Országos Egyesülete (National association of bank clerks)
<i>PVG</i>	Das Gesetz betreffend die Pensionsversicherung der in privaten Diensten und einiger in öffentlichen Diensten Angestellten
<i>Reichsverein</i>	Reichsverein der Bank- und Sparkassenbeamten Österreichs
<i>Sdružení</i>	Sdružení československého úřednictva ústavů peněžních (Czech association of financial clerks)
<i>VAF</i>	Vereinigung der arbeitenden Frauen
<i>Verein</i>	Verein der Versicherungsbeamten

Tables

Table 1.1 Number of institutions and number of students in secondary trade schools in the Habsburg Monarchy, 1890-1910.....	37
Table 1.2 Denominational composition and primary spoken language (nationality) of students in secondary trade schools in Hungary, 1883-1910	37
Table 1.3 Denominational composition and primary spoken language (nationality) of students in secondary trade schools in Austria, 1883-1910	38
Table 2.1 Salary of Male and Female Clerks at the Pensionsanstalt für Angestellte, 1909, Cisleithania.....	80
Table 2.2 Number of male and female clerks in Vienna, Prague, and Budapest (1880-1910).....	84
Table 2.3 Spoken Language (Nationality) of Private Clerks in Trade and Finances in Hungary, 1910	85
Table 2.4 Spoken Language (Nationality) of Private Clerks in Cisleithania, 1910	85
Table 2.5 Spoken Language of Private Clerks in Trade and Transportation in Vienna and in Prague, 1910	85
Table 2.6 Denominational Distribution of Private Clerks in 1910	86
Table 5.1 Educational Qualification and Gender of Employees at Živnostenská Banka, 1869-1910.....	201
Table 5.2 Average Salary and Educational Qualification at Živnostenská Banka, 1869-1910	202
Table 5.3 Gender, Educational Qualification, and Salary at Živnostenská Banka, 1869-1910	203
Table 5.4 Age at Recruitment and Gender of Employees at Živnostenská Banka, 1869-1910	204
Table 5.5 Years spent at Živnostenská Banka and age at the time of leaving the bank, 1869-1910.....	204
Table 5.6 Reason of leaving Živnostenská Banka, 1869-1910	204
Table 6.1 Credit Institutions in Hungary, 1890-1910	305
Table 6.2 Credit cooperatives in the Czech Lands, 1902	306

Illustrations

Figure 1.1 Organization of the Schooling System in Austria in 1880.....33

Figure 1.2 Organization of the Schooling System in Hungary in 1899.....33

Introduction

The dissertation offers a social and intellectual history of private clerks employed in banking and insurance in the Habsburg Monarchy between the *Gründerzeit* of the 1850s and the aftermath of the Great War. It raises the question, how did the mindset, habitus, and ideology of private clerks become constitutive of the changes the modernizing society and economy of the Habsburg Monarchy went through in this period, and how can their understanding of modernity be contrasted to other answers offered to the “great transformation” of the nineteenth century. In this regard, the group of private clerks represents a suitable proxy for studying the peculiarities of modernity in the region by offering a field of constant struggle between interest groups, status groups, ideology, and different kinds of expertise. The empirical subject of the dissertation is thus the group of bureaucrats, experts, and professionals who worked as white-collar employees in insurance and banking or became involved in public discourses around them, as opposed to the two other main constituencies of the *Bildungsbürgertum*, public servants and the liberal professions. Private clerks, both male and female, are hereby treated as a “group” because of their largely common educational background (variants of the trade school), an oftentimes similar social origin, and most importantly a common occupational experience and work-related cognitive content (and the resulting capitalist mindset).

The economic transformation, industrialization, and urbanization in both halves of the Habsburg Monarchy as well as the gradual democratization in Cisleithania

contributed to the emergence of new standards of personal cultivation and social ideals that, in turn, questioned the relevance of old ones and posited them as outmoded, irrelevant, and retrograde. The development of a specific logic of action and mindset was often attributed to the white-collar middle-class, and the goal of the dissertation is to map out the modalities, agents, and evolution of this development in the period under scrutiny.¹ Thus, various case studies in the dissertation address research questions such as how agents in the capitalist urban environment negotiated and re-negotiated issues of public interest and defined what qualified as public good; who assigned meaning to hitherto non-existent social problems and why; and how agents in the private economy tried to ensure and monopolize social authority against competition from outsiders and insiders while representing a particular logic of action. These cases all include a power struggle over control, both social and intellectual, within emerging sectors of private economy, and thus in the words of Fritz Ringer, clerks, experts, and professionals constantly “compete for the right to define or to co-define what shall count as intellectually established and culturally legitimate.”²

The division between newcomers and traditional elements of the middle-classes resembles the “depth of the gulf which divided the old academic from the new productive groups”³ in Fritz Ringer’s account of the German Mandarins, and in a similar vein one ought to encounter “modernist” and “orthodox” parties in the Habsburg public

¹ The classical example is Emil Lederer's *Die Privatangestellten in der modernen Wirtschaftsentwicklung* (Tübingen: Verlag von J. C. B. Mohr, 1912), for a contemporary interpretation see: Reinhard Spree, “Angestellte als Modernisierungsagenten. Indikatoren und Thesen zum reproduktiven Verhalten von Angestellten im späten 19. und frühen 20. Jahrhundert,” *Geschichte und Gesellschaft. Sonderheft 7* (1981): 279–308.

² Fritz K. Ringer, *Toward a Social History of Knowledge: Collected Essays* (New York: Berghahn Books, 2000), 4.

³ Fritz K. Ringer, *The Decline of the German Mandarins; the German Academic Community, 1890-1933* (Cambridge, Mass.: Harvard University Press, 1969), 42.

sphere. There was “a collision of cultures” perceivable in the relations between the statistician and local notables,⁴ but similar conflicts arose between the jurist and the actuary, and the landholder and the banker. These conflicts can also be identified in specific interpretations of learning and science: in the German sphere there arose a sharp contrast between *Erziehung* that—led to the transmission of *Bildung* in the sense of transforming one’s personality in accordance with the ethical norms of *Bildung*—and *Unterricht* that only implied “the imparting of information and the training of skills.”⁵ The contrast of *Erziehung* and *Unterricht* entailed a divergence between public and private officials in close contact with the “new productive groups.” The former groups, hand in hand with the old academic elite, would represent *die Wissenschaft* that led to a well-defined *Weltanschauung*, while the latter group could only acquire *eine Wissenschaft* that did not necessarily lead to a specific worldview. This contrast was tangible in the engagement toward new forms of technical knowledge and instruction, as well as in the distinction between *Kunde* and *Wissenschaft*.⁶

My theoretical approach relies mostly on the works of Theodore Porter and Fritz Ringer.⁷ Accordingly, I regard scientific and intellectual activity as strategies of communication, as facts that are bound with particular forms of community and determined by the social identity of the person in question. My goal is also to study scientific and intellectual output as performative acts in the public sphere in order to understand the formation of social identities; this is a reverse approach, yet promising,

⁴ Theodore M. Porter, *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life* (Princeton, N.J: Princeton University Press, 1995), 36.

⁵ Ringer, *The Decline of the German Mandarins*, 87.

⁶ Lynn K. Nyhart, “*Wissenschaft* and *Kunde* : The General and the Special in Modern Science,” *Osiris* 27, no. 1 (2012): 250–75.

⁷ Porter, *Trust in Numbers*; Dorothy Ross and Theodore M. Porter, eds., *The Modern Social Sciences* (Cambridge: Cambridge University Press, 2003); Ringer, *The Decline of the German Mandarins*; Fritz K. Ringer, *Education and Society in Modern Europe* (Bloomington: Indiana University Press, 1979).

as intellectual engagement became a more and more powerful option to assert one's social standing at the turn of the century, especially for a group that had ties in both *Bildungs-* and *Besitzbürgertum*. The science the protagonists of this study are engaged in, be it professional, academic or non-academic, is understood here as a form of practical activity deeply embedded in its environment (local, social, cultural, political). In most cases, even for diverse persons such as József Kőrösy, head of the Budapest Statistical Office or Ernst Blaschke, a Moravian-born actuary and professor at the Technische Hochschule in Vienna, scientific activity served not only to understand, but also administer and change the social world (i.e., controlling a contagious disease vs. serving the humanistic ideal of life insurance and promoting educational reform). My task will be to revisit different types of historical explanation that could account for one's opinions, logical, traditional, and ideological, where the latter may appeal to psychological orientation, social standing, religious beliefs, national feeling, or even economic needs.

The rest of the introduction is devoted to three clusters of theoretical and historiographical reflection around questions and ideas that structure the dissertation. The first part discusses how Max Weber and Werner Sombart approached capitalist modernity at the turn of the century. The explanandum of the dissertation is the “great transformation”⁸ of the nineteenth century, and the theoretical framework of Weber and Sombart serves to identify the idiosyncrasies and generalities of developments in the Habsburg Monarchy. The goal is not so much to characterize the capitalist development of the empire but to address Habsburg modernity from the perspective of private clerks. Through the lens of this conceptual framework, the dissertation can bypass the

⁸ Karl Polanyi, *The Great Transformation*, Beacon Paperbacks 45 (Boston: Beacon Press, 1957).

shortcomings of modernization theories and the normativity of descriptions like “failed,” “uneven,” and “belated” modernization to produce a comprehensive account of the “great transformation” in Central Europe in its larger contexts.

The second cluster of reflections deals with the growth of quantification in the modern world. Private clerks played a leading role in this process: life insurance constituted a laboratory of new techniques in probability theory and statistical mathematics⁹ and was a catalyzer in medical diagnostics and standardization.¹⁰ Banking also relied on logarithm tables and statistical tools to calculate, for instance, compound interest and mortgage loan payments. Both banking and insurance involved an expanding army of clerks to do the more and more complex calculations. In this framework, quantification was a result of professional and political competition and of the professional’s striving for expert objectivity.¹¹ Besides their bureau work, bank and insurance clerks also used numbers as a tool of lobbying. The question of old-age pensions, for example, was often approached as an actuarial technicality and private clerks relied on expert objectivity to influence the social policy of government and companies.

⁹ Ian Hacking, *The Taming of Chance*, Ideas in Context (Cambridge [England]: Cambridge University Press, 1992); Ian Hacking, *The Emergence of Probability: A Philosophical Study of Early Ideas about Probability, Induction and Statistical Inference* (Cambridge: Cambridge University Press, 1993); Timothy Lee Alborn, “A Calculating Profession: Victorian Actuaries among the Statisticians,” in *Accounting and Science Natural Inquiry and Commercial Reason*, ed. Michael Power (Cambridge; New York: Cambridge University Press, 1996), 81–119; Timothy Lee Alborn, *Regulated Lives: Life Insurance and British Society, 1800-1914* (Toronto [Ont.]: University of Toronto Press, 2009).

¹⁰ Theodore M. Porter, “Life Insurance, Medical Testing, and the Management of Mortality,” in *Biographies of Scientific Objects*, ed. Lorraine Daston (Chicago: University of Chicago Press, 2000), 226–46.

¹¹ Porter, *Trust in Numbers*; Alain Desrosières, *The Politics of Large Numbers: A History of Statistical Reasoning*, trans. Camille Naish (Cambridge, Mass: Harvard University Press, 1998).

The third line of thought concerns the possibility of studying the Habsburg Monarchy as a unit of analysis on its own right and portraying the history of private clerks as part of a “Habsburg society.”¹² This strategy counterbalances the ramifications of nationally minded historiographies that study language communities in a cultural and political vacuum. Instead, fluid borders, trespassers, interconnections between groups, and a constant reference to the empire should make it necessary to study Czech, German, and Magyar private clerk groups as part of a common Habsburg framework. This helps to address recent scholarship on the dissolution of the Habsburg Monarchy and specifically on the components that held it together and broke it down in the aftermath of the Great War.¹³ The investigation also sheds light on the interrelations between the two parts of the Monarchy beyond the famous conflicts concerning foreign trade policy, the common army, and quota negotiations.

Economic Rationality and Capitalism

Rationalization and economic rationality are the paragons of capitalist modernity and represented the phenomena to be explained in Weber’s account of the spirit of capitalism that was framed as a “contribution to the understanding of the manner in which ideas became effective forces in history.”¹⁴ The rationalization process, a key concept in Weber’s understanding of capitalism, could be defined as a

¹² Ernst Bruckmüller, “Was There a ‘Habsburg Society’ in Austria-Hungary?,” *Austrian History Yearbook* 37 (2006): 1–16.

¹³ John Deak, “The Great War and the Forgotten Realm: The Habsburg Monarchy and the First World War,” *The Journal of Modern History* 86, no. 2 (2014): 336–80; John Deak and Jonathan E. Gumz, “How to Break a State: The Habsburg Monarchy’s Internal War, 1914–1918,” *The American Historical Review* 122, no. 4 (October 1, 2017): 1105–36; Pieter M. Judson, “‘Where Our Commonality Is Necessary...’: Rethinking the End of the Habsburg Monarchy,” *Austrian History Yearbook* 48 (2017): 1–21.

¹⁴ Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, Routledge Classics (London ; New York: Routledge, 2001), 48.

process in which a specific logic of action is pursued that puts forward efficiency and is characterized by the use of scientific explanation at the expense of myths and superstitions in the orientation of one's actions. The rationalization process leads to important consequences:

Thus the growing process of intellectualization and rationalization does not imply a growing understanding of the conditions under which we live. It means something quite different. It is the knowledge or the conviction that if only we wished to understand them we could do so at any time. It means that in principle, then, we are not ruled by mysterious, unpredictable forces, but that, on the contrary, we can in principle *control everything by means of calculation*.¹⁵

The rational organization of the capitalist enterprise imposed two criteria: the separation of business from the household and the introduction of rational bookkeeping. Calculations (and bookkeeping) were aimed to ascertain the probable profitability of every business decision.

Werner Sombart argued, in *The Jews and Modern Capitalism*, that differences between the non-Jewish and Jewish “economic spirit” explained the overarching success of Jews in capitalism. The non-Jewish economic spirit was defined by the respect of tradition, the maintenance of a subsistence ideal, and the overpowering influence of estates, whereas the Jewish “economic spirit” was characterized by the “modern spirit,” which—still condemned in the eighteenth century as immoral—became the right and proper form of business adventures in the nineteenth century. Planning, efficiency, and calculations represented the core values of economic rationalism:

Economic rationalism expresses itself in three ways. (1) There is a *plan*, in accordance with which all things are ordered aright. And the plan covers activities in the distant future. (2) *Efficiency* is the test applied in the choice

¹⁵ Max Weber, *The Vocation Lectures* (Indianapolis: Hackett Pub, 2004), 12–13.

of all the means of production. (3) Seeing that the “cash nexus” regulates all economic activity, and that everywhere and always a surplus is sought for, exact *calculations* become necessary in every undertaking.¹⁶

“Practical rationalism” could be defined as “the shaping of all activities according to reason,” which most often entails a type of abstract calculation.¹⁷ Double-entry bookkeeping is a manifestation of this rationalism because it transforms assets into abstract values and by expressing quantitatively the results of business activities it can clarify the aims of acquisitive business.¹⁸

It is important to separate the pursuit of gain from the pursuit of profit when analyzing capitalist endeavors: the pursuit of gain existed in most times and places, while “capitalism is identical with the pursuit of profit, and forever renewed profit, by means of continuous rational, capitalistic enterprise.”¹⁹ For Sombart, the goal of (Jewish) economic activity was to make profit in contrast to the medieval tradition that prescribed not to make profit but to gain just enough to be able to satisfy one’s needs in the way tradition and custom determined.²⁰ Weber turned to Benjamin Franklin to further illustrate the essence of this capitalist spirit:

Remember, that *time* is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle, one half of that day, though he spends but sixpence during his diversion or idleness, ought not to reckon *that* the only expense; he has really spent, or rather thrown away, five shillings besides. [...] Remember, that money is of the prolific, generating nature. Money can beget money, and its offspring can beget more, and so on. [...]

¹⁶ Werner Sombart, *The Jews and Modern Capitalism*, trans. M Epstein (Kitchener, Ont.: Batoche, 2001), 113.

¹⁷ Sombart, 193.

¹⁸ Werner Sombart, *Der moderne Kapitalismus: Historisch-systematische Darstellung des gesamteuropäischen Wirtschaftslebens von seinen Anfängen bis zur Gegenwart* (München: Duncker & Humblot, 1928), 2/1, 118–25.

¹⁹ Weber, *The Protestant Ethic and the Spirit of Capitalism*, XXXI–XXXII.

²⁰ Sombart, *The Jews and Modern Capitalism*, 86–88.

He that murders a crown, destroys all that it might have produced, even sores of pounds.²¹

The argument is thus extended from the consequences of work *manqué* to the financial loss that frozen money represented.

A similar reasoning can be found at various instances in private bureaus. The Hungarian poet András Komor gave a picturesque description of one day at the national construction company in Budapest shortly after the Great War. The clerks at the accountancy and correspondence department, as a gentlemanly routine, tended to be late by five minutes every day that caused enormous frustration in one of the clerks. To ease the unbearable situation, he engaged in the following inner dialogue with the tardy clerk: “Because of you, the company lost one hour of overall workforce... [Other clerks could not start working while he had not arrived.] If I calculate this in terms of money, well... As you know, this is the company that provides your living, ensures you a decent livelihood...”²² In line with Weber’s spirit of capitalism, it is the duty of the clerk above everything else to serve the interests of the company, to enhance productivity, and the infringement of this duty represented more than a mere clerkly negligence and constituted a moral sin.

This reading of capitalist modernity is not intended to serve as a repository of ideas to analyze capitalist development at large in the Habsburg Monarchy. My goal is rather to provide an ideal-typical bureaucrat of capitalist endeavors and then contrast it with the social and intellectual reality of bank and insurance clerks in the period under scrutiny. The usefulness of the conceptual framework is illustrated by the axioms discussed by Vilmos Dévai, clerk at the Unió Insurance Company (Unió

²¹ Weber, *The Protestant Ethic and the Spirit of Capitalism*, 14–15.

²² András Komor, *R. T.: regény* [R. T.: a novel] (Budapest: Pantheon, 1931), 12.

Biztosítótársaság) and secretary general of the National association of insurance clerks (Biztosítási Tisztviselők Országos Szövetsége):

Insurance calculates potential developments in the future based on past events, so managers of insurance companies got the necessary education to insinuate the ability of foresight in their mentality. They will surely prove in the future that they understood the lessons of business, the calculating wisdom of foresight; or they will prove that they embraced miserliness and the exclusive possession of rights to the extent that they completely stay away from all actions that involve any loss.²³

The complaint of Dévai was that employers did not apply the same principles in relation to their clerks that they applied in relation to business transactions. Managers should reckon that, based on rational calculations, investing in their clerks would bear fruits in the form of greater productivity. The capitalist spirit, however, was not always at the forefront; in the case of old-age pensions, for instance, social and cultural motifs took priority over mere rational calculations.

In Sombart's view, the economic spirit corresponding to the economic system (*Wirtschaftsgeist*) has to be taken as an essential component of the system itself.

Under this term [economy] I understand a peculiarly ordered form of economic activity, a particular organization of economic life within which a particular mental attitude predominates and a particular technique is applied.²⁴

In the case of the capitalist system, the spirit or mental attitude of economy entailed the principles of acquisition, of competition, and of economic rationality. Economic actors were brought into relation to each other by the market, based on the above principles. Efficiency, plan, and calculations were the key components of economic rationality in

²³ *Biztosítási és Közgazdasági Lapok* XVIII, no. 8 (1912): 6.

²⁴ Werner Sombart, *Der moderne Kapitalismus*, vol. I (München: Duncker & Humblot, 1916), 21–22; quoted by Talcott Parsons, “‘Capitalism’ In Recent German Literature: Sombart and Weber,” *Journal of Political Economy* 36, no. 6 (1928): 644.

The Jews and Modern Capitalism, but in *Kapitalismus* Sombart gave a more thorough description of the “bourgeois spirit,” the epiphenomenon of capitalist modernization. Accordingly, bourgeois rationality implied a tendency to make life systematic, disciplined, and secure, to subject the plans of the entrepreneur to careful scrutiny, and to pursue meticulous calculations of profit and loss. The driving attributes of such a business ethics were reliability, temperance, frugality, industry, and thrift.²⁵ There was here an overlap between the values of the middle-classes and the bourgeois spirit of capitalism. This bourgeois rationality was present manifold times in the endeavors of private clerks: with regard to work regulations and old-age pensions, predictability and security became the catchwords to juxtapose with arbitrariness (*Willkür*) and lawlessness (*Rechtlosigkeit*).

Yet, Sombart’s bourgeois rationality is only one specific way rationalization could occur in the modernization process. The perspectivism of rationality provides an important analytical aspect.

A thing is never irrational in itself, but only from a particular rational point of view. For the unbeliever every religious way of life is irrational, for the hedonist every ascetic standard, no matter whether, measured with respect to its particular basic values, that opposing asceticism is a rationalization.²⁶

This perspectivism also has to do with the identity of the person as a bureaucrat, as a public figure, as a husband or as the female stenotypist. In the capacity of the bureaucrat, one might follow “formal rationality,” in other words, rational calculations with reference to the rules, laws, and regulations of the office. However, in other

²⁵ My summary is based on Parsons’ account of Sombart: Parsons, “‘Capitalism’ In Recent German Literature.”

²⁶ Weber, *The Protestant Ethic and the Spirit of Capitalism*, 140; quoted by Stephen Kalberg, “Max Weber’s Types of Rationality: Cornerstones for the Analysis of Rationalization Processes in History,” *American Journal of Sociology* 85, no. 5 (1980): 1156.

competencies, such as the professional activist or the independent expert, the same person might act based on a value rational or traditional pattern.²⁷ In the words of Shmuel Eisenstadt, “from the beginning of modernity’s expansion multiple modernities developed,”²⁸ and the challenges of modernization could be approached in different ways and attitudes. My task is therefore to explain rival attitudes toward capitalism. The capitalist mindset did not emerge in a cultural vacuum and had to face the competition of other social groups with a different mentality and logic of action. This does not imply that a rigid dichotomy should be created between retrograde forces of tradition and a “progressive” modernity in which private clerks should always team up with modernity.

Private clerks played a modernizing role, for instance, in the schooling system (Chapter 1). The educational system was the laboratory of the new competences that industrialization and modern capitalism made necessary for its entire personnel from daily workers on the shop floor to clerks and engineers in the upstairs offices. Moreover, it also became the battleground of competing cultural ideologies and social groups throughout the century. The crystallization of these battles can be best depicted in connection to reform initiatives and actual reforms of the educational system.²⁹ The analysis of the educational system performs a double function in the present study. First, it serves to cradle for many members of the white-collar middle-class; the majority of trade school graduates, as a matter of fact, found employment as private clerks in trade, banking, transport, and industry,³⁰ whereas the knowledge production of the “trade

²⁷ Kalberg, “Max Weber’s Types of Rationality,” 1164–65.

²⁸ Shmuel N. Eisenstadt, “Multiple Modernities,” *Daedalus* 129, no. 1 (2000): 13.

²⁹ Ringer, *Education and Society in Modern Europe*; James C Albisetti, *Secondary School Reform in Imperial Germany* (Princeton, N.J.: Princeton University Press, 1983); Gary B. Cohen, *Education and Middle-Class Society in Imperial Austria, 1848-1918* (West Lafayette, Ind: Purdue University Press, 1996).

³⁰ Friedrich Dlabáč and Eugen Gelcich, *Das kommerzielle Bildungswesen in Österreich* (Wien: A. Hölder, 1910); Béla Schack, *Das kommerzielle Bildungswesen in Ungarn* (Wien: Hölder, 1913).

sciences” also took place within the framework of professional education. Second, trade schools tried to emulate the privileges of classical institutions like the *Gymnasium* and the *Realschule* in terms of the law on qualification in public service, salaries, pensions, hours of teaching, work conditions, the one-year voluntary service for their graduates (*Einjährige-Freiwilligen*) in the same way private clerks copied the social status and privileges of public servants.

The capitalist mindset is placed here only as one possible response to the challenges of modernization that could be subsumed under the category of “modernity” on the same grounds as the agrarian cooperative movement or the social ideology of Ottokár Prohászka. Both constituted efforts at modernization, although in a Christian-Socialist and conservative form, yet opposed vehemently the values and modes of thinking that capitalist modernity represented. At the same time, both tried to reform the traditional, i.e. feudal, mode of production. Prohászka, the most influential figure in the revival of the Roman Catholic Church, refuted the idea of a *just* interest with regard to monetary credit. The bishop of Székesfehérvár argued, in line with the Roman Catholic canonical law, that money was not productive, money could not beget money *without* someone’s work involved, and thus any interest on credit was simply not just.³¹ At the same time, Prohászka, without doubt a modernizer, published numerous works on social and church reform; his ideas were sometimes radical in the eyes of his contemporaries, so much that the Church put one of his works on the *Index Librorum Prohibitorum*. His *Modern katholicizmus* (Modern Catholicism) was, for instance,

³¹ Ottokár Prohászka, “Produktív-e a pénz?,” *Bölcseleti Folyóirat* 12 and 13 (1897–1898): 497-530 (1897), 1-33 (1898).

indexed for it promoted dialogue between Church, modern culture and modern sciences as well as advocated laic apostleship.³²

The case of female clerks in the bureau is indicative about the limitations and perspectivism of the capitalist mindset and about the hybrid modernities of private clerks themselves (Chapter 5). Banks and insurance companies took advantage of systematic discrimination against women in the educational system; their rationale was to exploit the social position of women and thus increase profit by cutting the employee rights and wages of female clerks. The reactions of male clerks were however not in line with the ideals set by figures like Vilmos Dévai. They turned to strategies of exclusion (from both their associations and the bureaus) and took the archetypical female clerk as the wife or the future wife of the male clerk. She had to fit the role of the bourgeois housewife and her (temporary) employment in the bureau was also tailored according to the (economic and social) needs of the bourgeois housewife even though social realities did not comply with this picture.

Trust, Quantification, and Calculability

Numbers became a pervasive feature of modernity from the second half of the nineteenth century as a means to achieve the aura of objectivity in science and public discourse.³³ Numbers were omnipresent in the universe of private clerks as well. Schools published “statistical accounts” of the past year in yearbooks that quantified all aspects of education from the social origin of students to the number of missed classes and their causes. Employed at a bank or insurance company, clerks had to record, sort, and standardize data, do the bookkeeping, and calculate their own monthly expenses.

³² Ottokár Prohászka, *Modern katolicizmus* [Modern Catholicism] (Budapest: Szent István Társ., 1907).

³³ Olivier Rey, *Quand le monde s'est fait nombre* (Paris: Stock, 2016).

Bank clerks spent their days calculating compound interest and mortgage loan payments, while insurance clerks calculated premiums and administered disbursements. Actuaries, in turn, worked out mortality tables and the mathematical balance of insurance companies. The state was also heavily invested in the venture of quantification: the activities of clerks and companies underwent a careful scrutiny in the bureaus of statistical offices.

It has become a commonplace in social studies of science that credibility in numbers was based less on the solidity of emerging technologies of data and information than on the needs of experts and scientific communities. Statistical tools and figures were therefore the reflections of the social and economic reality that produced them. Knowledge production took place in a particular context that involved specific motivations and actors. According to *The Taming of Chance* by Ian Hacking, measuring the phenomenon constituted the first steps toward defining the problem in the public sphere³⁴ and therefore the statistician significantly contributed to the shaping of social reality.³⁵ There were also limits to the upsurge in quantification. Powerful interest groups, social ideology, and disciplinary competition influenced the application of statistical tools.

Theodore M. Porter framed the growth of quantification in terms of cultures of objectivity. “Mechanical objectivity” meant “following the rules” that constrained subjectivity. It ruled out the possibility of personal bias and preference to distort the results of professional endeavors.³⁶ In Porter’s account, quantitative and standardized techniques became a “technology of distance” to transform expert judgments into a set

³⁴ Hacking, *The Taming of Chance*, 189–99.

³⁵ J. Adam Tooze, *Statistics and the German State, 1900-1945: The Making of Modern Economic Knowledge*, Cambridge Studies in Modern Economic History 9 (New York, N.Y: Cambridge University Press, 2001), 19.

³⁶ Porter, *Trust in Numbers*, 4.

of rules that created an aura of “objectivity.” In various case studies on accountants, actuaries, engineers, and so forth, Porter demonstrated that the technologies of trust were most often used by weak professional groups as a response to external challenges and served to produce public accountability and credibility. This approach is essentially relativist: “objects result from formats created by scientists; other formats would result in different objects.”³⁷ The maxim of the field therefore tells us to differentiate between the credibility and the validity of arguments.³⁸ This distinction has important consequences for the social studies of quantification. Manifold examples confirm that professional interests and the interest of the state in knowledge production hampered the accuracy of statistical data. Census data on language statistics is an obvious example,³⁹ but the construction of mortality tables, the balance sheet of banks and insurance companies, and the mathematical balance of pension institutes also pertained to the dissonant relation between accuracy and credibility.

The experts and professionals that populate the universe of this thesis often turned to quantification and used “mechanical objectivity” to gain public credibility. Chapter 3 surveys government and private schemes of old-age pensions in both Hungary and Cisleithania. In both cases, mathematicians were forced to share the “secret of actuarial calculations” with the public to gain credibility: Ernst Blaschke

³⁷ Desrosières, *The Politics of Large Numbers*, 10–11.

³⁸ Steven Shapin, “Cordelia’s Love: Credibility and the Social Studies of Science,” *Perspectives on Science* III, no. 3 (1995): 255–75.

³⁹ Wolfgang Göderle, *Zensus und Ethnizität: zur Herstellung von Wissen über soziale Wirklichkeiten im Habsburgerreich zwischen 1848 und 1910* (Göttingen: Wallstein Verlag, 2016); Jason D. Hansen, *Mapping the Germans: Statistical Science, Cartography, and the Visualization of the German Nation, 1848-1914*, First edition, Oxford Studies in Modern European History (Oxford: Oxford University Press, 2015); Kövér György, “‘Statistikai asszimiláció’ Magyarországon, 1880-1910” [‘Statistical assimilation’ in Hungary, 1880-1910], *Századok* 150, no. 5. (2016): 1221–58; Morgane Labbe, “De l’imaginaire national à l’ingénierie statistique. Population et État en Europe Centrale (Allemagne, Autriche, Pologne), 1848-1919” (Mémoire inédit, Université Paris 1 Panthéon-Sorbonne, 2015).

published his calculations to justify the high premiums of compulsory old-age pensions in Cisleithania,⁴⁰ whereas Károly Goldziher was hired to rebuke doubters of the mathematical balance of the Hungarian Workers' Disability and Pensions Institute and concerns about its impending bankruptcy.⁴¹ The work of both can be considered endeavors intended to establish public credibility. However, banks and insurance companies also used actuarial arguments to justify not returning pension payments to clerks in the event they left the company funded pension institute.

Similar discussions arose concerning the validity of mortality rates (Chapter 6). Both statisticians and actuaries participated in the growth of quantification but with particular motivations. They took different interests in the law of large numbers: the statistician was keen to identify the pathological in order to further social reform, while the actuary was interested in normalcy inasmuch as it guaranteed the future viability of the insurance company. Their role was to predict the future based on past events in contrast to the statistician who wanted to change it. Jurists also entered discussions and sought to interpret collective probabilities (figures in the mortality table) from the perspective of individual shareholders (when reclaiming the individual share of premium reserves). Yet, other (insurance) jurists were happy to apply the collective angle of actuaries to argue that employees were not entitled to refunds from company funded old-age pension institutes because it could only happen at the expense of the collectivity.

Trust in numbers, though, was not the only way to create public credibility in capitalist endeavors. Credit cooperatives turned to the idea of community as a potential

⁴⁰ Ernst Blaschke, *Die Technik des Pensionsversicherungsgesetzes*. (Wien: Manz, 1915).

⁴¹ *Magyarországi Munkások Rokkant- és Nyugdíjegyletének Hivatalos Közlönye* XII, no. 5 (1913) 1–2 and no. 9 (1913), Annexes.

guarantee of financial solvency (Chapter 7). Banks firmly resisted offering credit to small landowners and peasants but were willing to cope with the collective liability of a village community in which cooperative members knew and put constraints on each other. Business transactions were based on personal trust and knowledge of the member's financial circumstances, but cooperatives also put efforts in social considerations. They functioned therefore in a much less quantified world that helped to counterbalancing the socially negative effects of capitalist transformations in agriculture.

Empire, State, and Society

It has not been uncommon to comprehensively make the Habsburg Monarchy itself the subject of historical inquiry.⁴² Yet, the dominance of nation-centered historiographies of the former Habsburg provinces, divided most often along the borders of successor states, has made it difficult to write its integrative history. One solution has been the juxtaposition of case studies in collective volumes that align experts of different national and regional background. The Austrian Academy of Sciences produced an example of this kind in the form of the series *Die Habsburgermonarchie* that became an excellent reference point for students of the Habsburg Monarchy. Another solution, offered by Judson, was to combine the investigation of distinct historical regions in the same narrative, as was the case in *Guardians of the Nation*⁴³ that deployed primary material from the Czech-German language frontier in southern Bohemia, the German-Slovene frontier in South Styria,

⁴² See Pieter M. Judson, *The Habsburg Empire: A New History* (Cambridge, Massachusetts ; London, England: The Belknap Press of Harvard University Press, 2016), 14.

⁴³ Pieter M. Judson, *Guardians of the Nation: Activists on the Language Frontiers of Imperial Austria* (Cambridge, Mass.: Harvard University Press, 2006).

and the German-Italian frontier in South Tyrol. The present thesis fits into the latter category and offers a social and intellectual history of private clerks in various historical regions of the Habsburg Monarchy—Lower and Upper Austria, the Czech lands, and Hungary.

The political structure of the empire made it more difficult to identify the contours of the imperial state. After 1867, three joint ministries were created to administer the common affairs of the empire: the ministry of foreign affairs, the ministry of war, and the ministry of finance that, in legal terms, constituted the imperial state. Prolix public manifestations of the empire took place on occasions of quota negotiation that determined the financial contribution of Hungarian and Austrian governments to the common affairs. Yet, the empire also existed in the imaginary of the populations through imperial celebrations that created loyalty in subjects regardless of spoken languages and national affiliation.⁴⁴ Paula S. Fichtner went as far as to claim that Habsburg rulers used ceremonial space and performance (in addition to the Catholic Church and the army) to gain public belief or at least a passive cooperation of their subjects and in this way they managed to hold together a diverse state that mere force alone could not do.⁴⁵

The two states of the Habsburg Monarchy were easier to identify. The 1911 edition of the *Encyclopædia Britannica* explained the structure of the Habsburg Monarchy after the 1867 Ausgleich as follows:

⁴⁴ Daniel L Unowsky, *The Pomp and Politics of Patriotism: Imperial Celebrations in Habsburg Austria, 1848-1916* (West Lafayette, Ind.: Purdue University Press, 2005); Laurence Cole and Daniel L. Unowsky, eds., *The Limits of Loyalty: Imperial Symbolism, Popular Allegiances, and State Patriotism in the Late Habsburg Monarchy*, 1st pub. 2007, Austrian and Habsburg Studies, v. 9 (New York: Berghahn Books, 2007).

⁴⁵ Paula S Fichtner, *The Habsburgs: Dynasty, Culture and Politics* (Chicago: Reaktion Books, 2014), 18.

The two separate states—Austria and Hungary—are completely independent of each other, and each has its own parliament and its own government. The unity of the monarchy is expressed in the common head of the state, who bears the title Emperor of Austria and Apostolic King of Hungary, and in the common administration of a series of affairs which affect both halves of the Dual Monarchy.⁴⁶

Péter Hanák explains that spheres of decision making included a) internal affairs in which Francis Joseph pre-sanctioned or sanctioned decisions but the other partner had no right of decision and could only comment on decisions; b) economic and legal problems of “common interest,” trade and customs union, the common bank of issue, and the sharing of the costs of the joint affairs that had to be solved through cooperation between the Austrian and the Hungarian government; and c) the common affairs of the whole empire (foreign politics, army, common finances) regulated by the common ministries.⁴⁷ In addition, the two states had distinct characteristics with regard to nationality politics: while Hungary gravitated to the category of nation-states, Austria became a rare example of institutional pluralism after 1867.⁴⁸ Both states, of course, remained multilingual and multiconfessional throughout the period.

Robert Musil supremely recalled the confusion about the imperial in *The Man Without Qualities*:

All in all, how many amazing things might be said about this vanished Kakania! Everything and every person in it, for instance, bore the label of kaiserlich-königlich (Imperial-Royal) or kaiserlich und königlich (Imperial and Royal), abbreviated as “k.k.” or “k.&k.,” but to be sure which institutions and which persons were to be designated by “k.k.” and which by “k.&k.” required the mastery of a secret science. On paper it was called the Austro-Hungarian Monarchy, but in conversation it was called Austria, a name solemnly abjured officially while stubbornly retained emotionally,

⁴⁶ *Encyclopaedia Britannica*, 11th ed., vol. 3 (New York: Encyclopaedia Britannica, 1911), 2.

⁴⁷ Péter Hanák, “Hungary in the Austro-Hungarian Monarchy: Preponderancy or Dependency?,” *Austrian History Yearbook* 3, no. 1 (1967): 284–94.

⁴⁸ Pieter M. Judson, “L’Autriche-Hongrie était-elle un empire?,” *Annales. Histoire, Sciences Sociales* 63, no. 3 (2008): 596.

just to show that feelings are quite as important as constitutional law and that regulations are one thing but real life is something else entirely.⁴⁹

In addition, there also existed only kaiserlich and only königlich elements, institutions, and practices in the Habsburg Monarchy or the local combination of these. On November 22, 1916, for instance, Viennese papers reported the death of Kaiser Franz Josef, Magyar papers reported the death of King Ferenc József (“Meghalt a király!”) in Budapest, and Prague journals mourned Emperor and King František Josef („Císař a král František Josef I. mrtev.”).⁵⁰ At Summer Olympics, the imperial was even more fragmented: in 1896 in Athens, Austria and Hungary represented the Habsburg Monarchy and, famously, Alfréd Hajós of Hungary—known as “Hajós Alfréd (Guttman)” at the time—won the first gold medal in the swimming competition beating Paul Neumann of Austria in 100m freestyle. Later, not two but three nations, Austria, Bohemia, and Hungary represented the Habsburg Monarchy at Summer Olympics until 1918.

The quest for a Habsburg society might seem gloomy but researchers successfully identified the constitutive elements of it. Ernst Bruckmüller, for example, located Habsburg society in the supranational social groups within the Monarchy. These groups were the court and the court nobility, the diplomatic corps, the “second society” (of recently ennobled civil servants, entrepreneurs, learned scholars, and so forth), the bourgeoisie, higher bureaucracy, the army, the Catholic Church, Jews, the peasantry, and the Viennese metropolis.⁵¹ Private clerks could be undoubtedly put on this list and my task is to posit them as part of “Habsburg society” and therefore use the social group

⁴⁹ Robert Musil, *The Man without Qualities*, trans. Sophie Wilkins (New York: Vintage Books, 1996), 29.

⁵⁰ *Neue Freie Presse*, November 22, 1916, 1; *Pesti Hírlap*, November 22, 1916, 1; *Národní Listy*, November 22, 1916 (evening edition), 1.

⁵¹ Bruckmüller, “Was There a ‘Habsburg Society’ in Austria-Hungary?”

to study social processes in the Habsburg Monarchy per se. This also fits the strategy to focus on the analysis of social, economic, and demographic processes when dealing with the functioning of the Habsburg Monarchy on an imperial level.⁵²

Through the presentation of parallel, yet variegated and sometimes non-synergic, developments in Budapest, Prague, and Vienna, the thesis attempts to overcome the shortcomings of national historiographies of the Habsburg Monarchy and looks for commonalities rather than emphasizing frictions and ruptures between national groups completely devoid of a common identity. In this narrative, common problems, demands, and associational settings represented the links between private clerks and also inspired loyalty toward the Habsburg empire by creating a sense of group belonging irrespective of one's national and political standing. Private clerks shared problems on many levels: in terms of the lack of labor protection, low salaries, inadequate old-age pension schemes, and their striving for the public servant's social standing (Chapter 2). My goal is also to combine local, regional, and imperial contexts to tell the entangled histories of Habsburg peoples and of the empire as a common framework present in ever changing shapes and forms in their lives.

The modalities of centripetal forces were diverse. The Reichsverein der Bank- und Sparkassenbeamten Österreichs, for example, promoted an all-encompassing imperial identity to withstand the separatist challenges of Czech, Italian, Polish, and Slovene bank clerks (Chapter 4). In their eyes, the nationality of bank clerks had no impact on social and economic problems, and the common issues were to bind bank clerks together beyond their national affiliation. Another case was the Viennese association of insurance mathematicians; there, Vienna served as an all-imperial

⁵² Marie-Elizabeth Ducreux, "Nommer l'État et définir l'Empire," *Monde(s)* N° 2, no. 2 (2012): 39–65.

platform to discuss the state of the art in actuarial sciences, drawing together experts of diverse background from both parts of the Monarchy. This made possible the interaction of actuaries, statisticians, physicians, and jurists from Budapest, Prague, Vienna, Trieste, and so forth. The synergy between the two halves of the Monarchy could be perceived also in the way successful initiatives were copied and mimicked across the Leitha in both directions, be it the issue of old-age pensions, professional activism, the foundation of new types of credit institutes, or the creation of mortality tables for insured lives.

The separation of the two states comes to the forefront in several parts of the dissertation but there still remained important synergies on the imperial level. The establishment of academies of trade in the 1850s and the subsequent development of trade schooling showed important parallels between Hungary and Cisleithania. In the same way, the social and economic standing of private clerks were quite comparable on the imperial level, as well as the evolution of private clerk movements. Differences on the state level became tangible with regard to nationalism and social welfare policies. Whereas the Austrian government proactively participated in the making of the compulsory old-age pension law for private clerks in Austria (a pioneer law in its category in Europe), the Hungarian government failed to secure basic employee rights and old-age pensions for private clerks in Hungary. With regard to nationalism, the effects of the (Hungarian) nationalizing and the (Austrian) pluralist state were evident. Magyar private clerk movements refused to integrate or take into account non-Magyar clerks, whereas their Cisleithanian counterparts developed an integrative strategy to increase the political strength of the association, even if German-Austrians had to make compromises to overcome the resistance of nationally engaged associations.

PART I
Private Clerks in Society

Chapter 1
Schooling Private Clerks

The educational system represents an important field for the study of social change and modernization in the nineteenth century. It is the laboratory of new competences that industrialization and modern capitalism made necessary for its entire personnel from daily workers on the shop floor to clerks and engineers in the upstairs offices. Moreover, the educational system was also a battleground of competing cultural ideologies and social groups throughout the century. The history of professional schooling forms part of my dissertation for two reasons. First, it represents the cradle for many members of the white-collar middle-class; the majority of secondary trade school graduates, as a matter of fact, found employment as private clerks in trade, banking, transport, and industry,¹ whereas the knowledge production of the “trade sciences” also took place within the framework of professional education. Secondly, the trade school is in itself a valuable object of analysis because this type of school mirrored the struggles of the emerging white-collar middle-class for social legitimization and intellectual authority.

¹ Schack, *Das kommerzielle Bildungswesen in Ungarn*, 125.

In practice, trade schools tried to acquire the privileges of more prestigious school types like the Gymnasium and the Realschule in terms of the law on the qualification of public servants for public employment, in terms of salaries and pensions of teachers, maximum hours of teaching, working conditions, and the privilege of the one-year voluntary service (*Einjährige-Freiwilligkeit*). We can find here the same aspiration for parity as in the efforts of private clerks to acquire the social status of public servants. For example, the Zemské jednoty soukromých úředníků (Association of Private Clerks in the Czech Lands) set the following goals in 1902: maximizing daily working hours, Sunday rest, yearly holidays, health insurance and old-age pensions.² These attributes were the very same that the public servant enjoyed in the bureaucracy of the central and municipal administration and at state companies like the railways, and post offices.

The present study of the history of trade schools does not aim to give a comprehensive overview of trade education in the late nineteenth century. I am describing this story in order to answer specific questions that connect the school type to the rise of a white-collar middle-class. The establishment of trade schools needs to be put in the context of the “great transformation” the region went through in our period. A more specific research question is thus how the reconfiguration of the educational system could be linked to the economic and political modernization of the Habsburg Monarchy. It should explore the links between capitalism, experts, and knowledge production, which are at the center of other chapters in the dissertation. The main protagonists in the field of trade education are interlopers like many of the private clerks: they were involved in business endeavors, in education, in the public sphere, and sometimes even in academia and sciences. It might sound paradoxical, especially in the

² *Úřednické listy* VIII, no 1 (1901): 1.

educational field, yet encounters between these people with different educational background and competing disciplinary engagements and social status gave space to a cooperation resulting in procedures, methods, and practices hitherto nonexistent in their respective fields.

The first part of the chapter deals with the conditions of the establishment of trade schools, and it studies to what extent they proposed an answer to the challenges of economic modernization within the educational system. The second and third sections deal with the social background of the student body and the place of women in the trade school sector. The fourth part analyzes the issues and problems trade schools faced after a few decades of existence and presents reform initiatives that stemmed from the schools themselves but also from business circles and the government. The last part explores the relations of the trade school to other school types, in particular the *Bürgerschule*, the *Gymnasium*, and the *Realschule*.

What the last three parts have in common are the efforts to identify elements that could be described as either “modernizing” or “traditional” and even “atavistic” in the field of professional education. To give an example, having practical disciplines in the curriculum (bookkeeping, correspondence, political arithmetic) was a sign of progressiveness in the field of post-elementary education. This constituted the backbone of the debate concerning secondary schooling, i.e. the reform of the classical *Gymnasium*, all over Europe in the second half of the nineteenth century.³ In contrast,

³ Albisetti, *Secondary School Reform in Imperial Germany*, 208–91; James C. Albisetti, “The Debate on Secondary School Reform in France and Germany,” in *The Rise of the Modern Educational System: Structural Change and Social Reproduction, 1870-1920*, ed. Detlef K. Müller, Fritz K. Ringer, and Brian Simon (Cambridge [Cambridgeshire]; New York; Paris: Cambridge University Press; Editions de la maison des Sciences de l’homme, 1987), 181–96; Detlef K. Müller, “The Process of Systematisation: The Case of German Secondary Education,” in *The Rise of the Modern Educational System*, 15–52; Fritz K. Ringer, “On Segmentation in Modern European Educational Systems: The

the stance of trade school reformers on woman education was a sign of orthodoxy. In their eyes, the repetition of conservative catchphrases concerning the “natural” role of women in bourgeois society and about their specific abilities made it impossible to pursue the same education as male pupils. Philosophy was unnecessary for male tradesmen and private clerks, yet, female students needed the art of handworks and “good manners” to succeed as a correspondent in the insurance bureau.

1. The Beginnings of Trade Education

On the occasion of the 1896 *Millennium* celebrations the Pester Handelsakademie (Budapesti Kereskedelmi Akadémia) published a commemorative volume consecrated to “the history of the institute from its foundation,” an exercise that was commonly performed to enhance one’s prestige. In the introduction, Lipót Bricht, a professor of the academy, confidently stressed that the school fulfilled its initial goal:

[The list of graduates in the last 36 years] proves one thing for sure, that [...] this school truly trained educated merchants to the service of our homeland.⁴

A decade earlier in 1886, Jónás János, the director of the academy of trade in Pozsony / Bratislava / Pressburg, formulated the goals of his newly founded trade school by reassuring his audience of the triple goal of trade education. They pledged to train “people, bourgeois, and merchants.” Graduates of the school would thus become “people” meaning that they acquired a general culture, a *Bildung* according to the requirements of the age, “bourgeois” as sons of the Hungarian nation, “whose bosom is

Case of French Secondary Education, 1865-1920,” in *The Rise of the Modern Educational System*, 53–87.

⁴ Lipót Bricht, *A Budapesti Kereskedelmi Akadémia története alapításától 1895-ig* [The history of the Budapest Academy of Trade from its foundation to 1895] (Budapest: Singer és Wolfner Könyvkereskedők Bizománya, 1896), VI–VII.

warmed by patriotic love,” and “merchants” who possessed the essential qualities of traders like solidity, fairness, integrity, and diligence.⁵ These topics, the question of an appropriate Bildung, a professional training, and patriotic sentiment, constitute the backbone of discourses concerning trade education between the late 1850s and the outbreak of the Great War.

In the 1850s, the Bach-regime oversaw the establishment of a series of trade academies within the Habsburg Empire. In October 1856, on the name day of Francis Joseph, the Prager höhere Handels-Lehranstalt opened its gate; a year later, the Pester Handels-akademie was inaugurated; and finally, in January 1858, the Wiener Handelsakademie followed suit.⁶ There were striking similarities in the story of these institutes. First of all, local merchants and businessmen promoted the idea of establishing a trade school in their respective cities and they contributed the most to raising the necessary funds. Eduard Pleschner von Eichstett, a merchant and president of the Prager Handelsvorstandes, proposed the idea to establish a trade school in Prague.⁷ Bernhard Ohligs, first an officer at the Ferdinand-Nordbahn then a

⁵ János Jónás, *Az államilag segélyezett pozsonyi kereskedelmi akadémia első évi jelentése az 1885-1886. iskolai év végén* [Report on the activities of the state-aided academy of trade in Pozsony after the first school year in 1885-1886] (Pozsony: Wigand Ny., 1886), 12–16.

⁶ Thomas Gstraunthaler, “The History of the Austrian Commercial Colleges from Their Foundation as Independent Educational Institutes to Full Integration into Public Administration (1850s-1950s),” *Entreprises et Histoire* 65, no. 4 (2012): 14–18.

⁷ Dlabáč and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 24–25; Anton Kleibel, *Denkschrift über die Entwicklung des Oesterreichischen Handelsschulwesens während der 50-jährigen Regierung seiner Majestät des Kaisers Franz Joseph I.* (Wien: Hölder, 1899), 56–67; *Die Prager Handels-Akademie von ihrer Gründung bis zur Gegenwart (1856-1873): Gedenkschrift aus Anlass der Wiener Weltausstellung 1873: verfasst im Auftrage des Weltausstellung-Rathes der Anstalt* (Prag: Heinr. Mercy, 1873); *Die Prager Handelsakademie: Von ihrer Gründung bis zur Gegenwart (1856-1906): Festschrift aus Anlass der 50 jährigen Jubelfeier* (Prag: Verlag der Prager Handelsakademie, 1906); Rudolf Oppelt and Camillo Popper, *75 Jahre Prager Handelsakademie 1856-1931: Festschrift* (Prag: K. André, 1931).

manufacturer, came up with the idea of establishing a trade school in Vienna at a session of the local Handels- und Gewerbekammer.⁸

In 1856, Ohligs composed a manifesto calling for support in which he described the rationale for the establishment of such an institute.⁹ Accordingly, the most influential science (*Wissenschaft*) as regards the welfare of states is trade. The new challenges, posed by, for example, an expanding export trade, called for a higher level of professional education. As Ohligs mostly wrote about the needs of export, he imagined the future graduates of the Handelsakademie as “Consular-Eleven” and “Agenten,” a personnel having a thorough knowledge of Austrian industrial and agricultural products and thus able to promote Austrian trade abroad.¹⁰ For the Viennese manufacturer, the trade school was to be set up in a rational way according to the *Zeitgeist* and should provide merchants with both scientific and practical education (“wissenschaftliche und praktische Bildung”).¹¹ The trade school should also function as a secondary school, like the Realschule because it recruits students from the *Unterrealschule* and the *Untergymnasium*, and its level is close to the practically oriented *Oberrealschule*. Ohligs described the establishment of the trade school similarly to the establishment of a joint-stock company: the layout of the institute invited future “shareholders” to buy different types of shares and he proposed a financial plan in a similar fashion one would forecast the income and expenses of a business enterprise at the time of the “Gründerzeit.”¹²

⁸ Kleibel, *Denkschrift über die Entwicklung des Oesterreichischen Handelsschulwesens während der 50-jährigen Regierung seiner Majestät des Kaisers Franz Joseph I.*, 68–141; Anton Kleibel, *1858-1908 Fünfzig Jahre Wiener Handels-Akademie. Zsgst. auf Grund amtl. Quellen von ---*. (Wien: Steyermühl, 1908).

⁹ Bernhard Wilhelm Ohligs, *Die Gründung einer allgemeinen kaufmännischen Lehr-Anstalt in Wien*. (Wien: Manz, 1856).

¹⁰ Ohligs, 6–7.

¹¹ Ohligs, 8.

¹² Ohligs, 32–34.

The recipe did not change much by the early 1870s when, for example, the Czech trade school in Prague (Československá akademie obchodní) was established on the initiative of the “Merkur,” the Czech association of merchants. Having obtained the consent of the Landesschulrath, the organizing committee of the academy launched a manifesto to call for contributions on the part of Czech industrialists, merchants, and other notables. The manifesto repeated the arguments of predecessors: on the one hand, the fast industrial and commercial development of the Czech lands made it necessary to improve professional education; on the other hand, it deployed the nationalist argument. The authors of the manifesto complained that the Prager Handelsakademie, the one set up by the trade association of Prague, was a uniquely German institute, every discipline was taught in German and thus graduates faced difficulties in the *Czech* commercial sector. The number of specifically Czech factories and companies rapidly grew that created a dire need of Czech-speaking clerks.¹³

The manifesto of the Československá akademie obchodní showed signs of confusion in terms of the particular goals a trade school should pursue. It was clear that the demand for such a school was generated by the economic modernization of the Habsburg Monarchy, however the career prospects of graduates questioned the perspective. Founders called for the creation of a *Czech* merchant class, just like Hungarian merchants called for a *Magyar* merchant class in Budapest, and Viennese merchants projected the training of their sons into educated merchants in the newly established schools. However, there was no demand for a specifically *Czech* or *Magyar* merchant class, instead, bookkeepers, correspondents, and other office employees were to be recruited into bureaus in banking, trade, industry, insurance, transportation, and

¹³ “Provolání ku zřízení obchodní akademie československé” [Manifesto for the Establishment of the Czech Academy of Trade], *Opavský Týdeník*, no. 16 (April 20, 1872): 130–31.

communication, and the main linguistic expectation toward newly recruited personnel was the knowledge of German in both parts of the Monarchy.

The curriculum of trade schools was quite similar in the early days of the 1850s and 1860s. Training was dominated by practically oriented disciplines in Prague, Budapest, and Vienna, and general education was limited to a few hours per week, so much that even seemingly general disciplines like geography and history were taught from the perspective of merchants and were thus called “Handelsgeographie” and “Handelsgeschichte.” The most important practical disciplines were bookkeeping, commercial correspondence, bureau practice, political arithmetic, commercial law and the science of goods (*Handelskunde*). The few general disciplines were geography, history, physics, and modern languages.¹⁴ Compared to the curriculum of the Gymnasium, the most important difference was the absence of Latin and Greek, these two representing one-third of all classes per week in the Gymnasium, while compared to the Realschule, the difference was less substantial in a way that the Realschule put more emphasis on the teaching of the natural sciences.¹⁵ In this regard, the peculiarity of the trade school was that training was provided from the perspective of trade and professional practice. For example, the teaching of foreign languages included the instruction of trade correspondence, which, in practical terms, meant the memorization

¹⁴ Dlabáč and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 32–33; Béla Schack and Frigyes Vincze, *A kereskedelmi oktatásügy fejlődése és mai állapota Magyarországon: a külföldi kereskedelmi oktatásügy vázlatával* [The Development of Commercial Education and its Current State in Hungary] (Budapest: Franklin, 1930), 233.

¹⁵ Dlabáč and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 9–10; Helmut Engelbrecht, *Geschichte des österreichischen Bildungswesen: Erziehung und Unterricht auf dem Boden Österreichs. Bd. 4.* (Wien: Österreichischer Bundesverl., 1986).

of sample letters, inquiries, and answers that reviewed ideal-typical business transactions.¹⁶

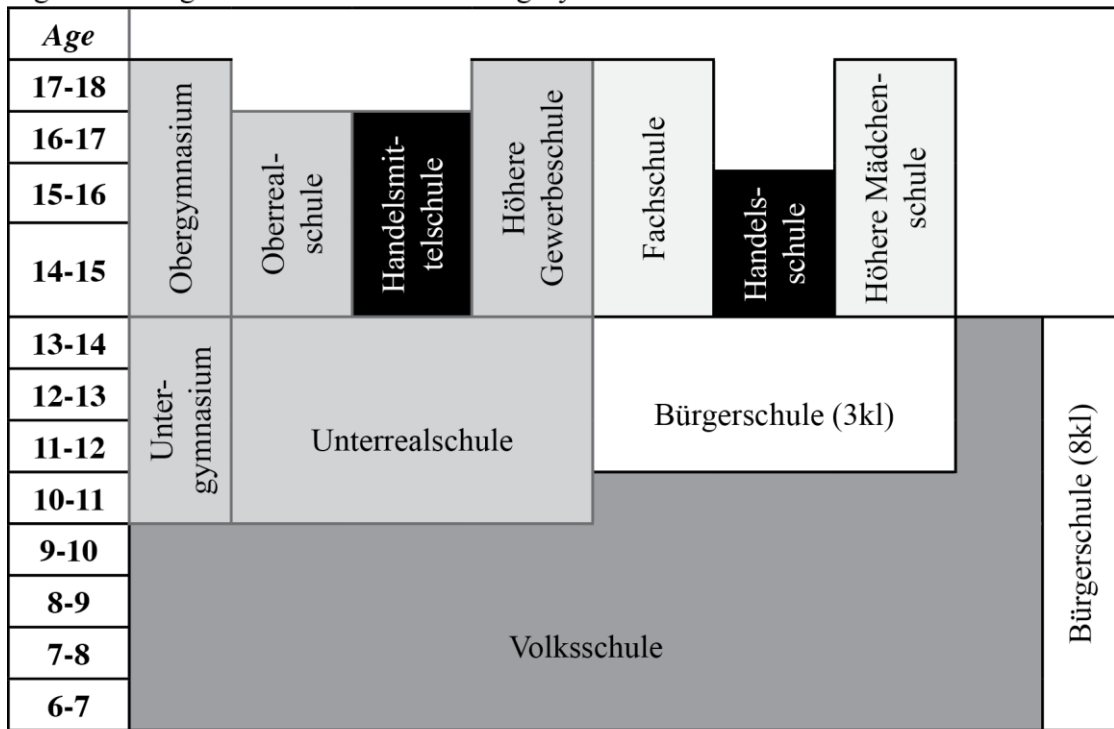
This way of teaching reflected a holistic understanding of “practice” and professional life: language cannot be taught without its application (correspondence), in a similar way, mathematics should not be taught separately but only as part of political arithmetic, i.e. in connection to its application in practical life. Thus, the “dissection” of practical life into too many curricular disciplines might become an alarming problem,¹⁷ especially because the “substance” of all disciplines in the curriculum is the “trade transaction.” It is the trade transaction that can link bookkeeping, correspondence, political arithmetic, and law to business practice. “Bookkeeping accounts are business transactions based on letters; bank letters are basically the summary of bills, so the reformulation of political arithmetic calculations, and they create reports on items already represented in the books,” and so on.¹⁸ As a result, it would be absurd for a professor to teach political arithmetic without the knowledge of bookkeeping and to teach foreign languages without any expertise in business correspondence.

¹⁶ János Jónás, *A magyar és német kereskedelmi levelezés kézikönyve, egyszersmind kereskedelem-ismertető* [Manual of Hungarian and German correspondence and introduction to trade] (Budapest: Lampel Róbert, 1904); László Antal Névy, *Kereskedelmi levelező: kereskedelmi iskolák és a kereskedő ifjúság használatára* [Commercial correspondence: for use in trade schools and for young tradesmen] (Budapest: Kókai, 1885); Josef Pazourek, *Třicet dopisů obchodních česky, německy, francouzsky, anglicky a rusky* [30 trade letters in Czech, German, French, English, and Russian] ([S.l.: s.n.], 1902); Jan Otakar Pražák and Jindřich Hantich, *Correspondance commerciale franco-tchéque avec vocabulaire phraséologique* (Prague: Československá akademie obchodní, 1902).

¹⁷ “A reform” [The reform], *Kereskedelmi szakoktatás* I, no. 1 (September 1892): 20–24.

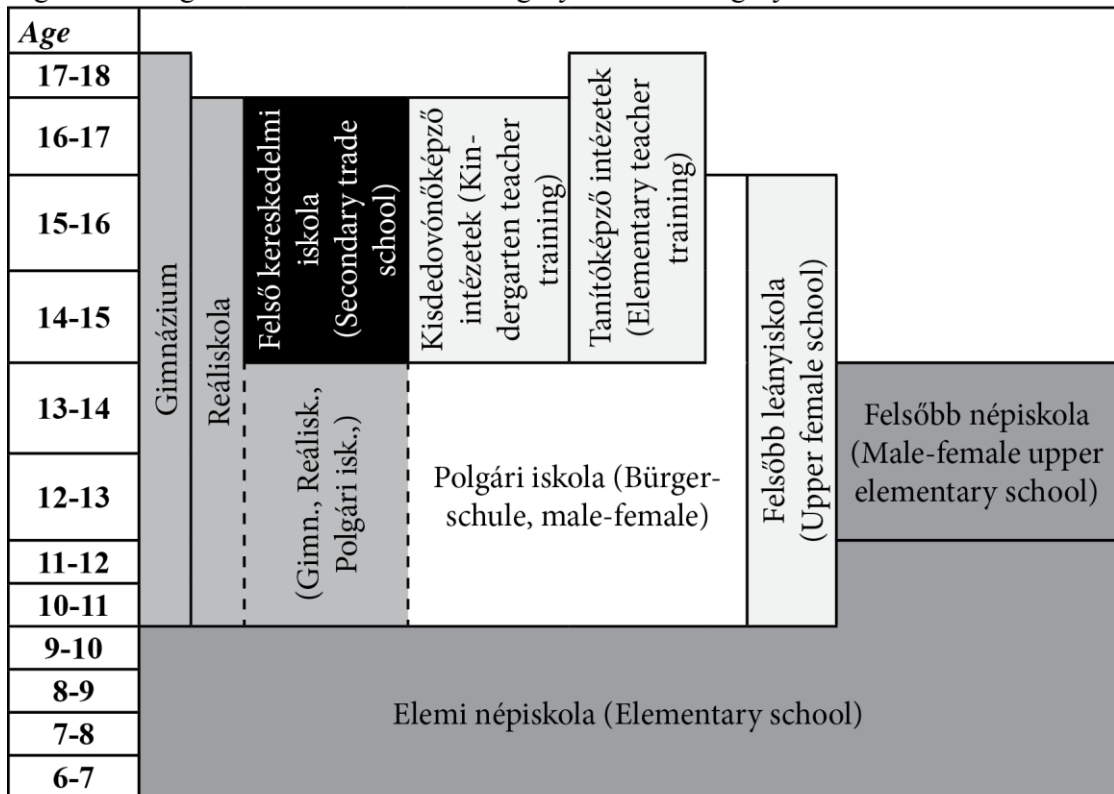
¹⁸ Gyula Lengyel, “A kereskedelmi szaktárgyak kapcsolata és összekapcsolása” [Connections between specialized trade subjects and how to connect them], *Kereskedelmi szakoktatás* XXV, no. 3 (1916–17): 43–44.

Figure 1.1 Organization of the Schooling System in Austria in 1880



Source: Engelbrecht, *Geschichte des österreichischen Bildungswesen*, 511.

Figure 1.2 Organization of the Schooling System in Hungary in 1899



Source: József Kepecs, ed., *A népszámlálások feldolgozási segédletei, az alkalmazott nomenklatúrák és csoportosítási rendszerek módszertani ismertetése* [Census data processing aids, methodological framework of the applied nomenclatures and sorting systems] (Budapest: Statisztikai Kiadó Hivatal, 1992), 29.

Trade schools occupied an ambiguous and somewhat inferior position with regard to other Mittelschulen in both parts of the Habsburg Monarchy (Figure 1.1 and 1.2). In Niederösterreich, for example, the 1873 law of trade schools¹⁹ defined trade schools as a “secondary school” (“Mittelschule”), however, instead of the *Maturitätsprüfung*, trade school students passed an *Abgangsprüfung* at the end of the third year that did not qualify for entry into higher education except for the colleges of trade (Handelshochschulen). Yet, students were entitled to the one-year military voluntary service that represented both a practical and a symbolic asset. Instead of the usual 3-year military service, the *Einjährige-Freiwilligen* only had to go into a one-year service, they were entitled to choose the location of their service and they could postpone it for ten years after graduation. Graduates of the trade school also qualified into the gentlemanly classes (having the right to duel) and thus made a rightful part of the Bürgertum.²⁰ Like the Gymnasium and the Realschule, incoming students of the trade school had to finish the Unterrealschule, the Untergymnasium, or the first four classes of the Realgymnasium. In the absence of such qualifications, incoming students passed an entry exam that made it possible for students of the Bürgerschule (part of the system of elementary education) to join the trade school.

The Hungarian regulation of the trade school did not differ significantly from the Austrian example. The 1872 regulation granted equal privileges to the trade school that the Gymnasium and the Realschule enjoyed except for entry into higher education in parallel to the Austrian regulations.²¹ However, the status of the trade school vis-à-

¹⁹ *Verordnungsblatt für den Dienstbereich des Ministeriums für Cultus und Unterricht*, No. 47 (1873): 160–166, quoted by Engelbrecht, *Geschichte des österreichischen Bildungswesen*, 568–73.

²⁰ Engelbrecht, 206–10.

²¹ Schack and Vincze, *A kereskedelmi oktatásügy fejlődése és mai állapota Magyarországon*, 257–59.

vis the Mittelschulen was differently formulated: the Hungarian trade school was a vocational school that had to be clearly separated from general education. Privileges in terms of entry into public service were reinforced by the 1883 law on qualification in public service.²² A more important difference lay in the close relation of the trade school to the Bürgerschule in the Hungarian context. Bürgerschule graduates could enter secondary trade schools without an additional entrance examination, all the more, the 1884 regulations of trade schools created a joint school type that followed the curriculum of the Bürgerschule in the lower four grades and the curriculum of the trade school in the upper three. Much to the displeasure of certain trade school teachers, this connection was manifested in numerical terms as well: the trade school recruited a large portion of incoming students from the Bürgerschule and Bürgerschule teachers (not having a university degree) constituted a significant part of trade school faculties.²³ Both factors were considered degrading for the prestige of the trade school and caused havoc among trade school proponents at the turn of the century (See section 5).

2. Students of Secondary Trade Schools

Secondary schooling went through a period of dynamic growth in the half century before the Great War and trade education represented an exceptional case even within the sector. Table 1.1 details the rise of trade education that became a considerable portion of secondary schooling by the advent of the Great War. In Hungary (Croatia and Slavonia excluded), 34.1 percent of all Abiturienten graduated in one of the

²² 1883. évi 1. törvénycikk a köztisztviselők minősítéséről a rávonatköző törvényekkel és rendeletekkel kiegészítve [Act 1 of 1883 on the qualification of public servants and relating laws and decrees] (Budapest: Eggenberger, 1883).

²³ In 1900, 24.2 percent of Bürgerschule graduates (of the fourth grade) were subsequently enrolled in a secondary trade school, while out of 393 trade school instructors, 55 had only a Bürgerschule teacher qualification (*Magyar Statisztikai Évkönyv 1900*, [Budapest: Magyar Királyi Statisztikai Hivatal, 1901], 158, 346).

secondary trade schools on the eve of the war,²⁴ while the proportion of secondary trade schools compared to the respective classes of Gymnasias, Realschulen, and trade schools combined was 35.5 percent in the 1909-1910 academic year.²⁵ In Austria, trade schools did not represent such a large portion of secondary schooling for the simple reason of having a more developed Gymnasias and Realschulen network on that side of the Leitha.²⁶ There, the 8,451 trade school students represented 18.1 percent of the upper sections (Untergymnasias and Unterrealschulen) of all secondary schools.²⁷ Still, In both parts of the Habsburg Monarchy, graduates of secondary trade schools represented a considerable part of the emerging urban white-collar middle-class.²⁸

In terms of social background, there were significant differences between the student body of Austrian and Hungarian trade schools that had to do mainly with the peculiarities of capitalist modernization in the two parts of the Habsburg Monarchy. In Hungary, Jews played a key role in the modernization of the country and were heavily “over”-represented in secondary and higher education, which cumulated into a tenfold “over”-representation of Jewish students by 1910 (Table 1.2):²⁹ according to the 1910

²⁴ *Magyar Statisztikai Évkönyv 1914* (Budapest: Magyar Királyi Statisztikai Hivatal, 1916), 280.

²⁵ *Magyar Statisztikai Évkönyv 1910* (Budapest: Magyar Királyi Statisztikai Hivatal, 1911), 158, 364.

²⁶ Cohen, *Education and Middle-Class Society in Imperial Austria*.

²⁷ *Statistik der Unterrichts-Anstalten in den im Reichsrathe vertretenen Königreichen und Ländern für das Jahr 1909/1910*, vol. 7. Band, 3. Heft, Österreichische Statistik, N.F. (Wien: Kaiserlich-königlichen Hof- und Staatsdruckerei, 1913).

²⁸ Mátyás Erdélyi, “Crucial and Local Events in the Long-Term Evolution of Secondary Schooling in Hungary (1867–1938),” *InterDisciplines* 16, no. 2 (2016): 95–124.

²⁹ Viktor Karády, “Jewish Over-Schooling in Hungary. Its Sociological Dimensions,” in *Bildungswesen Und Sozialstruktur in Mitteleuropa Im 19. Und 20. Jahrhundert*, ed. Viktor Karády and Wolfgang Mitter, Studien Und Dokumentationen Zur Vergleichenden Bildungsforschung, Bd. 42 (Köln: Böhlau, 1990), 209–46; Viktor Karády, *Iskolarendszer és felekezeti egyenlőtlenségek Magyarországon, 1867-1945: történeti-szociológiai tanulmányok* [The educational system and denominational inequalities, 1867-1945: studies in historical sociology], Replika könyvek 3 (Budapest: Replika Kör, 1997); Viktor Karády, *Zsidóság és társadalmi egyenlőtlenségek (1867-*

Table 1.1 Number of institutions and number of students in secondary trade schools in the Habsburg Monarchy, 1890-1910

Hungary			Austria		
	N of institutions	N of students		N of institutions	N of students
1883	11	1018	1882	11	1661
1888	29	2000	1890	12	2205
1900	37	5101	1900	22	4828
1910	45	8308	1910	26	8451

Source: *Magyar statisztikai évkönyv, Österreichische Statistik*, various volumes.

Table 1.2 Denominational composition and primary spoken language (nationality) of students in secondary trade schools in Hungary, 1883-1910

Denomination								
	R. Cath.	G. Cath.	G. Orth.	Calvinist	Luth.	Unit./ Bapt.	Jewish	Total
1883	25.1	0.2	5.2	4.9	4.1	0.1	60.3	100
1888	39.5	0.9	4.4	6.6	7.9	0.3	40.5	100
1900	33.8	1.1	4.0	6.3	5.9	0.2	48.8	100
1910	32.5	1.0	4.0	6.7	5.9	0.2	49.8	100

Spoken Language (Nationality)								
	Magyar	German	Slovak	Romanian	Croatian	Serbian	Other	Total
1883	79.0	12.2	0.0	6.5	0.1	0.8	1.5	100
1888	78.7	12.5	0.9	3.2	0.0	0.8	1.9	100
1900	77.4	15.2	1.6	2.9	0.0	0.5	1.5	100
1910	84.3	9.1	1.8	2.7	0.0	0.4	1.2	100

Source: *Magyar statisztikai évkönyv, Österreichische Statistik*, various volumes.

1945): *történeti-szociológiai tanulmányok* [Jewry and social inequalities (1867-1945): studies in historical sociology], Replika könyvek 6 (Budapest: Replika-kör, 2000).

Table 1.3 Denominational composition and primary spoken language (nationality) of students in secondary trade schools in Austria, 1883-1910

Denomination								
	R. Catholic	G. Orthodox	Lutheran		Jewish	Other		Total
1882	65.0	2.3	3.8		28.8	0.1		100
1890	65.2	1.5	5.0		28.1	0.2		100
1900	73.2	1.3	4.3		21.1	0.2		100
1910	72.0	1.2	4.2		22.4	0.2		100
Spoken Language (Nationality)								
	German	Czech	Polish	Slovene, Serbo-Croatian	Italian	Magyar	Other	Total
1882	59.3	19.5	3.0	3.4	7.9	4.8	2.0	100
1890	62.4	18.1	3.9	2.0	9.0	2.9	1.7	100
1900	51.7	34.6	3.3	1.6	6.8	0.8	1.3	100
1910	48.9	35.7	5.9	2.3	3.3	1.8	2.1	100

Source: *Magyar statisztikai évkönyv*, *Österreichische Statistik*, various volumes.

census, 5 percent of Hungary's population (Croatia and Slavonia excluded) was Jewish,³⁰ while 49.8 percent of trade school students were Jewish in the 1909-1910 school year. Jewish students, parallel to the Hungarian trends, were five times over-represented in Austrian secondary trade schools,³¹ but Roman Catholics still formed a clear majority in Cisleithanian trade schools (72 percent). The other important trend in denominational statistics, relevant for both parts of the Monarchy, was the decreasing proportion of Jewish students over time. Jewish tradesmen and entrepreneurs played a pioneering role in setting up of the field that explains the relative dominance of Jewish

³⁰ *Magyar Statisztikai Közlemények* 42 (1912): 8*.

³¹ 4.6 percent of the Austrian population was Jewish according to the 1910 census (*Österreichische Statistik* n.f. 1, no. 2 (1914): 36*) and 22.4 percent of trade school students were Jewish; Gary B. Cohen, "Education, Social Mobility, and the Austrian Jews 1860-1910," in *Bildungswesen Und Sozialstruktur in Mitteleuropa Im 19. Und 20. Jahrhundert*, ed. Viktor Karády and Wolfgang Mitter, Studien Und Dokumentationen Zur Vergleichenden Bildungsforschung, Bd. 42 (Köln: Böhlau, 1990), 141–61.

students from the 1860s onward, and their decreasing proportion in the booming years of the 1880s and 1890s.

The ethnic composition of secondary trade schools followed the respective trends of Austrian and Hungarian secondary education. There was a severe repression of non-Magyar schooling on the secondary level in Hungary that recurred in the case of Hungarian trade schools. The only non-Magyar trade school was a Romanian institution in Brassó / Braşov / Kronstadt, administered by the Greek-Orthodox church, but it enrolled only a relatively small student body (altogether 101 students in 1910).³² This was, however, not due to the lack of demand. Although Magyar speakers were heavily over-represented in the sector, forming 84.3 percent of all students in 1910,³³ there functioned many institutions using Magyar as the language of instruction and enrolling a majority of non-Magyar speakers like the trade schools in Fiume / Rijeka (16 percent of students were Magyar), in Pancsova / Pančevo / Pantschowa (26 percent), in Turócszentmárton / Martin / Turz-Sankt Martin (37 percent), and so forth.³⁴ The prevalence of non-Magyar schools in these places were due to the fact that trade schools in non-Magyar counties were mainly established by the state (e.g. in Homonna / Humenné /Humenau, Pancsova, Nagybecskerek / Zrenjanin / Großbetschkerek, Alsókubin / Dolný Kubín) or by the local Chamber of Trade and Industry (e.g. in Pozsony) and they chose Magyar as the language of instruction. The knowledge of minority languages was not useless: knowledge of Serbian, Slovak, and Romanian was often part

³² *Magyar Statisztikai Évkönyv 1910*, 159.

³³ In 1910, the proportion of Magyar speakers was 54.5 percent in Hungary (*Magyar Statisztikai Közlemények* 42 (1912): 6*).

³⁴ The *Kereskedelmi Szakoktatás* spotlighted these schools as schools of weak Hungarianness (“magyarságból gyenge iskolák”), see “Felső kereskedelmi iskolák az 1900/901. tanévben” [Trade schools in the 1900-1901 school year], *Kereskedelmi Szakoktatás* X, no. 1 (1901/902): 22.

of job requirements for positions in bookkeeping, correspondence, and at the cash desk for positions even in Budapest.

Language statistics of Austrian trade schools suggest that modernization indicators played a key role in the over- and under-representation of different language communities (Table 1.3). Two groups were heavily over-represented compared to their share in the overall population: German speaking students represented 48.9 percent of all trade school students in 1910 (32.8 percent of the overall population declared German as their *Umgangssprache* in 1910) and Czech speakers represented 35.7 percent (23.6 percent in the overall population).³⁵ The heavily under-represented groups were the Ruthenians, Poles, and South-Slavs, who, altogether, accounted for 14.4 percent of secondary trade school students, while their overall proportion in Austria was 39.5 percent. Yet, these inequalities were less significant than the inequalities in Hungary, due to the pluralistic nature of Austrian government policies concerning language use, which, instead of a straightforward Germanization, tried to appease the cultural demands of both German and non-German populations.³⁶

The majority of trade school graduates pursued a career in banking, insurance, trade, and industry, and only a minority found employment in public service or became self-employed. At the Wiener Handels-Akademie, 20.2 percent of all graduates between 1858 and 1908 became self-employed, while 60.8 percent worked as clerks or managers in trade, banking, insurance, and transportation.³⁷ At the Czech academy of trade in Prague, 68.8 percent of graduates between 1874 and 1916 became clerks, 13.8 percent got employed in public service (including military service and the post), and only 8.9

³⁵ *Österreichische Statistik n.f.* 1, no. 2 (1914): 34*.

³⁶ Cohen, *Education and Middle-Class Society in Imperial Austria*, 127–69.

³⁷ Kleibel, *1858-1908 Fünfzig Jahre Wiener Handels-Akademie*, 112.

percent became self-employed.³⁸ Numbers were quite similar amongst the graduates of the Czech trade school in Brno between 1898 and 1912: 73 percent were employed as clerks in banking, insurance, trade, and industry, 11.2 percent worked in the public sector, and 9.9 percent were self-employed.³⁹

In Hungary, aggregate statistics suggest that secondary trade schools fulfilled a broader social function than in Cisleithania, due partly to the declining overall representation of the Realschule. Between 1860 and 1910, there were around 33 thousand trade school graduates: 45.3 percent were employed as private clerks, 24.3 percent employed in the public sphere (military included), and 15.4 percent were self-employed.⁴⁰ At the academy of trade in Kolozsvár / Cluj / Klausenburg, 53.4 percent of graduates between 1878 and 1895 became private clerks, 25.4 percent were employed in the public sphere, and 15.1 percent became self-employed.⁴¹ It is difficult to add up the proportion of private clerks in the case of other secondary trade schools because administrators often did not differentiate between graduates self-employed in trade and

³⁸ *Všeabsolventský adresář Československé akademie obchodní v Praze: vyd. spolkem absolventů Československé akademie obchodní ke jubilejnímu sjezdu absolventů i abiturientů akademie, pořádanému ve dnech 27. až 29. září 1922 na oslavu 50. výročí založení ústavu, 1872-1922* [General directory of the Czech academy of trade in Prague: edited by the alumni association for the jubilee meeting of alumni, held on September 27–29, 1922 on the occasion of the fiftieth anniversary of the school] (Praha: nákl. vl, 1922), XXXV–XXXVIII.

³⁹ J. Janoušek, ed., *Almanach Sjezdu Absolventů České Obchodní Akademie v Brně, Konaného v Září 1924: S Adresářem Absolventů 1898-1924* [The Almanach of the Student Association at the Academy of Trade in Brno in September 1924: With the Address of Alumni between 1898 and 1924] (V Brně: Sjezdový výbor, 1924), 90.

⁴⁰ Schack and Vincze, *A kereskedelmi oktatásügy fejlődése és mai állapota Magyarországon*, 467.

⁴¹ Sándor Kiss, *A kolozsvári bentlakással összekötött Kereskedelmi Akadémia története: 1878-1895* [The history of the Academy of Trade in Kolozsvár: 1878-1895] (Kolozsvár: Cirner és Lingner könyvnyomdája, 1896), 379–409. Statistics compiled by Adrienn Nagy, “A felső kereskedelmi iskolák fejlődéstörténete Magyarországon (1867-1945) [The evolution of secondary trade schools in Hungary (1867-1945)]” (PhD diss., University of Pécs, 2014), 214.

private clerks employed in trade,⁴² yet trends showed a similar dominance of private clerks, although less significant than in the case of Cisleithanian trade schools.

3. Trade Education of Women: A Contested Integration

The case of women education is paradigmatic because it explores the ways (male) trade school protagonists held orthodox views on the role of women in society and it explores how they accommodated the challenges of a modernizing economy and society in this regard.⁴³ The function of schooling and the connection between demand

⁴² “Felső kereskedelmi iskoláink látogatottsága és végzett növendékeinek jelenlegi foglalkozása” [School attendance in our secondary trade schools and the present occupation of their graduates], *Kereskedelmi Szakoktatás* X, no. 8 (1901/902): 368–371.

⁴³ For the history of women education in the Habsburg Monarchy: Katalin N. Szegvári and Andor Ladányi, *Nők az egyetemeken* [Women at the Universities] (Budapest: Felsőoktatási Pedagógiai Kutatóközpont, 1976); Katalin Kéri, *Hölgyek napernyővel: nők a dualizmus kori Magyarországon, 1867-1914* [Ladies with parasol: women in dualist Hungary, 1867-1914] ([Pécs]: Pro Pannónia, 2008); Orsolya Kereszty, *Nőnevelés és nemzetépítés Magyarországon, 1867-1918* [Educating women and nation-building in Hungary, 1867-1918] (Sopron: Ed. Nove, 2010); Ildikó Müller, “Nők iskolája. Az első magyar leánygimnázium oktatói és diákjai (1896-1917)” [Women’s school. Teachers and students at the first Hungarian women’s Gymnasium (1896-1917)], in *A mesterség iskolája: tanulmányok Bácskai Vera 70. születésnapjára* (Budapest: Osiris, 2000), 202–26; Ildikó Müller, “Az alap- és középfokú leányoktatás Magyarországon a dualizmus időszakában” [Women’s elementary and secondary education in dualist Hungary], *Sic Itur Ad Astra*, no. 3 (2000): 131–204; Ildikó Müller, “A Budapesti Tudományegyetem nőhallgatóságának társadalmi összetétele (1896-1914)” [The social origin of female students at the University of Budapest (1896-1914)], *Korall*, no. 3–4 (2001): 203–20; Ildikó Müller, “Vélemények a nők felsőfokú képzéséről a dualizmus időszakában” [Attitudes toward female higher education in the dualist period], in *Nők a modernizálódó magyar társadalomban* [Women in the Modernizing Hungarian Society], ed. Gábor Gyáni and Nóra Séllei (Debrecen: Csokonai Kiadó, 2006), 223–39; James Albisetti, “Female Education in German-Speaking Austria, Germany and Switzerland, 1866-1914,” in *Austrian Women in the Nineteenth and Twentieth Centuries: Cross-Disciplinary Perspectives*, ed. David F. Good, Margarete Grandner, and Mary Jo Maynes (Providence, R.I.: Berghahn Books, 1999), 39–57; Ilse Brehmer, *Geschichte der Frauenbildung und Mädchenerziehung in Österreich: Ein Überblick* (Graz: Leykam, 1997); Waltraud Heindl, “Durch Erkenntnis zu Freiheit und Glück ...”: *Frauen an der Universität Wien (ab 1897)*, 2. Aufl. (Wien: WUV-Univ-Verl, 1993); Renate Flich, *Wider die Natur der Frau? Entstehungsgeschichte der höheren Mädchenschulen in Österreich* (Wien: Bundesministerium für Unterricht und Kunst, Frauenabt, 1992); Gertrud Simon, *Hintertreppen zum*

(in terms of employment opportunities) and supply (in terms of the outcome of schooling) were most often cited and discussed in the case of trade schools for women. There, women had to battle discrimination and social prejudices on two related grounds: the discrimination of women at the workplace and their discrimination in the educational system reinforced each other and provided an alleged justification to continue discriminatory practices in both fields. A case in point was the inferior place of women in the office hierarchy. Female private clerks most often had low-level, menial jobs in the bureau for the reason of not having a higher-level training, yet, the trade education of women consisted in introductory and low-level courses explicitly because female clerks performed low-level jobs in the bureau. The following section covers the evolution of trade education for women in the Habsburg Monarchy and the emerging attitudes, on the part of (male) notables of trade education at the turn of the century and on the part of female critics of the system, like the Nőtisztviselők Országos Egyesülete (National Association of Female Clerks, NOE) in Hungary.

The first trade course for women in the Habsburg Monarchy was established in Klagenfurt in 1863, and although this one was closed in 1865, one-year trade courses followed suit in Vienna in 1868 and in Prague in 1869.⁴⁴ In Hungary, the first trade course for women was established in Budapest in 1888 under the aegis a municipal secondary trade school.⁴⁵ The number of trade courses increased considerably in the

Elfenbeinturm: höhere Mädchenbildung in Österreich; Anfänge und Entwicklungen ; ein Beitrag zur Historiographie und Systematik der Erziehungswissenschaften (Wien: Wiener Frauenverlag, 1993).

⁴⁴ Dlabáč and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 232.

⁴⁵ Béla Schack, *Kereskedelmi iskoláink múltja és jelene* [The past and present of our trade schools] (Budapest: Lampel, 1903), 117–26; Béla Schack, *A női kereskedelmi szakoktatás mai állása Magyarországon* [The state of trade education for women in Hungary] (Budapest: Nőtisztviselők Országos Egyesülete, 1913); Susan Zimmermann, *Die bessere Hälfte? Frauenbewegungen und Frauenbestrebungen im Ungarn der Habsburgermonarchie 1848 bis 1918* (Wien; Budapest: Promedia ; Napvilág, 1999), 122–36.

next decades: there existed 14 trade courses for women that enrolled 656 pupils in 1900,⁴⁶ and 32 courses that enrolled 1826 pupils in 1910.⁴⁷ The public of these institutions resembled the public of secondary trade schools, 91 percent of pupils were self-declared Magyar speakers, whereas, in terms of denominational composition, Roman Catholics (45 percent) and Jews (36 percent) dominated the student body. The Hungarian trade courses offered a basic training to prepare for “lower positions in trade” and taught a bit of political arithmetic, bookkeeping, the knowledge of trade and bills of exchange, geography of trade, correspondence in a foreign language, and handwriting. The entry requirement was the completion of a four-year *Bürgerschule* and most of the students were between 15 and 18 at the time of enrolment. The main difference in subsequent developments between Austria and Hungary was the introduction of the two-year trade course in Austria that considerably widened the educational supply for women, while the only available training option in Hungary remained the 10-month course until the establishment of a secondary trade school for women in 1907.

The main impetus for the establishment of trade courses for women was the fact that women progressively entered the job market. In Austria, railway companies, the post and telegraph services employed women from the late 1860s and early 1870s, and the banking system progressively employed them from the 1880s.⁴⁸ However, female employees often had to be the relatives of male clerks employed at the same company. This practice remained in effect well after the turn of the century: the career advisor of

⁴⁶ *Magyar Statisztikai Évkönyv 1900*, 158.

⁴⁷ *Magyar Statisztikai Évkönyv 1910*, 158.

⁴⁸ Erna Appelt, “The Gendering of the Service Sector in Late Nineteenth-Century Austria,” in *Austrian Women in the Nineteenth and Twentieth Centuries: Cross-Disciplinary Perspectives*, ed. David F. Good, Margarete Gradner, and Mary Jo Maynes (Providence, RI: Berghahn Books, 1996), 120–21.

the Feministák Egyesülete (Association of Feminists) cautioned, still in 1908, that female clerks were only hired at the Hungarian State Railways (MÁV) if they were relatives of railway employees, and, in case of marriage, female clerks had to quit their job unless they married a railway employee.⁴⁹ Such practices and the place of women in bourgeois society had a lasting imprint on the organization of professional schooling for women. First of all, it aimed to train women for “lower-level trade occupations,” and the 1890 regulation explicitly mentioned the issues that were subsequently criticized by, for example, the association of female clerks in Hungary.

Female labor with a trade education is already wanted to a high degree in our country. Women have more modest needs, their reliability and politeness with the public make them welcome in businesses where modest business expenses and the limited control of business transactions exclude the possibility of hiring more expensive assistants, whereas women are even more welcome in shops frequented by a female public.⁵⁰

Trade courses, furthermore, made a good service for women who “can participate in business activities as relatives” and it provided an opportunity for the propertied middle-classes to “educate their daughters for trade related occupations and provide them with a modest but sure income.”⁵¹ The 1891 regulation specified the areas in which professional training could be useful: “employment in the bureau as a bookkeeper, cashier, or correspondent,” “in the case of substituting the father or the husband at the family business,” and in the case of “special needs within the household.”⁵²

The Austrian field was not much different. Trade courses attracted women because they could then be employed in the business of their father or husband, and they constituted an attractive workforce for private bureaus, particularly because female

⁴⁹ *A Nő és a Társadalom* II, no. 7 (1908): 126.

⁵⁰ Schack, *Kereskedelmi iskoláink múltja és jelene*, 119.

⁵¹ Schack, 119.

⁵² Schack, 122.

clerks demanded modest salaries and had positive characteristics like accuracy, punctuality, a nice way of accounting, and a pleasing handwriting.⁵³ Women accepted this characterization in a self-proclaimed way, adding that these good qualities were mainly due to their traditional role in the family and in the household.⁵⁴

In spite of the numerical weight of female students in lower-level trade courses, trade school associations rarely reported on female schooling, the *Kereskedelmi szakoktatás* and the *Österreichische Handelsschul-Zeitung* only sporadically published information on the present and future of trade schools for women. Yet, they often represented negative views on female clerks and on the potentials of female schooling. For instance, Manó Zsengery (1872-1940), a trade school teacher, author of several textbooks on bookkeeping, and bank director, took an extremely contemptuous attitude. Trade education for women remained a failure because women did not find employment:

The reason for this is as follows: they tried several times in many places if women could substitute men in the bureau, and they concluded that it is not possible. [...] Regardless of the fact that women by nature are blessed with a lesser intelligence than men, they enter the commercial field with less preparation, very often, they lack the most basic skills.⁵⁵

Zsengery advanced the argument, mentioned in the Austrian debate, too, that women only entered the bureau with the aim of finding a husband. Other criteria for excluding women from trade schools were that it was unhealthy for girls to sit in a classroom for 4 years during their adolescence, that women were incapable of carrying out “independent” work, and so forth. Beyond the absurdity of these charges, these

⁵³ Dlabač and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 233.

⁵⁴ *A Nő és a Társadalom* III, no. 7 (1909): 118.

⁵⁵ Manó Zsengery, “A női kereskedelmi oktatásról” [About women’s trade education], *Kereskedelmi Szakoktatás* VII, no. 7 (1898/99): 293–295.

comments show us to what extent the social construction of gender roles was embedded in the imaginary of trade school protagonists in the nineteenth century.

This practice was so persistent that at the inauguration of the trade school for women in Pozsony in 1910 the director of the institute emphasized that besides professional training, the principal goal of the institute was to develop the “sensibility for beauty” of their pupils and the main goal was not the provision of a general culture like in the trade school for boys.⁵⁶ On the same occasion, Béla Schack emphasized the importance of language teaching in the female trade school as a pragmatic goal because additional linguistic skills could alleviate the shortcomings of trade schools. On the other side of the Leitha, the Vereinigung der abreitenden Frauen (VAF) offered evening classes to improve the professional standing of female private clerks. They taught modern languages like English, French, and Italian, trade classes like stenography, typewriting, calligraphy, and basics in trade, yet, the VAF also offered instruction of subjects clearly related to the “natural occupation” of women like cooking, cutting, millinery, and dressmaking.⁵⁷

The issue of female trade schools came up at the congress of the Viennese Chamber of Trade and Industry in 1907 as well as at the International Congresses of Trade Education held in Vienna (1910) and in Budapest (1913). Ziegler, a Handelsschule professor, stressed that there was no need for the 4-year woman trade school (*höhere Handelsschule*) because one could not find any independent female

⁵⁶ “A Pozsonyi Női Felső Kereskedelmi Iskola megnyitása” [The opening ceremony of the female secondary trade school in Pozsony], *Kereskedelmi Szakoktatás* XVIII, no. 1 (1909/10): 38–40.

⁵⁷ *Mitteilungen der “Vereinigung der arbeitenden Frauen”* 6, no. 56 (1908): 2–3. The contradictory elements as a result of the dual role of women existed women’s movements in Wilhelmine Germany as well (Carole Elizabeth Adams, *Women Clerks in Wilhelmine Germany: Issues of Class and Gender*, 1. paperback ed.. (Cambridge [England]: Cambridge University Press, 2002), 89–98).

wholesaler.⁵⁸ His conclusion was based on a socially hierarchized view of schooling: the *Fortbildungsschule* had to train servants, shopkeepers, and lower level clerks; the two-year trade school (*niedere Handelsschule*) enrolled private clerks in general; and the 4-year trade school (*höhere Handelsschule*), like the trade academies in Vienna and Prague, should educate higher-level private clerks for banks and trade, and independent merchants. According to Anton Kleibel, the director of the trade academy in Vienna, female clerks usually did not rank high in the office hierarchy, regardless of their qualification, and women only *wrote* in the bureau, so there was no demand for the secondary education of female bureau employees.⁵⁹

The same argument about the work that women usually carried out in the bureau emerged in the Hungarian context as well: Lajos Ábrai, the director of a trade school in Arad at the time, wrote that women had lesser goals in mind (or rather their parents) when entering an elementary-level trade school, so secondary education was not necessary for them. Ábrai cited reasons for enrolment in such schools: a widow needed a helping hand in bookkeeping and correspondence at her fashion store, a merchant wanted to dispose of a reliable workforce (from the midst of the family), or a Bürger wanted to teach her daughter how to properly run the household.⁶⁰ At the 1910 International Congress in Vienna, a parliamentary deputy argued that the cause for the lower salary of female clerks did not lie in their inadequate qualification but in the more modest needs of female clerks and, in any event, “women were the crown of creation,

⁵⁸ *Stenographisches Protokoll der Enquete der n.ö. Handels- und Gewerbekammer über das Handelsschulwesen* (Wien: Verlag der n.ö. Handels- und Gewerbekammer, 1907), 19.

⁵⁹ *Sten. Protokoll der Enquete über das Handelsschulwesen*, 21.

⁶⁰ Lajos Ábrai, “Nők a kereskedelmi akadémiában” [Women at the academy of trade], *Kereskedelmi szakoktatás V*, no. 3 (1896/7): 88–93.

thus they should not be involved in everyday problems.”⁶¹ In her report on the discussions about female education, Janka Grossmann proudly wrote that such opinions were not deemed to be replied at the congress.⁶²

In Hungary, the association of female clerks engaged in a widespread agitation for the comprehensive reform of female trade schools. The overall goal was to provide women and man with an equal education and lower level trade courses constituted the main obstacle in this process. The 10-month course was simply not long enough to teach all the material that the 3-year secondary trade school taught to male students. The existence of official trade courses prevented authorities from abolishing fake trade schools that offered a similar qualification in a couple of weeks or months. Uneducated girls flooded the labor market, and that contributed to the proletarianization of female clerks, worsened the salary of both male and female clerks, and lowered the moral value of the work of private clerks.⁶³ Graduates of the trade course were also too young and could seemingly not bear the hardships of working in a bureau.

The job placement statistics of the NOE confirmed problems concerning the lack of women’s educational qualification. *A Nő és a Társadalom* published each year the number of jobs advertised, the number of applicants, and the number of positions filled by the association, and these statistics showed that, in spite of the abundance of advertised positions, 59 percent of the applicants were not offered a position.⁶⁴ On many occasions, employers vocally expressed that candidates were underqualified and lacked

⁶¹ *Bericht über den neunten Internationalen Kongress für kaufmännisches Bildungswesen in Wien 1910* (Wein: Manzschke k.u.k. Hof-Verlags- und Universitäts-Buchhandlung, 1911).

⁶² *A Nő és a Társadalom* IV, no. 10 (1910): 158–159.

⁶³ Zimmermann, *Die bessere Hälfte?*, 129; *A Nő és a Társadalom* III, no. 7 (1909): 117–119.

⁶⁴ Between 1901 and 1912 15,648 positions were advertised through the association of female clerks, 6,210 persons applied for these positions, and only 3,657 received an offer (Schack, *A női kereskedelmi szakoktatás*, 2).

a basic knowledge of German without which one could not cope in private bureaus.⁶⁵

In Austria, similar demands were made to establish equal schooling for male and female pupils: the lack of appropriate education was seen as the main source of women's low standing in the bureau.

Clerks equally complained about the lack of education of female clerks,⁶⁶ but the palette of female trade schools was more nuanced in Cisleithania. At the educational level of the Hungarian trade course for women, i.e. after the completion of the Bürgerschule or an Untermittelschule, there existed a variety of options in Austria. There existed different variants of the two-year trade school, which later became the lower part of secondary trade schools and of the one-year trade course, all available to both sexes. Still, there was a clear gender hierarchy in the field of trade schooling in Austria as well. In the 1909-1910 school year, while female students constituted only four percent of the student body of secondary trade schools (*höhere Handelsschule*), their proportion was 53 percent in the lower segments of trade schooling.⁶⁷

On the road to equality, the establishment of secondary trade schools represented a successful step after the turn of the century. In 1906, the Československá akademie obchodní in Prague opened a parallel female class,⁶⁸ while, in 1907, the private academy of trade, established by Olga Steindler-Ehrenhaft, wife of the Austrian physicist Felix Ehrenhaft, started to function in Vienna.⁶⁹ On the secondary level, Hungarian developments were not much delayed. In 1907, a secondary female trade school was established in Marosvásárhely / Târgu Mureş that was shortly followed by

⁶⁵ *A Nő és a Társadalom* II, no. 5 (1908): 91; *A Nő és a Társadalom* III, no. 4 (1909): 57–58.

⁶⁶ See also Chapter 3.2.

⁶⁷ *Statistik der Unterrichts-Anstalten in den im Reichsrathe vertretenen Königreichen und Ländern für das Jahr 1909/1910*, 7. Band, 3. Heft: 15*.

⁶⁸ *Všeabsolventský adresář Československé akademie obchodní v Praze*, XXI.

⁶⁹ Dlabáč and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 234.

schools in Pozsony / Bratislava / Pressburg (1909), Debrecen (1910), and Budapest (1912). The growth of female trade schools was quite dynamic: by the 1917/1918 school year, the number of female trade schools grew to 20 out of 74 institutions, and the number of female students was 3,080 out of 13,785 trade school students altogether in Hungary.⁷⁰ Data on the female graduates of the Československá akademie obchodní between 1910 and 1922 shows that advanced education made women clerks stay on the job market longer than the lower-level trade courses and the two-year Handelsschule. Out of 720 female graduates in Prague, 233 were employed as clerks in banks (32.4 percent), 103 in trade (14.3 percent), 48 in industry (6.7 percent), and 74 in various other sectors (10.3 percent). According to these statistics, less than 219 female graduates left the job market (30.4 percent) until the aftermath of the Great War.⁷¹

There were notable similarities concerning the institutionalization of female trade schools in the two states of the Habsburg Monarchy. Female trade schools started to function without the official recognition of the ministry of education (*nyilvánossági jog*, *Öffentlichkeitsrecht*). The school in Marosvásárhely, that started to function in 1907, launched non-degree classes and female students took private exams at the end of the school year until 1910 when the ministry of education granted full rights to the institution.⁷² The Viennese Private höhere Handelsschule für Mädchen went through the same procedure: the school started to function in 1907 and was granted full public

⁷⁰ Gyula Kornis, *Magyarország közoktatásügye a világháború óta* [Public education in Hungary since the world war] (Budapest: Magyar Paed. Társ., 1927), 409.

⁷¹ *Všeabsolventský adresář Československé akademie obchodní v Praze*, XL. There was no specific category in the statistics for those who left the job market because of marriage or other reasons, however, the euphemistic category “independent freelancer” (“samostatní—soukromníci”) (23.5 percent) and those missing (“nezvěstní”) could cover in large proportion persons who left the job market in particular because of their marriage. In comparison, the category “independent freelancer” represented 0.5 percent of male graduates.

⁷² *A Nő és a Társadalom* IV, no. 8 (1910): 136–137.

rights only in 1911.⁷³ At the same time, in terms of the cognitive content of teaching, these institutions fulfilled the promise of equality because they conformed with the regulations and curriculum of secondary male schools. In some cases, for instance in Prague and in Debrecen, male and female classes were additionally held in the same building.

4. Reform Initiatives: Adjustments to Practical Life

The numerical growth of trade education brought about a series of criticism toward the curriculum, regulation, faculty, incoming students, and graduates themselves of trade schools. One can hardly find an aspect of schooling that was *not* criticized between the beginning of the 1880s and the Great War in these debates. The problems partially stemmed from the tensions between the ideal of general education and professional training, undertaken in this project under the same roof, but considered mutually exclusive by many contemporaries. Another source of trouble was the non-regulation of the sector and the ensuing diversity of schools put under the category “secondary education in trade” in both parts of the Habsburg Monarchy. Trade schools functioned according to specific decrees of the ministry of religion and public instruction and the ministry of war until 1872 in Hungary and until 1873 in Austria. The ministry of religion and public instruction approved the curriculum and granted the public status of newly founded institutions and the ministry of war granted the most important privilege, the entitlement of graduates for the one-year voluntary service in the army. As a result, the sector lacked homogeneity in terms of curriculum, qualification of teachers, salaries, entrance requirements of incoming students, and so forth. The non-regulation of trade schools blurred the boundaries between elementary

⁷³ *Der Bund. Zentralblatt des Bundes österr. Frauenvereine* IV, no. 8 (1911): 15.

schooling and trade schools—in connection to the Bürgerschule—which was an important source of recruitment, and among secondary schools themselves—concerning the hierarchy between the Gymnasium, the Realschule, and the trade school in terms of the qualification law, university entries, and the voluntary military service.

Public criticism was not delayed. The Pester Handelsakademie was accused of having the character of an elementary school in the 1860s; teaching was allegedly done from the physics textbook of an Unterrealschule. In addition, the pamphleteer urged to abolish the prep class and to properly regulate the entry requirements for incoming students because the student body became too heterogeneous and this impaired the quality of teaching.⁷⁴ The “secondary school” character of the Pester Handelsakademie became an issue earlier when the board decided to close the second preparatory class in 1861 for the too young students “compromised the dignity of the school.” At the same time, incoming students were required to have accomplished at least the third grade of a Realschule or the fourth grade of a Gymnasium.⁷⁵ A further step in turning the Handelsakademie into a secondary school was the introduction of a school leaving examination in 1869, which was officially named *Matura* by the ministry of religion and public instruction only in 1875.⁷⁶ This was a recurrent practice in trade education: trade schools often introduced methods, curricula, and new types of training without the prior approval of the ministry of education, that, a couple of years into the experience, officially ratified the innovation.

A similar dispute arose in the midst of trade schools in Austria in 1884. Franz Dawidowsky, a professor at the Handelsakademie in Linz, established in 1882, set up a

⁷⁴ Fischer, *Die Pester Handels-Akademie, wie sie ist und wie sie sein sollte: ein Beitrag zur Beantwortung der Frage: Was hat Ungarn durch Anwendung fremder Kräfte an Civilisation gewonnen?* (Pest: Druck Bartalits, 1867), 8–12.

⁷⁵ Bricht, *A Budapesti Kereskedelmi Akadémia története*, 39.

⁷⁶ Bricht, 41, 51.

comprehensive project to reform trade education. For Dawidowsky, the most important point was the nationalization of trade education. Similarly to the institutes in Prague, Wien, Budapest, and later in Graz, Pozsony, and Kolozsvár, the Handelsakademie of Linz was established on the initiative of the local trade association and therein could be found its greatest deficiency. The tenet that education had to be controlled by the state in order to function in the most efficient way became more and more widespread from the 1880s and Dawidowsky's call for nationalization copied the development of professional schooling in general. Accordingly, the improvement of industrial and technical schooling was due to the nationalization of the sector and a parallel improvement was expected in the commercial field as well.⁷⁷ Nationalization could remove curricular and organizational differences as well as ensure a larger state endowment. The following aspects would be shortly ameliorated: curricular uniformity; reciprocity between trade schools in terms of student and professorial mobility; better remuneration of teachers; and an appropriate accreditation of the trade school diploma in the law on the qualification of public servants.⁷⁸

The director of the Československá akademie obchodní in Prague published a comprehensive study of the situation of trade education in Austria at the turn of the century.⁷⁹ The pamphlet reflected upon the “unsatisfactory” state of trade education, meaning that trade school graduates entered practice with an unfinished and inadequate

⁷⁷ Franz Dawidowsky, “Über den kaufmännischen Unterricht in Österreich und die Nothwendigkeit der Organisation desselben durch den Staat,” in *Zweiter Jahresbericht der Öffentlichen Handels-Akademie in Linz A. D. Donau*, ed. A. Effenberger (Linz: Selbstverlage der Linzer Handels-Akademie, 1884), 3–32.

⁷⁸ Dawidowsky, 15–19.

⁷⁹ Jan Řežábek, “Slovo o reformě vyšších obchodních škol” [A word about the reform of secondary trade schools], in *XXIX. roční zpráva o Československé akademii obchodní v Praze: za rok školní rok 1900-1901*, ed. Jan Řežábek (V Praze: Nákladem Československá akademie obchodní, 1901), 1–32; *Ein unabhängiges Wort zur Reform der Handelsschulen in Oesterreich von****. (Prag: Calve'sche K. u. K. Hof- und Universitäts-Buchhandlung, 1901).

general and professional education. The consensus on this question was so broad that the survey organized by the Československá akademie obchodní in 1898 was entitled “survey on the deficiencies of trade education.”⁸⁰ Jan Řežábek listed the deficiencies as follows: inadequate preparation of incoming students; overcrowded classes; no permanent teaching body, substitute teachers were employed too often; heavy teaching load and frequent changes in the timetable of teachers. There were problems with the curriculum as well, especially because trade schools determined their curriculum haphazardly all over Austria, and thus the system lacked homogeneity. According to Řežábek, the reorganization of teacher training, the remaking of the curriculum, and the prolongation of the curriculum by a fourth year could remedy the situation. Řežábek insisted that the reform of trade education should also take into account the fact that the purpose of trade schools had changed at the turn of the century: it no longer trained independent merchants, the majority of its students became clerks in banking, trade, and industry.

In addition to the woes in Budapest, Linz, and Prague, the most important controversy arose with regard to the standing of the school vis-à-vis “practical life” (*gyakorlati élet, praktische Leben, praktický život*). *Kereskedelmi szakoktatás* gave an overview of the question on the long term. The spectrum of opinions started at the requirement of a minimum of practical training: the trade school should only provide directions and principles.

⁸⁰ pro zřízení a vydržování Československé akademie obchodní v Praze Sbor, *Jednání ankety o nedostacích školství obchodního, kteráž se konala dne 27. června 1898, byvši svolána správním výborem Sboru pro zřízení a vydržování Československé akademie obchodní v Praze* [Survey on the shortcomings of trade schooling, held on June 27, 1898 and summoned by the administrative committee for the establishment and support of the Czech academy of trade] (V Praze: Nákladem Sboru pro zřízení a vydržování Československé akademie obchodní, 1898).

In terms of professional skills practical life requires only two things: language skills and mathematical proficiency, all the rest can be acquired in the bureau.⁸¹

It is not possible to train “accomplished professionals”; trade schools could never

[...] provide directors, executives, administrators, chief bookkeepers, and other high officials at the same time [from the same classroom]. But in the best-case scenario, they only train young people, (i.e. apprentices and interns), who can learn in a short time, with disciplined thinking and based on some theoretical knowledge, what they really need in practical life.⁸²

The other end of the spectrum called for a stronger connection between schooling and practical life. It is the regular contact with practice that made the difference between the Gymnasium, the Realschule, and the trade school. The former pursued “ideal goals” (“intellectual gymnastics”), while the latter should always put emphasis on the *application* of knowledge in practical life.⁸³ Multiple solutions were offered to this issue. One was to invite merchants, trade associations, and other professional associations to take part in the boards of trade schools. Another proposal was to send teachers on traineeships to different companies during the summer holiday or after their pedagogical exams. Besides, schools could hire professional bookkeepers, lawyers, and correspondents to teach certain classes. Last but not least, it was also proposed to hire “guardians” from “practical life” to supervise the teaching.⁸⁴

In the extreme case, the milieu of the school was described as essentially antagonistic to “practical life.” For example, a Czech merchant claimed that there was

⁸¹ “A reform,” *Kereskedelmi Szakoktatás* I, no. 1 (September 1892): 21–22.

⁸² Mórícz Harmat, “Szakoktatásunk hiányairól” [The deficiencies of our vocational education], *Kereskedelmi Szakoktatás* V, no. 2 (1896/7): 57–58.

⁸³ Sámuel Szántó, “Iskoláink autonómiája és fizetésügye” [The autonomy and salaries at our schools], *Kereskedelmi Szakoktatás* IV, no. 2–3 (October–November 1895): 52–61.

⁸⁴ Soma Lakos, “A nagy reform” [The big reform], *Kereskedelmi Szakoktatás* XVIII, no. 2 (1909/10): 46–49.

no need for a fourth year in the trade school because the longer students stay in the school the more “the spirit of the school” alienates them from life and they would be incapable of adapting to new conditions in professional life.⁸⁵ In the Hungarian context, the choice between the theoretically and the practically oriented school was unanimously made for the former. In 1902, responding to the questionnaire of the trade school teacher association, 146 trade school teachers voted for keeping both general education and professional training in contrast to only 6 teachers, who opted to turn the school into an exclusively vocational institution.⁸⁶ Czech teachers agreed on the necessity to create a healthy balance between general education and professional training, in particular to ease overburdening, but the choice was never evident. Most of all, the dissatisfaction with the teaching of practical disciplines was not uniform. One would want more proficiency in correspondence, others in customs, bookkeeping, foreign languages, etc. According to an article in the *Obchodní listy*, the problem stemmed from the fact that employers wished to hire fully trained correspondents, bookkeepers, customs expert, etc. But they should realize that the trade school could not be expected to train clerks already proficient in all branches of private economy.⁸⁷

The balance between general and professional education was among the topics of discussion at international congresses of trade education of which two meetings were held in Vienna (1910) and in Budapest (1913) just before the Great War.⁸⁸ The Vienna

⁸⁵ O. Sýkora, “K reformě vyšších obchodních škol” [About the reform of secondary trade schools], *Obchodní listy* IV., no. 3. (1901): 49–51.

⁸⁶ *Kereskedelmi Szakoktatás* X, no. 5 (1901/902): 243–244.

⁸⁷ Fr. Zeman, “Reforma obchodního školství” [The reform of trade schooling], *Obchodní listy* IV, no. 2 (1901): 25–28, 51–52.

⁸⁸ *Bericht über den neunten Internationalen Kongress für kaufmännisches Bildungswesen in Wien 1910; A 10. Kereskedelmi Oktatásügyi Nemzetközi Kongresszus közleményei: Budapest, 1913. augusztus 31.-szeptember 5.* [Proceedings of the tenth international congress on trade education] ([Budapest]: Franklin Társulat Nyomdája, 1914).

congress devoted a session to the question whether the trade school could be qualified as a “vocational school” or a “modern school of culture.” An Italian school headmaster started the debate.⁸⁹ The main question was whether the trade school *should* and *could* provide students with both a professional training and general education. There were many arguments against such an idea coming from the circles of the Gymnasium: the trade school was a refuge for students not having the ability to study the classics; general culture could only be acquired through the study of classics; and such an education must not have a utilitarian or practical purpose. These objections were refused, and the Italian lecturer pledged for a trade school that would include both general culture and professional training. The principal goal of the trade school was to prepare students for life in general. It included the transmission of a general culture and the formation of the students’ moral character. As a secondary school, the trade school should form the character of the students and develop their intelligence. Actually, the disadvantage of the Gymnasium was that the teaching of classics did not have any connection with “things or phenomena in life.”⁹⁰

Béla Schack, the ministerial inspector of trade schools in Hungary at the time of the congress, reaffirmed the same ideas: there should be a good balance between general education and professional training. The classics in the Gymnasium, the natural sciences in the Realschule, and the specialized disciplines based on the tenets of sociology and economics in the trade school provided students with a proper “character formation” (“tüchtige durchgearbeitete Geistesbildung”) besides, of course, the

⁸⁹ *Bericht über den neunten Internationalen Kongress für kaufmännisches bildungswesen in Wien 1910*, 241–57.

⁹⁰ *Bericht über den neunten Internationalen Kongress für kaufmännisches bildungswesen in Wien 1910*, 250.

essential elements of their professional training.⁹¹ The wave of reform initiatives at the turn of the century brought about many pamphlets reflecting on the question of general education versus professional training. For Antal Székács, the successful businessman, vice-president of Budapest Chamber of Trade and Industry (Budapesti Kereskedelmi és Iparkamara) and member of the House of Magnates in the interwar years, the base of professional training should be general culture, but the school, in a parallel, should provide students with practical skills necessary to conduct a successful business.⁹² All the more, he understood practical education in a broad sense:

I call an education practical minded if it makes students like their chosen vocation and it stimulates them to increase national wealth with honorable work and economic pursuit in the cadre of accepted and respectable means, and, in the meantime, it increases their own wealth as well.⁹³

In 1907 the trade association in Vienna carried out a survey on trade education in the Austrian part of the Monarchy. Although initially it was meant to treat the question of higher education in trade, they broadened the topics of discussion. A few comments touched upon the issue of practical training, amongst them, that of Max Allina, the director of the private trade school “Handelsschule Allina.”⁹⁴ To improve instruction in trade schools, Max Allina urged to sever the ties with practical life and with business practice.⁹⁵ In his eyes, it could only be achieved through hiring external teachers who would be in direct contact with business life because trade remained their main occupation. Some teachers suggested making compulsory an internship year at the

⁹¹ *Bericht über den neunten Internationalen Kongress für kaufmännisches Bildungswesen in Wien 1910*, 259–61.

⁹² Antal Székács, *Kereskedelmi iskoláink és a gyakorlati élet* [Our trade schools and practical life] (Budapest: Grill Károly Cs. és K. udvari könyvkereskedése, 1903), 38ff.

⁹³ Székács, 60.

⁹⁴ Max Allina, *Geschichte der Privathandelsschule Allina (vorm. Mühlbauer) während der ersten fünfzig Jahre ihres Bestandes 1848-1898. Festschrift* (Wien: Handelsschule, 1898).

⁹⁵ *Sten. Protokoll der Enquete über das Handelsschulwesen*, 4–5.

end of the trade school.⁹⁶ There were of course opponents: e.g. Professor Ziegler, representing the Österreichischen Handels-schulverein, declared,

One cannot specialize in a trade school. The school should rather build the basis for an application in the practice as diverse as possible.⁹⁷

The survey of the Viennese trade association touched upon other important issues as well: the overburdening of students; general effects of the entitlement for the one-year military voluntary service; the entry requirements of trade schools; and the reciprocity between schools. The above problems of the trade school, as many agreed, were to be solved by nationalizing schools as well as by homogenizing regulations.

Proponents of trade education found unlikely support amongst critics of the *Bildung* ideal. The primary ethical task of classical education, in Alois Höfler's interpretation, was to ingest students the fundamental difference between everyday thinking and logical reasoning. The physiologist Sigmund Exner found this approach problematic in multiple ways. Exner disputed the a priori nature of causal reasoning and explained that causality was rather "an abstraction from the human (and animal) instinct to attend to change in the environment more than to constancy and to search in each case of change for an associated 'changer'."⁹⁸ The scientific determinism of this *Bildung* implied "errors of thought" that had repercussions for the didactic goals of the trade school as well. For Exner, the main problem of causal reasoning was that its application in everyday situations took place out of the original scientific context. It was indeed a useful methodical framework for scientists, yet it could become a hindrance in

⁹⁶ *Sten. Protokoll der Enquete über das Handelsschulwesen*, 12–13.

⁹⁷ *Sten. Protokoll der Enquete über das Handelsschulwesen*, 23.

⁹⁸ Sigmund Exner, *Entwurf zu einer physiologischen Erklärung der psychischen Erscheinungen* (Leipzig, Wien: Franz Deuticke, 1894), 362–71; quoted by Deborah R Coen, *Vienna in the Age of Uncertainty: Science, Liberalism, and Private Life* (Chicago: University of Chicago Press, 2007), 126.

other contexts. One problem is that all phenomenon was to be accounted in multiple causal explanations:

a true cause does not exist; there are a boundless number of them. Every member of every chain, and many may yet be attached, is a cause or a reason, and the number of these chains can be multiplied infinitely.⁹⁹

The solution was probabilistic calculus and that represented an asset for trade school proponents. For Exner, chance and will became appropriate categories of analysis to correct the misdemeanors of causality. Bildung was not compatible with a utilitarian or a practical purpose but trade school proponents needed to establish functioning connections between practical life and teachings. János Jónás' triple task for the trade school (transmitting Bildung, bourgeois culture, and the characteristics of solidity, fairness, integrity, and diligency) could therefore only be carried out if the rigid scientific causality was to be substituted by probabilistic calculus.

5. Bildung, Over-Burdening, and the Privileges of The Trade School

The trade school recruited the majority of its pupils from the Bürgerschule (*polgári iskola*), which served as an extension of the elementary school in both Austria and Hungary. The main difference between the two states was the length of schooling: in Austria, the Bürgerschule had a three-year curriculum and thus could not serve as an entry for academic secondary schooling, in contrast, the Hungarian *polgári iskola* had a four- plus two-year curriculum and theoretically (after a complementary exam) one could even transfer to a Gymnasium or a Realschule after the fourth class of the *polgári*

⁹⁹ Exner, *Entwurf zu einer physiologischen Erklärung der psychischen Erscheinungen*, 372; quoted by Coen, *Vienna in the Age of Uncertainty*, 133.

iskola. Naturally, the most common interaction was the transfer of (dropped) students from the lower grades of an academic secondary school to the polgári iskola.

The overall standing of the Bürgerschule exerted multiple influences over the standing of the trade school. As a source of recruitment, it affected the student body of the latter on many aspects as regards both quality and quantity. The question of recruitment was so crucial that Austrian trade schools had a different curriculum and entrance regulation for pupils of the Bürgerschule and for pupils of academic secondary schools. Furthermore, Bürgerschule teachers did not belong to the “educated professions” having not received university education¹⁰⁰ unlike secondary school and trade school teachers, although the latter did not have university training before the turn of the century, yet still aspired to be counted among the *Bildungsbürgertum*. Besides these differences, there existed equally important similarities between the two school types. Both recruited from similar social groups: the lower-middle class of industrialists and merchants. Both excluded the classical subjects from the curriculum (Latin and Greek) and thus could not provide a classical Bildung or general education like academic secondary schools. Last but not least, both types were created in the second half of the nineteenth century as a response to both the rising educational demands of the (lower classes and) lower middle classes and the needs of a modernizing economy.

What were the relevant characteristics of the Bürgerschule in the Hungarian context? Károly Király, the director of a polgári iskola in Nagyszöllős / Vinohradyiv / Szivljus / Szélis, wrote a notable pamphlet on the “modern Bürgerschule” in 1891 that exposed the deficiencies of the school mainly stemming from its disadvantaged social standing. The polgári iskola could not fulfill its function because social groups in Hungarian society lived in separate islands: clerks, craftsmen, and merchants did not

¹⁰⁰ Cohen, *Education and Middle-Class Society in Imperial Austria*, 39.

mingle with each other. For example, the casino of a small town did not admit merchants who actually paid a lot more tax than clerks because, they argued, “if we accept this one, on what ground could we reject the others? Tomorrow, the whole casino will only have merchants as members.”¹⁰¹ The issue stemmed from the fact that *Bürgerschule* education and trade schools were looked down in comparison to academic secondary schools. The social difference was encoded in the legal framework: the creation of the *polgári iskola* was carried out by the 1868 law of elementary education, while the trade school was not even regulated on the level of parliamentary laws.

Ágoston Trefort, Minister of religion and public education between 1872 and 1888, described the problem in the “student” language, i.e. in Latin, as a *febris gymnasialis nervosa stupida*, a malady of the time according to which all education that was not Gymnasium education was valueless and useless.¹⁰² As Király put it, “an intelligent person can only be educated in a secondary school [in a *Mittelschule*].”¹⁰³ Izidor Novákovits, a young teacher at the trade school in Zombor, found the reason for the early struggles of his institute in the same *febris gymnasialis*, more precisely in the competition that the state Gymnasium of Zombor represented.¹⁰⁴ Yet, the social prejudice was often only imagined: the numerical growth of trade schools proved that, all over the Monarchy, there was a great demand for this type of education. On the local level, for example, the case of Sátorajújhely, a town in North-Eastern Hungary close to Nagyszőlős, disproved the *febris gymnasialis*. Here, after the establishment of a

¹⁰¹ Károly Király, *Modern polgári iskola* [The Modern *Bürgerschule*] (Budapest: Eggenberger, 1891), 19.

¹⁰² Ágoston Trefort, *Beszédek és levelek* [Speeches and letters] (Budapest: Méhner, 1888), 196.

¹⁰³ Király, *Modern polgári iskola*, 24.

¹⁰⁴ Izidor Novákovits, *Visszapillantás Zombor szabad királyi város áll. segélyezett felső kereskedelmi iskolájának történetére az első érettségi vizsgálat tíz éves fordulója alkalmából* [Review of the history of the secondary trade school in Zombor in the tenth year since the first Matura] (Zombor: Bittermann Ny., 1901).

polgári iskola in 1907 and a trade school in 1911, the number of enrolled students at the local Piarist Gymnasium significantly decreased, while the overall number of secondary school students stagnated: a clear sign that non-classical secondary schooling was an attractive option for at least some segments of the population.¹⁰⁵

In his *Modern polgári iskola*, Király also enumerated what caused the main deficiencies of the polgári iskola: the law on the qualification of public servants and the establishment of trade schools. The latter needs further clarification. The original plan of Antal Csengery was to create a school type for the education of industrialists and merchants that offered a 6-year curriculum after the completion of elementary schooling. The main problem was that the highest two classes of the polgári iskola emptied for the reason of not providing any additional qualification. To solve the situation, Trefort created the “joint” polgári-professional school in 1879: the minister hoped that this version could properly attract industrialists and merchants and thus provide the country with a “learned” lower middle class.

Adolf Szenes, a teacher of mathematics at the teacher practicing school for polgári iskola in Szeged, formulated the problem in a language reminiscent of the modern social sciences. The polgári iskola became the “waste-channel” of the Gymnasium and the Realschule, however, the main problem was still that the “social functions of the Gymnasium were too broad.” Gymnasium students not only continued their education in colleges and at the university, but also transferred to other schools after the fourth grade. Only 22 percent of students enrolled in the first grade chose higher education after the *Matura*, and the rest dropped out, chose a different schooling

¹⁰⁵ Mátyás Erdélyi, “Társadalmi mobilitás és iskoláztatás a századelő Magyarországon: Sátoraljaújhely iskolai piaca (1898–1915)” [Social mobility and schooling in Hungary at the turn of the century: the educational market of Sátoraljaújhely], in *Iskola, művelődés, társadalom* [Schooling, Culture, Society], ed. Csaba Sasfi and János Ugrai (Budapest: Hajnalkör, 2017), 232–49.

path, or directly entered “practical life.”¹⁰⁶ For Szenes, the failure of the *polgári iskola* had to do with the already mentioned social prejudices. Its goal was to train a social stratum that did not despise “working with one’s own hands” and did not consider “productive work” inappropriate for a “gentleman.”

First of all, we have to eliminate a false social sentiment, the specifically Hungarian conception that does not consider crafts and trade a gentlemanly occupation.¹⁰⁷

There is no need to discuss whether this prejudice was imagined or a real “social fact” in Hungary, it is enough to note that this specifically Hungarian affair formed manifold a complaint on the part of Czech and German trade school teachers in the Austrian part of the Monarchy.

Another prominent figure in the field, Lukács Donszky, director of a *polgári iskola* in Karánsebes / Caransebeș / Karansebesch and editor of the journal *Polgári iskola* for a couple of years, found the reasons for the struggles of his school in the specific path of Hungarian embourgeoisement, a process that students of Hungarian society in the twentieth century described as “uneven” or “failed” modernization. Accordingly, the modern democratic state in Hungary only had its outer frame, but the *bürgerliche* Gesellschaft that could have furnished it with a soul and a body was greatly missing. Institutions were democratic enough, however, agents on the state-, county- and village-level, whose task was to make these institutions alive, were still captured in a feudal, atavistic mindset.¹⁰⁸ This mindset discouraged the development of modern

¹⁰⁶ Adolf Szenes, *A polgáriskola a produktív pályára nevelés szolgálatában* [The Bürgerschule in the service of educating for productive occupations] (Nagybecskerek: Pleitzfer Ny., 1911), 8–9.

¹⁰⁷ Szenes, 13.

¹⁰⁸ Lukács Donszky, *Egységes polgári iskola: tanulmány, társadalmi és közgazdasági irányú értekezés* [The uniform Bürgerschule: a treatise concerning education, society, and economy] (Karánsebes: Egyházmegyei Ny., 1901), 9.

schooling and put an unbridgeable gap between society and the educational system. In a similar pamphlet, János Kovács, a professor at the teacher-training institute in Buda, supplemented the picture with a description of the relationship between trade schools and the polgári iskola. In his rather radical opinion, the trade school was in truth a polgári iskola: it took over the functions of the polgári iskola and copied the curriculum of the fifth and sixth classes.¹⁰⁹ The trade school thus represented the school type Antal Csengery initially meant to create, one that did not qualify for entrance to higher education, but provided a *complete* education enhanced with the appropriate privileges, concerning both the law on the qualification of public servants and the right for the one-year voluntary military service.

The 1908-09 secondary school reform in Austria prompted to rethink the relation between the Bürgerschule, the Untermittelschule, and the trade school. Hans Belohlawek, a professor at the trade school in Linz, urged to change the Bürgerschule in order to better prepare students for the trade school. Up to that time, the Bürgerschule enrolled pupils having completed 5 years of elementary schooling and offered a three-year curriculum. Pupils receiving good grades at the Bürgerschule could be admitted to the first year of the trade school, while pupils receiving good grades at the Untermittelschule could enroll directly in the second class, and only those receiving bad grades were enrolled in the first class of the trade school. This created a highly heterogeneous student body, hard to handle in the same classroom. The solution was a greater uniformity of secondary schooling: the Bürgerschule should take over the characteristics of the Untermittelschule through prolonging its curriculum by a fourth

¹⁰⁹ János Kovács, *A polgáriskola reformjához* [Contribution to the reform of the Bürgerschule] (Budapest: Szerző, 1900), 19.

year; in that way, the trade school could come close to the status of the Oberrealschule.¹¹⁰

In Hungary, the trade school was clearly not treated as a Mittelschule. Act XXX of 1883, the “secondary school law” expressed a strong standpoint on this question. “This law understands only the Gymnasium and the Realschule as secondary schools. The goal of the Gymnasium and the Realschule is to provide the youth with a high level of general culture and prepare them for entrance into higher education.”¹¹¹ The official standpoint did not change throughout the next decades. At a general meeting of the public education council (Közzoktatási Tanács) in 1899, the minister of religion and public education, Gyula Wlassics presented an unchanged definition. Accordingly, the secondary school could not serve “special practical purposes” because instead of focusing on narrow-minded material interests it followed “universal pedagogical principles.” The secondary school question should be approached from the perspective of “principles and ideas” and exclude material and practical interests. In this setting, there was going to be a great battle between humanistic knowledge and the natural sciences in the curriculum of the Gymnasium.¹¹²

¹¹⁰ *Österreichische Zeitschrift für das Kaufmannische Unterrichtswesen* IV, no. 1 (1908): 32–35.

¹¹¹ *Törvény a középiskolákról és azok tanárainak képesítéséről: kiegészítve a rávonatköző törvényekkel* [The law on secondary schools and on the qualification of their professors: supplemented with the related legislation] (Budapest: Eggenberger, 1883), 3. This does not differ substantially from the definition of the *Mittelschulen* in Austria: “Allen diesen Mittelschulegattungen ist gemeinsam, daß sie zwar eine abgeschlossene höhere allgemeine Bildung geben, zugleich aber auch für die Studien an den Universitäten und Hochschulen aller Art vorbereiten wollen.” Dlabáč and Gelcich, *Das kommerzielle Bildungswesen in Österreich*, 7.

¹¹² Gábor Simon, “Észrevételek a középiskolákról” [Observations on secondary schools], *Magyar Paedagogia* 8 (1899): 20–30.

6. Conclusions

Wlassics was posing in the debate over the Mittelschule as an orthodox “mandarin intellectual” who vehemently resisted changes brought about by processes of industrialization and democratization.¹¹³ The mandarins’ ideal of learning was a direct antithesis of practical knowledge and was best described by the notions of *Bildung* and *Kultur*. Fritz Ringer, based on a Weimar encyclopedic definition, explains it as follows:

The fundamental concept of pedagogy since Pestalozzi, *Bildung* means forming the soul by means of the cultural environment. *Bildung* requires: (a) an individuality which, as the unique starting point, is to be developed into a formed or valuesaturated personality; (b) a certain universality, meaning richness of mind and person, which is attained through the empathetic understanding and experiencing [*Verstehen und Erleben*] of the objective cultural values; (c) totality, meaning inner unity and firmness of character.¹¹⁴

For our purposes, the distinction drawn by Karl Jaspers between *Erziehung* (education) and *Unterricht* (instruction) is equally important. The former leads to the transmission of *Bildung* and concerns the formation of the whole personality in accordance with ethical norms, while the latter only implies the passing on of information and the training of skills.¹¹⁵

This duality explains why the firm view of Wlassics and that of his fellow orthodox mandarins created disconcertment and uneasiness among proponents of trade education in the Habsburg context. It was clear that trade education qualified as an *Unterricht*, however, for educational and social reasons, our protagonists needed the inclusion of *Erziehung* in the mental palette of professional schooling. This also meant

¹¹³ Ringer, *The Decline of the German Mandarins*.

¹¹⁴ Ringer, 86.

¹¹⁵ Ringer, 87.

that the seemingly modern combination of general culture and professional training stemmed from the wish to acquire the prestige of the classical secondary schools, while the difficulties of this combination originated from the very conception of the *Bildung* to be copied: its transmission was incompatible with the applied nature of professional schooling often referred to by the terms “practice” and “practical life.”

The history of trade schooling introduced some tropes particularly relevant for and recurring in the rest of the dissertation. The beginnings of trade schooling correlated in Pest, Prague, and Vienna in the second half of the 1850s and the sector went through a similarly dynamic growth in both Cis- and Transleithania in the decades before the Great War. The systematization of trade schooling went hand in hand with state formation: nationalization and state regulation seemed to be the sole solution for problems caused by the qualitative heterogeneity of the sector. The struggles of the trade school tested the capacities of central educational authorities: they constantly asked for state subsidies and called for further legislative attention that the state, although hesitantly, granted to them more and more. The status of women in trade schools was reminiscent and closely entangled with the status of women in society in general and in the bureau in particular. From this perspective, vocational schooling replicated the systematic discrimination against women existing in classical secondary schools and in higher education, while (male) proponents of trade schooling simply parroted the arguments circulated by the former. The situation only started to change after the turn of the century with the establishment of female only secondary trade schools thanks to the constant fight of women’s movements against lower level trade education for female clerks.

Chapter 2

Private Clerks and their Movements

Lazy, desperate, and indebted clerks are abundant in literary works in the long nineteenth century. In Imre Földes' drama, *Hivatalnok urak* (Gentleman clerks), the apprentice clerk was warned about his miserable standing in the office hierarchy as follows:

The apprentice is not yet a gentleman! Once you've been sitting here for three years, and you not only have some nicely ironed trousers but a large debt too, well, then you will be called a gentleman!¹

The gentleman clerks of the drama faced a constant shortage of money; they could not dress properly without collecting a substantial debt; they could not go on strike when a colleague was fired because of his mounting debts unlike the workers who, with the aid of their syndicate, successfully went on strike. The strike of private clerks broke up when the director announced that those who refused to work would be immediately fired. A few minutes later, the office supervisor reported the retreat of the clerks in a humiliating way: "The gentlemen are working diligently. Each of them is doing their work diligently."²

Shortage of money, for many clerks, became a crucial issue:

Money! My dear Mr. Herzog, no one has money in Budapest. People only differ here from each other in the fact whether they have a debt, or they have

¹ Imre Földes, *Hivatalnok urak: színmű* [Gentleman clerks: a drama], Fővárosi színházak műsora 225-227. (Budapest: Lampel, 1908), 7.

² Földes, 47.

debtors. And you can guess which one is happier. Yet, no one has money, this is for sure...³

To withstand the problems, clerks turned to corruption, deceit, theft, and a mounting debt. The play ended tragically: the hero committed suicide following the discovery of his wrongdoings. He had been putting sand into the oil sample of a supplier for which he was bribed by the competition. Having lost the money of the company at a card game and because of the pressure of his debts, another clerk went completely mad. Földes' play enjoyed considerable success and was much welcomed by private clerks themselves. On the occasion of its fiftieth presentation at the Magyar Színház (Hungarian Theatre), the *Magántisztviselők Lapja* (Journal of private clerks) praised the play's verisimilitude. "The insecurity of private clerks, the miserable and pathetic beggary, the heartless and rigid tyranny of the bosses, and the impressive patterns of clerkly behavior produced a lasting effect on the audience."⁴ Needless to say that the bureau was a uniquely male space in Földes' drama and women were only present as the wives of male private clerks whose conspicuous consumption was partly made responsible for the incurring debts. We have to wait until the aftermath of the Great War to have a drama consecrated solely to the situation of the female clerk.⁵

In the private clerk narrative, the profession offered worse prospects than the life of a servant for the victims were intelligent and educated persons belonging to the middle-class. In 1912, the association rented the theater of the Magyar Színház to present the play to the benefit of the association's future vacation home. The playwright, Imre Földes, gave an introductory speech before the performance:

³ Földes, 16.

⁴ *Magántisztviselők Lapja* XVII, no. 21 (1909): 5.

⁵ Hanuš Špolc, *Slečna úřednice: románek* [The female clerk: a roman], Svépomocná knihovna (V Praze: nákl. vlast, 1919).

The *Hivatalnok urak* was born on the highroad of life [...]. It is as vulgar as life, as brutal as life, as much struck by tears as life, and as bloody as life. [...] I wanted to take people by the throat, stifling them, so that they roar, they despair, and still horrified—they act!⁶

Similar descriptions appeared in literary works like *A hivatal: regény*⁷ (The bureau: a novel) of Dezső Margitay, although himself antagonistic to the cause of private clerks, and the more famous *R.T.: regény*⁸ (J.[oint] S.[tock Company]: a novel) of András Komor or the *Lila akác. Egy pesti fiú históriája*⁹ (Acacia. The story of a boy from Pest) of Ernő Szép.¹⁰ The self-representation of private clerks, however, should be taken with a gimlet-eyed view over the embedded social values. Most clerks had a higher quality of life than servants, workers, and peasants, and only middle-class expectations made their life look miserable. It was a classic case of relative deprivation. Stability and security were key to the ideal of a middle-class household that entailed a three-room apartment, a servant, cultural expenditures, clothing according to the fashion, a life insurance policy, old-age pensions, schooling of the children, and a yearly vacation at a spa resort. And, the sole breadwinner was the husband, so the bourgeois wife could and should stay home in this setting. The financial means for such a lifestyle, though, were not offered by banks and insurance companies; therein lay the source of male clerks' anxieties and their movements were mainly aimed to secure the desired social status.

⁶ *Magántisztviselők Lapja* XX, no. 11(1912): 2.

⁷ Dezső Margitay, *A hivatal: regény* [The bureau: a novel] (Budapest: Athenaeum, 1894).

⁸ Komor, *R. T.*

⁹ Ernő Szép, *Lila akác. Egy pesti fiú históriája* [Acacia: The story of a boy from Pest] (Budapest: Pantheon, 1932).

¹⁰ German works include: Josef Bendel, *Der Werkmeister: Trauerspiel in fünf Acten* (Brünn: Irrgang, 1899); Arthur Holitscher, *Lebensgeschichte eines Rebellen* (Berlin: Fischer, 1924); Paul Kupelwieser, *Aus den Erinnerungen eines alten Österreichers* (Wien: Gerold, 1918).

The struggles of the Handelsakademie could be described as a series of attempts to dissociate itself from the Bürgerschule and the elementary level trade courses and by the same token to assimilate into the field of academic secondary schools, represented by the Gymnasium and the Realschule (and its many variants). The social and economic aspirations of private clerks¹¹ were to be imagined in a similar way: dissociation from the proletariat of the working classes and assimilation into the middle-classes through the reproduction of its main social privileges.¹² For many private clerks, the ideal-typical bourgeois was represented in the figure of the public servant with all its credentials, the associated social values, and the proclaimed social recognition.

¹¹ I use the English expression “private clerk” to denote the following expressions in German, Hungarian, and Czech: Privatangestellte, Privatbeamte, magántisztviselő, magánhivatalnok, soukromý úředník. If Angestellte, Beamte, tisztviselő, hivatalnok and úředník are used in the vernacular for persons employed in the private sector, I equally use the term “private clerk” to make the distinction evident. There might be a difference between the usage of Angestellte and Beamte in the German public sphere, often, the former referring to all personnel employed in the bureau and the latter only to the higher echelons of the workforce, usually distinguished by a higher salary, an indeterminate contract, and some years of secondary education at least. The Bankbeamte and the Versicherungsbeamte used consciously the term “Beamte” instead of “Angestellte” to get a similar recognition as public servants achieved (Ernst Lakenbacher, *Die österreichischen Angestelltengewerkschaften: Geschichte und Gegenwart* (Österreichischer Gewerkschaftsbund, 1967), 13–14). The only group of private clerks that referred to itself from the very beginning as Angestellte was that of trade clerks. It must be added that their organization, the *Verein Kaufmännischer Angestellter* (established in 1892) was a trade union from the very beginning and an active participant in political battles as an ally of the social-democrats, see Julius Bermann, *Die freigewerkschaftliche Angestelltenbewegung in Österreich: Gründung, Entwicklung und Erfolge des Zentralvereines der Kaufmännischen Angestellten Österreichs. [1892 - 1932]* (Wien: Vorwärts, 1932).

¹² The contemporary discourse on private clerks attributed to the social group an in-between character, having ties with the small-bourgeoisie (*Kleinbürgertum*) but disposing of a dependent economic position (similarly to the worker’s class), see Vilmos Fenyő, *A középosztályok dinamikája és a magántisztviselők* [The dynamics of the middle classes and private clerks] (Budapest: Deutsch, 1906); Lederer, *Die Privatangestellten in der modernen Wirtschaftsentwicklung*; Gustav von Schmoller, *Die soziale Frage, Klassenbildung. Arbeiterfrage, Klassenkampf*. (München: Duncker & Humblot, 1918).

This chapter traces the ways private clerks attempted to secure a middle-class status through the establishment of various associations and describes how their associations influenced identity politics and the social status of the occupational group. My investigations do not aim at giving a comprehensive history of private clerk movements in the Habsburg Monarchy, nor does it aim at writing a comprehensive social history of private clerks—both endeavors would overreach the limits of a single case study.¹³ Here, the social history of private clerks provides a framework to reflect

¹³ The social and intellectual history of private clerks is largely unwritten for the period between the 1860s and the Great War in the Habsburg Monarchy. The major Hungarian monograph concentrated on aspects of the activist side of the private clerk movement, see Zsombor Bódy, *Egy társadalmi osztály születése: a magántisztviselők társadalomtörténete, 1890-1938* [The emergence of a social class: the social history of private clerks, 1890-1938] (Budapest: L'Harmattan, 2004), whereas we can only find shorter works on the general history of private clerks in Austrian historiography, see Gerhard Botz, "Angestellte zwischen Ständegesellschaft, Revolution und Faschismus. Zur Entwicklung des Begriffs und des Organisationsverhaltens von angestellten Mittelschichten in Österreich (1890 bis 1933)," *Geschichte und Gesellschaft. Sonderheft 7* (1981): 196–239; Marcus Ludescher, *Büromenschen: Angestellte und Dienstleistungsarbeit in Österreich; eine sozialgeschichtliche Untersuchung* (München Wien: Profil-Verl, 1998); Gustav Otruba, "Zur Geschichte der „Angestellten“ und ihrer wachsenden Bedeutung in Österreich bis 1918: (im Vergleich zu Deutschland)," *Österreich in Geschichte und Literatur* 21, no. 2 (1977): 74–102; Gustav Otruba, "Entstehung und soziale Entwicklung der Arbeiterschaft und der Angestellten bis zum Ersten Weltkrieg," in *Österreichs Sozialstrukturen in historischer Sicht*, ed. Erich Zöllner (Vienna: na, 1980), 123–54; Walter Peissl, *Das "bessere" Proletariat: Angestellte im 20. Jahrhundert* (Wien: Verlag für Gesellschaftskritik, 1994). Monographs concentrated on specific aspects of the history of private clerks like the history of old age-pensions, see Andreas Baryli, "Die Sonder-Sozialversicherung der Angestellten in Österreich bis 1938" (PhD dissertation, University of Wien, 1977); Byung Ho Kim, "Die Entstehung der Pensionsversicherung für die Angestellten in Österreich mit ihrem Einfluss auf Deutschland und ihre historische Bedeutung" (PhD dissertation, University of Wien, 2010), and labor unions, see Lakenbacher, *Die österreichischen Angestelltengewerkschaften*. We can only find sporadic references to private clerks in Czech historiography, for example in the works of Andrea Pokludová: Andrea Pokludová, *Formování inteligence na Moravě a ve Slezsku 1857-1910* [The formation of the intelligentsia in Moravia and Silesia], Vyd. 1 (Opava: Slezské zemské muzeum, 2008); Andrea Pokludová, "Soukromý úředník—Příklad bratří Kramerových a Josefa Dworzaka" [Private clerks—the example of the Kramerov brothers], in *Člověk na Moravě 19. století*, ed. Lukáš Fasora, Jiří Hanuš, and Jiří Malíř, 2., opr. a dopl. vyd (Brno: Centrum pro studium demokracie a kultury (CDK), 2008); or concerning the sports activities of bank clerks: Kunert Jakub, "Dalekosáhlý jest význam sportu pro každého pracujícího člověka. Názory na úlohu sportu v životě úředníka Živnostenská

on how the emerging social group faced the challenges of modernity. Financial and insurance clerks became ardent critics of the shortcomings of financial capitalism even though they played a considerable part in building it. Through the lens of the battle for old-age pensions, service regulations, fix working hours, and Sunday rest, I examine to what extent the mindset of private clerks determined the social history of the group. The professionalization of the group therefore serves as a yardstick to understand their attitudes toward capitalism, their eventual commitments to economic rationality and calculability, and their overall role in capitalist modernity.

1. Private Clerks as a Social Group

Social Position and Lifestyle

It is difficult to find a common denominator of the middle-classes, argues Jürgen Kocka, for the heterogeneity of the group in terms of education, income, occupation, and social origin was too significant. The Bürgertum was not even a class in the Marxist sense as it both included self-employed and salaried personnel with very different market positions.¹⁴ “So how did it define itself, and what it held together? One answer is: nothing, at least nothing essential.”¹⁵ According to Kocka, however, the bourgeoisie was essentially defined by its culture, a common lifestyle and common patterns of

banký” [The overarching importance of sport for every working men. Opinions on the role of sport in the life of clerks at the Živnostenska banka], *Časopis národního muzea* 183, no. 3–4 (2014): 45–54, and the history of private clerks in the 1850s: Marie Macková, “Soukromé úřednictvo velkostatku Králíky po roce 1850” [Private clerks at the estate in Králíky after 1850], *Sborník vědeckých prací Univerzity Pardubice. Série C. = Scientific Papers of the University of Pardubice* 6 (2001): 171–84.

¹⁴ Jürgen Kocka, “The Middle Classes in Europe,” *The Journal of Modern History* 67, no. 4 (1995): 783–806.

¹⁵ Jürgen Kocka, *Industrial Culture and Bourgeois Society: Business, Labor, and Bureaucracy in Modern Germany* (New York: Berghahn Books, 1999), 194.

consumption. It was also defined by social frontiers: the Bürgertum dissociated itself from the working-classes, as well as from the nobility, although they tended to imitate the lifestyle of the latter. In terms of the specific culture shared by the Bürgertum, Kocka portrayed a propensity for rationality, esteem for individual achievement, positive attitudes toward regular work, emotional control, and a striving for independence. For the Bürgertum, there existed a special ideal of family life, the family constituting a purpose in itself, held together by emotional ties and fundamental loyalties.¹⁶

This description was pertinent to the white-collar middle class before the Great War, except that private clerks shared a class situation: they were employed by others and neither did they own the means of production, nor were they self-employed. It is also important that they did not have such prospects at all. Their class situation clearly set them apart from the liberal professions that were self-employed and the Wirtschaftsbürgertum that owned the means of production. Differences between factory workers and white-collar employees were even more substantial: workers received wages on a daily or weekly basis in contrast to the monthly salary of clerks; clerks earned more, had a greater job security, and received company benefits like old-age and invalidity pensions; and finally clerks also had higher career expectations.

Patterns of consumption set private clerks apart from the working classes and drew them closer to the rest of the Bürgertum. For this purpose, family budgets provide a picturesque panorama of clerkly lifestyles. The main principal aim of publishing clerkly budgets, as a means of labor union politics, was to stress the economic uncertainties of their existence and prove that the salary of bank and insurance clerks—

¹⁶ Jürgen Kocka, ed., *Bürger und Bürgerlichkeit im 19. Jahrhundert*, Sammlung Vandenhoeck (Göttingen: Vandenhoeck & Ruprecht, 1987); Jürgen Kocka and Allan Mitchell, eds., *Bourgeois Society in Nineteenth-Century Europe* (Oxford: Berg, 1993). For the history of the Bürgertum in the Habsburg Monarchy see the series *Bürgertum in der Habsburgermonarchie*.

as a result of both inflation and the inadequate starting salaries—was insufficient to lead a proper bourgeois lifestyle. But how did the ideal-typical private clerk spend their salary? The main components of the budget were housing, foodstuff, and clothing, and the proportion of these within the overall budget was in itself revealing about the class situation and social expectations of the group. Emil Lederer (1882-1939), the Bohemian-born sociologist and economist, compared the budget structure of workers with clerks in his seminal work on private clerks. There arose important differences between workers and clerks even at the same income level: clerks spent more on clothing, housing, and other (cultural) expenses, while they spent significantly less on food consumption. In the case of German private clerks, 40.9 percent of their salary was spent on food, 12.7 percent on clothes, 22.2 percent on housing, and 24.2 percent on other goods. In the case of workers, the proportions were respectively 52 percent, 11.2 percent, 21.3 percent, and 15.5 percent.¹⁷

Housing was a key issue for one's middle-class identity. Even though it consumed one third of a male bank clerk's earnings in Budapest, the three-room apartment was indispensable:

As a consequence of my social standing I cannot rent a two-room apartment; since we invite guests from time to time, I cannot reveal in any form of outward appearance the extent of struggles in our life.¹⁸

The Viennese clerk faced similar difficulties. From an overall salary of Kr 4000, the family spent at least Kr 800 on rent, and it was only enough for a two-room apartment with a kitchen and a hall. One could not choose a cheaper working-class district for they

¹⁷ *Erhebung von Wirtschaftsrechnungen minderbemittelter Familien im Deutschen Reiche*, Zweites Sonderheft zum Reichsarbeitsblatt (Berlin: Karl Heymanns Verlag, 1909), 44*, 48*. Quoted by Lederer, *Die Privatangestellten in der modernen Wirtschaftsentwicklung*, 103–5.

¹⁸ *Pénzintézeti Tisztviselők Lapja* IX, no. 8 (1916): 9.

were still a clerk and not a proletarian (“wir sind doch Beamte und nicht Proletarier”), and by renting a flat in the outskirts of the city one would lose the potential savings on tram tickets.¹⁹ Yet, there was an internal differentiation within the bourgeoisie: the bourgeois apartment was only a must for the nuclear family of parents and children, unmarried clerks had to fulfill lesser requirements. In Budapest, single male clerks were to rent a room, perhaps overlooking the street, for at least Kr 60-70, while single female clerks, if not staying at their family, were supposed to rent a courtyard room at a “widow” for not more than Kr 40. This difference was due to the “social standing” of the male clerk.²⁰ The female bank clerk was not better handled in Vienna either. Her apartment was supposed to be rented in an “outer district” and consisted of a room and a kitchen for a yearly rent of Kr 360.²¹

In times of rising inflation, private clerks could hardly reduce their spending in areas like foodstuff and clothing. Eating out cost dearly during the Great War but clerks were rather cutting their cultural expenses. The times of the “fifty Kreuzer dinner” were over and “the stomach absorbed everything,” yet there still remained exigencies like meat and milk had to be bought for the sake of the servant. Clothing also forced clerks to overspend: “The bank clerk was unable to economize on clothing, since a correct dress was an indispensable requirement in banks.”²² Private clerks could not dress in a chic way (not like a *Gigerl* or a *Modedame* in the Viennese idiom) but there was a limit to their shabbiness and a financial “catastrophe” really took place when both winter skirt and winter coat wore out at the same time.²³ Winter coats had a magical aura: the greatest possible acclaim for the young trainee at the Riunione Adriatica insurance

¹⁹ *Der Österreichische Bankbeamte* I, no. 7 (1907): 2.

²⁰ *Pénztintézet Tisztviselői Lapja* IX, no. 8 (1916): 8–10.

²¹ *Österreichische Frauen-Rundschau* VIII, no. 78 (1910): 4.

²² *Pénztintézet Tisztviselői Lapja* X, no. 1–2 (1917): 3.

²³ *Der Österreichische Bankbeamte* I, no. 7 (1907): 2.

company was that his boss borrowed him a travel coat when the trainee suddenly had to return home in the countryside during the winter.²⁴

Social expectations thus put a heavy burden on the budget of private clerk families and that often resulted in mounting debts.²⁵ The *Pénzintézeti Tisztviselők Lapja* explained that there were basically three ways to wipe off debts: one could live on savings, sell the life insurance policy or take a side job.²⁶ Although it was published in 1904, the following dating advertisement in *Pesti Hírlap* illustrates well the discrete charm of this bourgeois existence: “I am a clerk, pensionable, having a yearly salary rise. I will marry the lady who is willing to settle my debts that amount to Kr 10,000.”²⁷ Considering that the starting yearly pay of a private clerk was between Kr 600 and Kr 1200 at the time and only members of the top management earned five-figure salaries, the prospective wife needed to bring a rather substantial dowry.

The salary of clerks varied considerably depending on position and seniority. At the Živnostenská Banka salaries varied from Kr 600 a year for trainees and junior clerks to over Kr 10,000 for directors and head clerks. The statistics of the central pension institute in Vienna can give an overview about the average salary of private clerks in Cisleithania on the eve of the Great War (Table 2.1). The table is divided according to the six salary classes set by the law on private clerk old-age pensions in 1906. Male clerks earned Kr 1791 in average and female clerks earned Kr 956 in average in 1909. The statistics show that only a minority of male clerks complied with the salary standards of the bourgeois family. 22.6 percent of male clerks earned more than Kr 3000 a year and

²⁴ Gustav Kohári, *Erinnerungen eines alten ungarischen Assureurs* (Wien: Verlag der “Oesterreichische Revue”, Organ für Assekuranz und Volkswirtschaft, 1906), 41–42.

²⁵ *Protocoll der Enquete über Personalkredit und Wucher. Vorsitzender Hofrat Dr. Karl v. Pelser-Fürnberg*. (Wien: Wien, 1904); Mihály Pásztor, *Az eladósodott Budapest* [The indebted Budapest] (Budapest: Márkus Ny., 1907).

²⁶ *Pénzintézeti Tisztviselők Lapja* X, no. 1–2 (1917): 6.

²⁷ *Pesti Hírlap*, December 6, 1904, 32.

Table 2.1 Salary of Male and Female Clerks at the Pensionsanstalt für Angestellte, 1909, Cisleithania

	Male	Female
600-900	7.4	33.7
900-1200	13.7	36.6
1200-1800	23.5	21.9
1800-2400	20.7	5.3
2400-3000	12.1	1.4
Above 3000	22.6	1.1
Total	100	100
Average yearly pay	Kr 1791	Kr 956
Source: Leichter, Käthe, <i>Handbuch der Frauenarbeit in Österreich</i> . (Wien: Kammer für Arbeiter und Angestellte, 1930), 209.		

an additional 12.1 percent between Kr 2400 and 3000. The majority of male clerks actually earned below Kr 2400 a year. In addition, the gender pay gap is evident: over two thirds (70.3 percent) of female clerks earned less than Kr 1200 a year, which is well below the subsistence minimum of the bourgeois lifestyle, while the same proportion was only 21.1 percent among male clerks. According to the 1896 survey of private clerks, bookkeepers and cashiers earned in average Kr 2420 a year in Vienna and salaries varied between Kr 1490 for clerks between 21 and 25, Kr 2462 for clerks between 36 and 40, and Kr 3462 for clerks between 56 and 60.²⁸

The overwhelming consensus of private clerks in Budapest, Prague, and Vienna was that salaries were not enough to lead a *bourgeois* household or to have a *bourgeois* existence. In their complaints about status symbols, they acted in a similar way to public servants. The latter also complained about the hardships of public service for a long time. For instance, Lajos Gál, a notary public in Szabadka / Subotica,²⁹ published a

²⁸ Ministerium des Innern, *Die Ergebnisse der über die Standesverhältnisse der Privatangestellten im Jahre 1896 eingeleiteten amtlichen Erhebungen*, vol. I (Wien: Staatsdruckerei, 1898), 104.

²⁹ *Pesti Napló*, September 22, 1900.

series of articles in 1900 to describe the problems of public servants in Hungary.³⁰ The list included higher salaries, higher old-age pensions, a reform of law on the qualification in public service, the drafting of appropriate service regulations, and the introduction of certain tax concessions. Not only were these demands reminiscent of the ones made by private clerks around 1900, but the argumentation showed striking similarities as well.

According to Gál, higher salaries and pensions ought to be paid because public servants invested all their energy to the service of the state and could not work apart from public bureaus. Low salaries caused status inconsistency for public servants had to drastically reduce their conspicuous consumption:

In these circumstances, how could anyone duly appear in public? How could one arrange his life according to his position? And how could one fulfill his obligations not only in the office but in public life as well?³¹

The notary public also enlisted some of the social obligations that, for example, a court judge had to fulfill but was unable to do so. These office holders had to be addressed as an “honorary,” the same salutation that Barons and Counts claimed. Their salary however did not permit to rent a large apartment, keep servants, have an elegant box at the Opera, and buy a Hungarian suit for every incoming ball season.³²

The means of civil servants to press their claims were similar to the means used by private clerks. The establishment of professional associations (Magyar Tisztviselők Országos Egyesülete, Erster allgemeiner Beamten-Verein, Verein der Staatsbeamten, Klub českých státních úředníků), the publication of journals (*Állami Tisztviselők Lapja*, *Beamten-Zeitung*, *Der Staatsbeamte*, *Öffentliche Angestellten Zeitung*, *České úřednické*

³⁰ Lajos Gál, *Állami tisztviselők helyzete: cikksorozat* [The state of public servants: a series of articles] (Szabadka: Kraus és Fischer Ny., 1900).

³¹ Gál, 8.

³² Gál, 35.

listy, Český úředník, Státní úředník), the organization of national congresses, and the drawing up of petitions and pamphlets constituted the repertoire. Yet, an important contrast stood out concerning their involvement in politics. Private clerks were explicitly prohibited by many banks and insurance companies from participating in political movements and being nominating for municipal and national elections, although boundaries became precarious with the advent of social-democratic labor unions.³³ In contrast, public servants used national elections to put pressure on the government and political leaders. At the national congress of public servants in 1901, the envoys from Arad warned parliamentary deputies that if their demands were not addressed in the National Assembly, they would vote in the upcoming elections only for candidates that supported their demands.³⁴ Public servants allegedly caused the infamous fall of Kálmán Tisza in the Nagyvárád / Oradea / Großwardein constituency in 1901 in this way. Certain higher officials hoped for Tisza's "protection" and, angered by the lack of Tisza's support, they ordered their subordinates to vote against the leader of the liberal party that largely contributed to the defeat of Tisza at the 1901 elections.³⁵

Clerks in Numbers

The number of private clerks considerably increased in the second half of the nineteenth century as a result of the economic transformation of the Habsburg

³³ In that sense the activity of the MKASz, the social democratic private clerk association was quite radical. In *A magánalkalmazott*, they published the letters of parliamentary candidates addressed to the association, specifying their promises in exchange for the support of private clerks, so deputies could be held responsible in public for earlier promises. In line with this, the same journal would declare that all their issues promote "agitation" ("agitációs számok") on purpose (*A magánalkalmazott* XII, no. 3 [1913]: 7).

³⁴ *Pesti Napló*, July 14, 1901.

³⁵ Jákó Csikvári, *A tisztviselői mozgalmak története: 1867-1908* [The history of clerk movements: 1867-1908] (Budapest: Franklin Ny., 1909), 74–75.

Monarchy. Industrialization, commercialization, and the rise of financial capitalism created an increasing demand for administrative workforce and produced its own cadre of professionals. Yet, private clerks did not exist as a separate category in Habsburg censuses and we can only calculate their number based on the occupational relation category (*foglalkozási viszony, Stellung*) of clerks (*Angestellten* and *tisztviselő*) enumerated in different occupational classes (*foglalkozási főcsoport, Berufsgruppen*). Based on these numbers, the numerical increase of private clerks was impressive. In Austria, the overall number of private clerks tripled between 1869 and 1910: their number increased from 99,360 persons according to the 1869 census, to 180,254 persons in 1880, 207,746 persons in 1900, and 301,209 persons in 1910 (only employees, dependents not included).³⁶ The overall proportion of private clerks in the active population grew from 0.9 percent (1869) to 2.2 percent (1910).³⁷ There was a similar growth in Hungary in the period under scrutiny. The 1881 census counted altogether 26,631 clerks in agriculture, industry and mining, and trade and banking and their number increased to 76,721 persons in 1900 and 118,930 persons in 1910.³⁸ The latter represented 1.5 percent of the active population. The number of clerks in financial

³⁶ Excluding public servants, the liberal professions, and the self-employed without specified profession (“öffentlicher Dienst und freie Berufe”, “selbständige Berufslose”) that the tables in the official assessment of the 1910 census also excluded; cf. Otruba, “Zur Geschichte der „Angestellten“ und ihrer wachsenden Bedeutung in Österreich bis 1918,” 86–88; Jörn P. Möller, “Wandel der Berufsstruktur in Österreich zwischen 1869 und 1961: (Versuch einer Darstellung wirtschaftssektoraler Entwicklungstendenzen anhand berufsstatistischer Aufzeichnungen)” (Dissertation, University of Linz, 1972).

³⁷ *Berufsstatistik nach den Ergebnissen der Volkszählung vom 31. Dezember 1910 in Österreich*, vol. 1, Österreichische Statistik, N.F. 3 (Wien: Hof- und Staatsdr., 1916), 37–38*. These statistics include all clerks employed in the three most important occupational class, in agriculture, industry and crafts, and in trade and transportation. The case of private clerks employed in transportation is ambiguous as their status constantly changed with the ongoing nationalization of railway companies.

³⁸ *A magyar korona országában az 1881. év elején végrehajtott népszámlálás eredményei* [The results of the population census recorded at the beginning of 1881 in the lands of the Hungarian crown], vol. 1 (Budapest: Athenaeum Ny., 1882), 743–44., *Magyar Statisztikai Közlemények (új folyam)*, no. 64 (1920): 190–193.

Table 2.2 Number of male and female clerks in Vienna, Prague, and Budapest (1880-1910)				
Vienna				
	1880	1890	1900	1910
Number of Bank Clerks	3118	3858	5880	9773
Proportion of Female Clerks	1.7	4.4	8.2	19.2
No of Insurance Clerks		1396	3041	4862
Proportion of Female Clerks		2.1	14.3	20.3
Prague				
	1880	1890	1900	1910
Number of Bank Clerks	646	485	1449	3223
Proportion of Female Clerks	0.3	3.1	2.8	10.2
No of Insurance Clerks		285	1086	1627
Proportion of Female Clerks		3.5	7.6	11.4
Budapest				
	1880	1890	1900	1910
Number of Bank and Insurance Clerks		2164	4718	8102
Proportion of Female Clerks		0.1	6.9	12.5
Source: MSK, <i>Österreichische Statistik</i> , various volumes.				

institutions and insurance companies went through a similar growth between 1880 and 1910 in Budapest, Prague, and Vienna (Table 2.2). The overall number of financial and insurance clerks grew threefold in Vienna, fivefold in Prague, and almost fourfold in Budapest between 1890 and 1910, yet the proportion of private clerks within the white-collar middle-class barely increased due to the dynamic growth of other categories of clerks and public servants.

Table 2.3 Spoken Language (Nationality) of Private Clerks in Trade and Finances in Hungary, 1910

	Budapest	Fiume	Hungary
Magyar	88.4	8.7	71.8
German	7.2	3.1	14
Slovak	2.0	0	4.6
Romanian	0.3	0.3	3.4
Ruthenian	0	0	0.2
Croatian	0.4	22.4	1
Serbian	0.5	2.7	3.1
Other	1.1	62.8	1.9
Total	100	100	100
Only speaks Magyar		49.1	47.9 50.3
Speaks Magyar among non-Magyars		86.9	9.9 68.5

Source: *Magyar Statisztikai Közlemények (új folyam)* 56 (1915): 578–585.

Table 2.4 Spoken Language (Nationality) of Private Clerks in Cisleithania, 1910

	Finances, Credit, and Insurance Business	Trade and Transportation
German	55.8	59.6
Czech-Slovak	20.3	17.8
Polish	11.8	9.1
Ruthenian	0.9	0.7
Slovene	1.2	1.6
Serbo-Croatian	0.3	0.6
Italian	3.8	4
Romanian	0.1	0.1
Staatsfremde	5.7	6.5
Total	100	100
N	40,734	168,713

Source: *Österreichische Statistik (n.f.)* 3, no. 1 (1916): 53, 63.

Table 2.5 Spoken Language of Private Clerks in Trade and Transportation in Vienna and in Prague, 1910

	Vienna	Prague
German	86.4	18.8
Czech-Slovak	1.8	79.8
Other	0.3	0.1
Staatsfremde	11.5	1.2
Total	100	100
N	57,231	15,469

Source: *Österreichische Statistik (n.f.)*, various volumes.

Table 2.6 Denominational Distribution of Private Clerks in 1910

	Hungary	Budapest	Cisleithania	Bohemia	Vienna
R. Catholic	30.3	26.1	72	82.4	68
Gr. Catholic	0.9	0.2	1.1		
Calvinist	6.3	4.2			
Lutheran	6.1	4.1	5.1	4	5.6
Gr. Orthodox	2.6	0.5	0.4		
Jewish	53.3	64.6	20.1	12.3	25.2
Other	0.4	0.4	1.3	1.2	1.2

Notes: Hungary and Budapest–Clerks in trade and finances; Cisleithania–Finances and insurance; Prague and Vienna–Trade and transportation (Handel und Verkehr).

Source: MSK, *Österreichische Statistik*, various volumes.

There was a gradual increase of female clerks that significantly altered the gender ratio in the field and transformed the male exclusive occupation into a gender-mixed one by the demise of the Habsburg Monarchy. In 1880, women were hardly employed in banks and insurance companies in Vienna (1.7 percent) and Prague (0.3 percent, there were altogether two female clerks), while in Budapest only one woman was employed in the sector in 1890. This changed rapidly in the next decades: in Budapest the proportion of female workforce grew to 6.9 percent by 1900 and 12.5 percent by 1910, whereas the respective amounts were 10.3 percent and 19.5 percent in Vienna (bank and insurance clerks combined), and 4.9 percent and 10.6 percent in Prague (bank and insurance clerks combined). These trends were further accelerated by the Great War when conscripted men were replaced by female clerks. By 1920, for example, 27.5 percent of financial and insurance clerks were women in Budapest.³⁹

In terms of spoken languages (Table 2.3–2.5) and denominational distribution (Table 2.6), differences were more important between Cisleithania and Hungary. Magyar speakers were greatly over-represented in Hungary (71.8 percent), while the

³⁹ *Magyar Statisztikai Közlemények ú.s.* vol. 72 (1926): 48.

representation of German (55.8 percent) and Czech (20.3 percent) speakers was less dominant and Cisleithanian private clerks remained a more plurilingual social group. This had to do with the multilingual network of professional schooling in Cisleithania and the almost exclusively Magyar network of secondary trade schools in Hungary. In most regions, non-Magyar pupils could only attend professional secondary schools, they had to attend a Magyar language school for the lack of schools in other vernaculars.

There was another reason for the apparent Magyarization of trade and finances in Hungary that lay with the denominational distribution of clerks. 55.3 percent of clerks in Hungary and 64.6 percent in Budapest were of Jewish origin making them by far the most important group among private clerks. In Hungary, Jews were the group most prone to assimilation and linguistic Magyarization until the Great War and it is not unexpected that they contributed to the Magyarization of trade and finances as well. A stereotypical Jewish figure appeared in Imre Földes' *Gentleman clerks*. Uncle Róth spoke with a Jewish accent and embodied the parvenu bourgeois who is not yet fully assimilated:

Herr von Brohser [the owner of the company] just quarreled with me! How dare I come to his office in dirty clothes?! And that why do I not dress according to my occupational standing?! So, *was glauben Sie, was hab ich geantwortet?*! [German in the text] Herr von Brohser, don't get upset [ne echauffirozza magát], I told him. Pardon! I was wrong! Pardon! I always thought that men should not dress according to their occupation but according to their salary! *Das hab' ich geantwortet!* Then he grumbled something under his moustache.⁴⁰

Róth's attitude was of course in stark contrast with the bourgeois wife who could not resist spending money even though his husband was drowning in debt.

How could I save more money? Do you know what? I will never buy a new hat again! I have enough hats. Who wants that many hats? And these are

⁴⁰ Földes, *Hivatalnok urak*, 21.

big! I won't ever buy again, my little Gabi! Oh, if only fashion did not change anymore! They wear a different style every year!⁴¹

This stereotypical description, though, formed part of sporadic details about Jewish clerks in banks and insurance companies: in contrast to the “Jewish nature” of the occupation, remarks and discussions were scarce about the Jewishness of employees in private clerk journals and publications.

2. Legal Regulations

The legal status of private clerks was regulated together in conjunction trade employees in both states of the Habsburg Monarchy. In terms of labor law, the law of trade provided the normative order: the *Allgemeinen Handelsgesetzbuch* of 1862 and the *Handelsgesetzbuch* of 1897 in Austria⁴² and the law of trade of 1875 in Hungary⁴³ applied to the legal situation of clerks respectively in Austria and in Hungary. Both included private clerks in the conglomerate of trade employees (*Handlungsgehilfe* and *segédszemélyzet*) and defined the limits of the notice period and the duration of disability payments (*Entgeltfortzahlung im Krankheitsfalle*). The legal situation of private clerks fundamentally changed in Austria with the enactment of the *Pensionsversicherungsgesetz* of 1906 and the *Handlungsgehilfengesetz* of 1910. These two laws considerably eased the legal vulnerability of bureau employees including bank and insurance clerks. The *Pensionsversicherungsgesetz* guaranteed old-age pensions for all private clerks and, most importantly, took away control over old-age pension

⁴¹ Földes, 38.

⁴² Peissl, *Das “bessere” Proletariat*, 96–98; Richard Schmitz, *Das österreichische Angestelltenrecht und sein Werdegang* (Wien: Volksbundverlag, 1921), 3–25.

⁴³ Lipót Kreutzer, *A munkaviszony a kereskedelemben: könyv a magántisztviselőkről* [Employment relations in trade: a book on private clerks] (Budapest: Kiad. a Magántisztviselők Országos Szövetsége, 1912).

institutes from banks and insurance companies. The law provided a legal definition of the private clerk and encompassed old-age pensions, disability pensions, widow's pensions, and an educational contribution for the orphans of private clerks.⁴⁴ The social protection of private clerks was regulated by the law on accident insurance in 1887 and the law on health insurance in 1888, although these laws only applied to lower level private clerks, similar to the Hungarian case.⁴⁵

The *Handlungsgehilfengesetz* addressed lacunas in the legal situation of clerks and trade employees. It changed and specified the regulations of the *Handelsgesetzbuch*. The trade employee law regulated the amount of guaranteed and paid holidays, the length of sick leave, the minimal notice period that could not be even reduced by contractual agreements, and a comprehensive enumeration of all "sufficient grounds" that could lead to the dismissal of a private clerk.⁴⁶ These measures not only constituted an important step toward a wider social protection of private clerks, but also limited the arbitrary interpretation and abatement of existing regulations, which was often the case concerning the statutes of the *Handelsgesetzbuch*. It has to be added, though, that office-hours and Sunday rest were not regulated by law and only sectorial agreements remedied the problems of clerks; the provisions of the law were often criticized by bank and insurance clerks who took them as a legal minimum not fitted to the particular needs of clerks.

In Hungary, in contrast, the legal status of clerks was not improved in the period before the Great War. According to the law of trade, the salary, service regulations, and other provisions were a matter of free agreement between employer and employees, in

⁴⁴ See Chapter 3.

⁴⁵ Monika Senghaas, *Die Territorialisierung sozialer Sicherung: Raum, Identität und Sozialpolitik in der Habsburgermonarchie* (Wiesbaden: Springer Fachmedien Wiesbaden, 2015), 84–94.

⁴⁶ Peissl, *Das "bessere" Proletariat*, 100–101.

case there was no written agreement, the statutes of the law of trade (Act VIII of 1872) came into effect. The law of trade and the law of industry (Act XVII of 1884) basically constituted a “*laissez faire* labor protection.”⁴⁷ The law of trade determined the period of accident leave (for accidents that occur at work) in six weeks and the notice period was also set at six weeks with the exception of clerks fulfilling “more important tasks,” accountants, and cashiers that were entitled a three-month notice period. The law enumerated a list of conditions upon which the employee could be immediately dismissed: these included all independent business activities undertaken by the employee (outside the company), if they became incapacitated or suffered from a “disgusting or contagious disease,” any abuse directed at the family of the boss, and jeopardizing the interests of the company.⁴⁸ Sunday rest was also subject to legal regulation (Act XIII of 1891) but it gave the possibility to the Minister of Trade of granting exceptions and private clerks basically could not profit from it because of shortcomings in the implementation of the law. In addition, efforts to regulate working hours for private clerks failed in 1901 thanks to the resistance of chambers of trade and industry.⁴⁹

The law on health insurance (Act XIV of 1891) and the law on obligatory health and accident insurance (Act XIX of 1907) provided social protection for private clerks. According to the 1907 law, though, compulsoriness only applied to clerks that had a yearly salary below Kr 2,400. In Budapest, bank and insurance clerks had to join the Ferenc József Kereskedelmi Kórház (Francis Joseph Trade Hospital) as a health care

⁴⁷ Susan Zimmermann, *Divide, Provide, and Rule: An Integrative History of Poverty Policy, Social Policy, and Social Reform in Hungary under the Habsburg Monarchy* (Budapest ; New York: Central European University Press, 2011), 70.

⁴⁸ *A magyar kereskedelmi törvény: 1875: 37. tcz* [The Hungarian law of trade: Act 37 of 1875] (Budapest: Athenaeum, 1909), 55-59. §.

⁴⁹ Zimmermann, *Divide, Provide, and Rule*, 76–77.

fund and were provided with medical services together with clerks and workers in trade. The implementation of the 1907 law and the management of the Ferenc József Kereskedelmi Kórház led to discontent on the part of private clerks, paradigmatic to their other issues. Employees and employers contributed half and half to health and accident insurance, yet, the management of the Kereskedelmi Kórház fell entirely into the hands of employers. Once the quality of medical services provided by the health care fund increasingly fell short of clerks' expectations, some of the clerk associations tried to take control of the health care fund.⁵⁰ Two parties competed for control: the "autonomy" party was led by the Magántisztviselők Országos Szövetsége (National association of private clerks) and the "radical" party by the social democratic private clerk and trade employee association and the associations of insurance and bank clerks. In November 1913, the "radical" party won the election and successfully decreased the influence of employers in the management of the health care fund.⁵¹

In this legal environment, internal (company) service regulations became the most important benchmark for clerks' rights and duties. These booklets contained provisions on all (both private and professional) aspects of clerkly lives. Clerks had to acknowledge and undersign service regulations before their appointment at the company. Companies considered these regulations their own internal (private) affairs: the front page of the service regulations of the Pesti Magyar Kereskedelmi Bank (Hungarian Bank of Trade in Pest) read, for instance, "confidential" with bold red letters in 1917.⁵² If clerks wanted to improve their situation, they could only have recourse to

⁵⁰ *Pénzügyi Tisztviselők Lapja* V, no. 7 (1912): 3–5; *Pénzügyi Tisztviselők Lapja* VI, no. 4 (1913): 7–21.

⁵¹ *Világ*, December 2, 1913, 10; *Biztosítási Tisztviselők Lapja* II, no. 5 (1913): 2–13.

⁵² *Szolgálati szabályzat a Pesti Magyar Kereskedelmi Bank tisztviselői, tisztviselőnői és segéd tisztviselői számára* [Service regulation for the clerks, female clerks, and assistant clerks of the Hungarian Trade Bank in Pest] (Budapest: Kertész József Könyvnyomdája, 1917).

the public. In both halves of the Habsburg Monarchy, professional journals indeed published the most scandalous parts of regulations that sometimes made companies back down from planned regulation changes.

Discrimination against women was often institutionalized in service regulations. The Hungarian law of trade, for example, was gender neutral and did not make a difference between female and male employees. Regulations, however, contained such references. The first type was though the lack of reference: railways and trade companies often did not include female employees in service regulations and therefore their status had to be negotiated on a case by case basis, which made female clerks increasingly vulnerable.⁵³ If female clerks were indeed mentioned, it also served their discrimination. The service regulations of the Živnostenská Banka, for instance, specified that the marriage of female clerks represented a voluntary dismissal from the services of the bank, though, they were entitled for a severance pay that amounted to their two-month salary.⁵⁴ The same service regulation institutionalized the gender pay gap as well: different pay tables applied to male and female clerks. Male clerks having an “appropriate education” had a basic salary of Kr 3600 a year in the tenth year of employment and female clerks having an “appropriate education” had to serve for 23 years to reach the same salary. For lower level clerks, though, the gender pay gap was less substantial: in the tenth year of employment both male and female lower level clerks (*manipulační úředník / úřednice*) earned Kr 2261 a year and their salary increased to Kr 3600 (male) and Kr 3230 (female) in the twenty-fourth year of employment.⁵⁵

⁵³ Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten, 1900-1934* (Wien: Verlag für Gesellschaftskritik, 1985), 57–58.

⁵⁴ *Služební řád pro úředníky Živnostenské banky v Praze* [Service regulations for the clerks of the Živnostenská banka in Prague], 1914, 36. §.

⁵⁵ *Služební řád pro úředníky Živnostenské banky*, 11–12.

The case of the Elizabeth-mill in Temesvár / Temeswar / Timișoara can further illustrate the shortcomings of the Hungarian situation in relation to the lack of pension regulations. The issue stemmed from the fact the company assets per se were not separated from the assets of company funded pension institutes and if a bankruptcy or ownership change took place, employees lost all claims to their premiums without compensation.⁵⁶ In the scandalous case of the Elizabeth-mill of Temesvár in 1909, a consortium bought the stocks of the mill and the new management wanted to rehire former employees only if they withdrew all claims against the former owner including severance and pension reserves. The clerks of the company refused to do so but subsequently reached a compromise with the support of the local private clerk association.⁵⁷ This also proved the potential of the labor union in the eyes of the *Magántisztviselők Lapja*.

The legal situation of private clerks seemed precarious compared to public servants: several laws regulated the status of public servants in both Austria and Hungary from the 1880s. In Hungary, there existed the law on the qualification of public servants; Act XI of 1885 and its amendment, and Act XXX of 1892 provided an old-age pension scheme, 40 years of employment being the threshold for a full pension; and Act IV of 1893 regulated the payroll of public servants and created a uniform rank system that encompassed all public employees from the level of *Unterbeamten* to the prime minister, the latter was a copy of the Austrian rank system. In Cisleithania, Act 47 of 1873 created the rank system in public service and determined salaries in each rank. The salary scheme was slightly modified in 1898 and a substantial increase was

⁵⁶ The situation was not different in Austria before 1906 and was presented as one of the reasons for the legal regulation of compulsory old-age pensions (Karl Kögler, “Die Pensionsversicherung der Privatbeamten,” *Zeitschrift für Volkswirtschaft, Sozialpolitik, und Verwaltung* 15 (1906): 115–16).

⁵⁷ *Magántisztviselők Lapja* XVII, no. 11 (1909): 1–3; *Népszava*, May 23, 1909, 9.

voted in 1907. In addition, the enactment of a uniform service regulation (*Dienstpragmatik, služební pragmatika*) in 1914 regulated most aspects of professional life in public service.⁵⁸

3. The Clerk-Company Relationship

The main woe of private clerks was the insecurity and precarity of careers in the bureau in addition to small salaries and social benefits. Working hours, holidays, salary schemes, old-age and invalidity pensions, and employee rights in general were not regulated by law and all concessions were therefore made at the discretion of the company. The lack of stringent rules concerning promotion caused widespread discontent on the part of clerks even though career progression was quite dynamic in most cases. For example, Karel Ullmann, a correspondent at the Živnostenská Banka, had a successful spell in terms of his salary package, yet still complained about his career progression. Being a graduate of the five grades at the Czech Gymnasium in Brno and that of the one-year course at the (German) Handelsschule Wertheimer in Prague,⁵⁹ he started a traineeship at the paper wholesale of Laufer (a German company) and became a “Praktikant” at the Brno branch of the Živnostenská Banka in 1895. Later that

⁵⁸ Julia Bavouzet, “Entre technocrates et administrateurs de l’Ancien régime : les hauts fonctionnaires des ministères hongrois du dualisme (1867-1918)” (Thèse de doctorat en histoire, Paris 10, 2017); Waltraud Heindl, *Josephinische Mandarine, Bürokratie und Beamte in Österreich Band 2: 1848-1914* (Wien, Köln: Böhlau, 2013); Aleš Vyskočil, *C.k. úředník ve zlatém věku jistoty* [Imperial and royal clerks in the golden age of security], Vyd. 1, Práce Historického ústavu AV ČR = Opera Instituti historici Pragae. Řada A - Monographia, sv. 26 (Praha: Historický ústav, 2009); Karl Megner, *Beamte: wirtschafts- und sozialgeschichtliche Aspekte des k.k. Beamtentums* (Wien: Verlag der Österreichischen Akademie der Wissenschaften, 1985).

⁵⁹ Certificate of the Czech Gymnasium in Prague, 1893; Recommendation letter from Laufer’s Papier en gros Geschäft, 1893; Certificate of the Handelsschule Wertheimer, 1893; Letter from Karel Ullmann to the director of Živnostenská Banka, 1894. ČNB, Fond Živnostenská Banka (ŽB), box 4830, file 1, personal files of Karel Ullmann, Brno branch, 1893-1945.

year he was promoted to “Aspirant“ with a yearly salary of Kr 300 that increased to Kr 600 in 1899, the year he was appointed *úředník*. His salary was yearly raised and reached Kr 4,016 in 1912.⁶⁰ The average salary of clerks at the Živnostenská Banka followed a similar pattern. The starting salary of employees between 1869 and 1910 was Kr 947 (N=636) that increased to Kr 2060 (N=370) in the fifth year and to Kr 3479 (N=124) in the tenth year of employment at the bank.⁶¹

The legal defenselessness of clerks exposed them to the arbitrariness of company directors and office managers. Service regulations signified the utmost curtailment of the rights of private clerks especially with regard to office-hours, holidays, Sunday rest, and disciplinary matters. Arbitrariness and lawlessness therefore became the motto of private clerk associations that turned to state regulation to defend against the exploitation of clerks by managers and owners. Their strategy was also to force banks, through public campaigns, to include detailed provisions on the rights and duties of clerks and banks in the regulations. Successes concerning career progression were a case in point: by the early 1910s many Austrian banks included specific statutes on career advancement that were duly published and compared in *Der Österreichische Bankbeamte*.

The service regulation of the Kereskedelmi Bank (Bank of Trade) exemplified the extent of the problem concerning working hours:

Clerks have to work for an indefinite period of time after the official office hours and without any extra remuneration until all daily tasks are finished.⁶²

Der Österreichische Bankbeamte also protested that many banks made clerks stay in the bureau until all daily duties were finished and office hours could be changed at the

⁶⁰ ČNB, Fond ŽB, books 423, salary book, entry 119.

⁶¹ Živnostenská Banka database.

⁶² *Pesti Hírlap*, April 30, 1913, 14.

discretion of managers; at the Wiener Bankverein, for instance, clerks had to work even on Sundays and on holidays if daily tasks were not finished in regular working days.⁶³ In similar terms, the regulation of the Böhmisches-Union Bank did not define standards concerning the holiday of clerks in 1907: “The granting of holidays remains in all cases the decision of the bank directorate.”⁶⁴ Unpaid overtime and the question of undivided office hours also fueled frequent complaints on the part of private clerks.⁶⁵ In some cases, this resulted in clerks having to stay ten to twelve hours a day in the office without extra remuneration.⁶⁶ Still, average workdays lasted only seven to eight hours a day, started at nine in the morning, included a 90 to 150 minute lunch break at 1pm, and ended between 6pm and 7pm in the evening.⁶⁷

Clerks referred to middle-class customs and health concerns in negotiations with companies. Mór Gelléri (1854-1915) and Lipót Kreutzer, key figures in the Hungarian private clerk movement, put health hazards at the forefront of their reasoning. Accordingly, long office hours were the principal cause for the frequent neurological dysfunction of many clerks.⁶⁸ Dezső Hahn, chief physician of the Országos Munkásbiztosító Pénztár (National Insurance Fund of Workers), described in detail the

⁶³ *Der Österreichische Bankbeamte* II, no. 2 (1908): 8–10.

⁶⁴ *Der Österreichische Bankbeamte* I, no. 9 (1907): 4.

⁶⁵ “A szolgálati pragmatika” [Service regulations], *Pénzügyi Tisztviselők Lapja* V, no. 8 (1912): 1–5; „A magánhivatalok munkaideje” [Office hours in private bureaus], *Magyar Nemzetgazda* XXV, no. 19 (1908): 149–150; Lipót Kreutzer, “A munkaidő szabályozása” [The regulation of working hours], *Magántisztviselők Lapja* XIII, no. 9 (1905): 7–11; and “Az osztatlan munkaidő” [Undivided working hours], *Magyar Pénzügy*, May 14, 1908, 5–6.

⁶⁶ *Der Österreichische Bankbeamte* I, no. 9 (1907): 4–5.

⁶⁷ *Stenographisches Protokoll der im k.k. arbeitsstatistischen Amte durchgeführten Vernehmung von Auskunftspersonen über die Arbeitszeit in Banken, Kredit- und Versicherungsanstalten* (Wien: Hölder, 1905), IV.

⁶⁸ Adolf Gelléri, *A magántisztviselők munkaidejének szabályozása* [The regulation of working hours for private clerks] (Budapest: Gelléri és Székely Ny., 1904); Lipót Kreutzer, “A munkaidő szabályozása,” *Magántisztviselők Lapja* XIII, no. 9 (1905): 7–11.

harmful effects of the practice of divided office hours. This practice signified that private clerks had a two to three-hour break at noon for the purpose of going home and having lunch with the family. This, however, entailed consuming the lunch in a rush that caused gastritis. The inflation of rental and food prices forced them out of the city center to the outskirts of Budapest and increased time spent by commuting. Changing the system, however, did not harm the interests of either the public or banks. Since deposits paid in the afternoon bore interest only on the following day, the public did not suffer financial losses due to the practice of undivided office hours.⁶⁹ The general health of private clerks was further worsened by the lack of physical exercise, the polluted air of the cafés, and substandard flats, all constituent parts of clerkly lifestyle.⁷⁰ According to the physician of the Francis Joseph Trade Hospital in Budapest, women were even more prone to health hazards due to long office hours in the unhygienic bureaus.⁷¹

Arguments for Sunday rest were quite similar and relied on pragmatic grounds. A petition to the House of Deputies argued that tasks carried out on Sundays could be comfortably finished during the other six workdays of the week. Many banks abolished Sunday work on their own initiative or assigned certain weekdays as a day off to economize. The bank clerk association therefore requested the legal regulation of the situation to exclude arbitrariness.⁷² In Hungary, Gábor Baross, Minister of Trade, enacted the law regulating Sunday rest in industrial production in 1891. Its compendia were applied for many private clerks but were softened by innumerable decrees in the

⁶⁹ *Magyar Pénzügy*, May 14, 1908, 5–6.

⁷⁰ *Magántisztviselők Lapja* XVIII, no. 17 (1910):1–2.

⁷¹ Gyula Uhl, “A hivatalban alkalmazott nők megbetegedéséről” [The medical problems of women employed in the bureau], *Gyógyászat—Az orvostudomány hazai és külföldi fejlődésének, különösen az orvosi gyakorlatnak közlönye* 50, no. 11 (March 18, 1910): 192–93.

⁷² *Der Österreichische Bankbeamte* I, no. 8 (1907): 2.

1890s and 1900s.⁷³ As a result, financial and insurance clerks had to work without restrictions, while shop assistants and industrial workers, with some exceptions, were guaranteed Sunday rest. The rationale of private clerks was similar to arguments in favor of revised office hours: it could enable them to recharge mentally and physically. Companies could also profit from the higher level of productivity of the well-rested clerks. In contrast, trade and industry organizations opposed the idea of entirely⁷⁴ free Sundays, as they argued, this could significantly decrease their revenues, and represented the principal cause for the economic recession after the turn of the century in their eyes.⁷⁵

External work, business activities, and political engagement were also prohibited by companies that were heavily involved in the private life of clerks. Internal bank documents concerning Karel Ullmann, correspondent of the Živnostenská Banka in Brno, showed that the company knew all aspects of his private life. In June 1910, a letter informed the director of Živnostenská Banka Jaroslav Preiss that Ullmann had done external work in his leisure time. The author of the letter advised against starting proceedings because “that would only worsen Ullmann’s situation.” He defended Ullmann stating that he did research only in biology and such activities should be regarded positively if they did not divert the employee from professional duties.⁷⁶ Ullmann was passionate about his research: he became the publisher of the *Akvaristické a přírodopisné listy* (Journal of Fishkeeping and Natural History) in the interwar period

⁷³ *Anyag-gyűjtemény a vasárnapi munkaszüneti szabályok módosításához* [Survey materials for the modification of regulations concerning Sunday rest] (Budapest: Athenaeum Ny., 1904); Zimmermann, *Divide, Provide, and Rule*, 74–77.

⁷⁴ There existed differences between free Sunday for tradesmen, workers, and office employees: for certain free Sunday only started after 10am or 12am and for others it meant a 36-hour rest during the weekend.

⁷⁵ *Magántisztviselők lapja* XI, no. 21 (1903): 1–3.

⁷⁶ Letter from Vilém Zlatník to Jaroslav Preis, 1910. ČNB, Fond ŽB, box 4830, file 1.

and compiled a 450-page long monograph on fishkeeping.⁷⁷ Later, he was also accused of trading in fish and aquarist goods in the *Přírodopisné listy*.⁷⁸ After the Great War, the bank learned that Ullmann was acquainted with German friends while on vacation in Trencsénteplic / Trenčianske Teplice / Trentschintepnitz in 1920 and spoke in German that was taken as an offence and was described as a “crime against the nation” by the Sdružení československého úřednictva ústavů peněžních (Association of Czech Clerks of Financial Institutions).⁷⁹

Business activities were equally forbidden and could only be undertaken with the prior consent of companies. The 1882 service regulations of the Magyar Általános Hitelbank (Hungarian General Creditbank), still a bilingual Hungarian-German print, adamantly narrowed the rights of clerks and office servants. Prohibitions included all activities at the stock exchange, to inform the press of company news, and to begin business activities without the prior knowledge and consent of the directorate.⁸⁰ The Budapesti Giro- és Pénztár Egylet (Budapester Giro- und Cassenverein) prohibited clerks from all side jobs, while side occupations could only be carried out with the consent of the directorate.⁸¹ Karel Ullmann was accused of “undeclared” business

⁷⁷ Karel Ullman, *Akvarium pro dům a školu: o tomto svém životním úseku vypravuje K. Ullmann ve II. svazku své knihy Po zavátých stopách mého života* [Aquaristics for home and school use: about the part of Ullmann’s life, which followed his book ‘The beginnings of my life’], III. rozšířené a přepracované vydání (Brno: nákladem vlastním, 1949).

⁷⁸ Letter from Fr. Špaček to the director of Živnostenská Banka, 1910. ČNB, Fond ŽB, box 4830, file 1.

⁷⁹ Letter from the Moravský Odbor Sdružení Československého Úřednictva Peněžních Ústavů v Brně to the director of Živnostenská Banka, 1920. ČNB, Fond ŽB, box 4830, file 1.

⁸⁰ *Általános szolgálati szabályzat a Magyar Általános Hitelbank tisztviselői és hivataloszlógái részére* [Service regulations for clerks and servants at the Hungarian General Credit Bank] (Budapest: Magyar Általános Hitelbank, 1882), 10, 32–34, 36.

⁸¹ *Szolgálati szabályzat a Budapesti Giro- és Pénztár-Egylet Részvénytársaság tisztviselői számára* [Service regulation for the clerks of the Giro and Treasury Bank] (Budapest: Budapesti Giro- és Pénztár-Egylet Rt., 1907), 3.

activities in January 1918 when the Živnostenská Banka learned that he took part in the directorate of a brewery in Pilsen / Plzeň without the consent of the board, notably, at the brewery that was established to compete with the German brewery. He was pardoned because his superior knew about his involvement but failed to inform the directorate; in February it was decided that Ullmann might keep his position at the brewery in Pilsen if, again, this did not affect his employment in Brno.⁸²

In the same way, political engagement represented a sensible issue for banks and insurance companies. Ullmann announced in May 1919 that he was about to enter political life, but his engagement, he argued, was not against the rules of the bank because the party in question was apolitical and rather an “academic association.”⁸³ Ullmann’s demise at Živnostenská Banka was not caused by business, and political involvements and only an employee strike gave sufficient impetus to fire him in 1921.⁸⁴ The strike also led to the demission of sixteen employees at the Brno branch of the bank and 697 bank clerks in Czechoslovakia.⁸⁵ Ullmann was subsequently accused of being a communist and of having published in *Rovnost*, a communist daily in Brno. He still left the bank on favorable terms: he received a yearly sum of 896K until he found new employment. It was officially administered as a gift, so, unfortunately for his children and former wife, it could not be confiscated from him based on court decisions concerning his divorce.⁸⁶ The Živnostenská Banka took good care of Ullmann as he received this remuneration until 1934.

⁸² Minutes of board meetings, January 23, 1918, January 29, 1918, February 12, 1918, and February 14, 1918. ČNB, Fond ŽB, box 4830, file 1.

⁸³ Letter from Karel Ullmann to the directorate of the Živnostenská Banka, 1919. ČNB, Fond ŽB, box 4830, file 1.

⁸⁴ Jaromír Charous, “Bankovní stávka 1921” [Bank strike in 1921], *Sborník archivních prací* III, no. 1–2 (1953): 278–90.

⁸⁵ Charous, 314.

⁸⁶ Letter from Marie Ullmannová (indecipherable) to the directorate of Živnostenská Banka, 1921. ČNB, Fond ŽB, box 4830, file 1.

The marital status of (male and female) private clerks was considered a professional matter and was tightly regulated in service regulations. At the Magyar Általános Hitelbank (Hungarian General Credit Bank), for example, the pension rights of relatives were withheld if the directorate of the bank did not approve the marriage. In practice, the restriction signified that neither the prospective widow nor orphans were entitled to receive contributions from the company pension fund.⁸⁷ The notion of bank-conform marriage was defined in terms of the salary of employees. At the Giro- és Pénztár Egylet, clerks had to notify the directorate in writing before their marriage. If the basic pay of the clerk (without housing benefits) was less than Kr 2,400 a year, a marriage bail had to be put down up to the amount that the interest could supplement the basic income to Kr 2,400 a year.⁸⁸ This was not just a formality as directorates took the effort to discuss and give marriage permissions.⁸⁹

The marriage restrictions of the Kereskedelmi Bank (Bank of Trade) caused a turmoil among bank clerks in 1913: the bank conform marriage was set at a salary of Kr 3,600 a year. The consequences of noncompliance included the potential demission of the clerk and descendants were not entitled to receive pension payments.⁹⁰ Female clerks were even more mistreated: marriage signified their immediate dismissal with a small severance pay. The daily press instantly reported on the scandal; *Pesti Hírlap* questioned the logic of service regulations and especially banks' stance on female clerks:

So it is a longstanding truth that men of money do not want to behave in a gentlemanly way toward their employees. [...] they have to learn that

⁸⁷ *Általános szolgálati szabályzat*, 20.

⁸⁸ *Szolgálati szabályzat a Budapesti Giro...*, 6.

⁸⁹ MNL-OL, Fond Z 50, Magyar Általános Hitelbank, file 15.

⁹⁰ *Pénzügyi Tisztviselők Lapja* VI, no. 4 (1913): 1–7. The story was widely spread and discussed among the other clerk associations (see *A Magánalkalmazott* XII, no. 5 [1913]: 13).

human rights cannot be treated purely on a business basis and that they cannot treat female employees usuriously in the same way they treat people asking for loans at the bank.⁹¹

It was also problematic that private clerks had only duties but no rights vis-à-vis their employers. *Népszava* described “slaves of large capital” and a “system of spotters” in its reportage of the bank,⁹² the latter expression referred to the official duty of managers to report irregularities in the private life of their personnel.

The paternalistic attitude of companies brought advantages to clerks in the form of employers’ loyalty. A clerk at the Magyar Leszámtoló és Pénzváltó Bank (Hungarian Discount and Exchange Bank) asked for an unpaid leave of six months in 1919, he was granted the leave with the condition that the company would re-hire him only if they needed his services. However, the department of human resources was well aware that this was improbable and refused to take him back on several occasions. His performance ratings specified the reason:

He is not suitable to be employed as a clerk. He is not useful at the desk because he is always busy with something else, he comes to work negligently, and he did not take his occupation seriously. As a correspondent, he did not meet the bar because he speaks only Magyar and his writing is poor. Not recommended to be re-hired.⁹³

Despite the unfavorable review, the Leszámtoló Bank gave positive references to the Hermes Magyar Általános Váltóüzlet (Hermes General Hungarian Exchange Office) in 1921 and to the Magyar Jelzáloghitelbank (Hungarian Mortgage Bank) in 1927; they described their former employee as a “hard-working, accurate, and conscientious workforce, who always performed to their greatest satisfaction.”

⁹¹ *Pesti Hírlap*, April 30, 1913, 11.

⁹² *Pesti Hírlap*, April 30, 1913, 14–15; *Népszava*, May 6, 1913, 13–14.

⁹³ MNL-OL, Fond Z 68, Magyar Leszámtoló és Pénzváltó Bank Rt, Személyzeti osztály [Human resources], file 12.

Clerks, on their part, also expected companies to abide by the unwritten rules of the sector. The practice of rehiring former employees formed part of these expectations. For example, a secretary at the Kaposvár branch of the Foncière insurance company was dismissed in 1895 because “he did not meet the requirements that all clerks should fulfill at the company,” yet he was soon rehired as a supervisor and sales person following a few letters addressed to the management.⁹⁴ Karel Ullmann had recourse to the same practice after having left the Živnostenská Banka to become a *Selbständiger*. When all his business endeavors failed—stone mining, a transportation company, and an exposition that projected images—Ullmann had no other option but to return to the bank and he duly asked for being rehired. He sent several imploring letters and referred to a practice of the bank that gave the option to rehire former employees who quitted on their own terms.⁹⁵ The bank finally gave in and the same happened in 1901 when after a short illness Ullmann resumed his position with a salary increase.⁹⁶

Debt was also a concern for companies as employees were supposedly more prone to lose integrity in troubled financial situations that also gave the rationale behind marriage restrictions. The secretary of the Foncière insurance company at the Nagyvárad / Oradea / Großwardein branch, for example, had negative prospects at the company because of his debt, Kr 4,045 in 1916 that he entirely owed to the company.⁹⁷ Accountants that committed suicide to escape the judicial consequences of financial fraud were also a frequent subject of tabloid headlines. Lastly, Karel Ullmann became a *persona non grata* at the Živnostenská Banka for his troublesome financial situation.

⁹⁴ MNL-OL, Fond Z 1031, Foncière Általános Biztosító Intézet, Okmánytár [Document repository], file 3.

⁹⁵ Unidentified document, 1898. ČNB, Fond ŽB, box 4830, file 1.

⁹⁶ Letter from Karel Ullmann to the board of directors, 1901. ČNB, Fond ŽB, box 4830, file 1.

⁹⁷ MNL-OL, Fond Z 171, Fonciere Általános Biztosító Intézet, Személyzeti osztály [Human resources], file 2.

In 1907, a distributor of ornamental fish complained to the bank that Ullmann did not pay for his aquarium goods and fish⁹⁸ and numerous other debtors directly requested the bank to pay Ullmann's outstanding debts until his demission in 1921. His divorced wife and children sent countless letters and complained of not having received their awarded allowance. The Živnostenská Banka was thus used on many occasions as an arbitrator and intermediary in financial matters of its clerks. In addition, prospective debtors asked the permission of the bank to lend money to Ullmann, the bank's consent serving as a collateral for the loan; Ullman's inheritance went through the accounts of the bank; and the bank carried out court decisions in terms of financial implications concerning the divorce of Ullmann in 1916.

The two pillars that prompted the rise of private clerk associations were therefore the lack of legal regulation and the declining economic status of private clerks. This however did not lead to a full-fledged professionalization in the pre-war period. There were efforts to create a specialized training, but it did not become an exclusive track providing entry to the profession. Private clerk organizations were more concentrated on the economic and social status of clerks as the next session of this chapter demonstrates. The goal of the next session is to map up the network of private clerk organizations in Cisleithania and in Hungary that had to deal with a seemingly similar set of problems in clerkly lives all over the Habsburg Monarchy.

⁹⁸ Letter from Josef Drobný (undecipherable) to the director of Živnostenská Banka, 1907. ČNB, Fond ŽB, box 4830, file 1.

4. Private Clerk Organizations

Cisleithania

The 1863 call for the preparatory committee of the Erster Allgemeiner Beamten-Verein complained that a recently established Viennese association excluded private clerks from its membership and declared, the Beamten-Verein should target all “clerks without distinction.”⁹⁹ The power of “unified self-help” embodied the essence of the association and contributed to the establishment of not only a mutual aid-association of disabled clerks but also a life insurance and pension fund, a mutual savings bank, and credit cooperatives. The charter of the Beamten-Verein was approved in 1865 that created an association of all Beamten in the *Gesamtmonarchie*. The association favored the issues of public servants in Austria but published reports on the problems of private clerks and commented on notable issues in Hungary. The Beamten-Verein established local branches all over the Habsburg Monarchy that included remote spots like Karánsebes / Caransebeș / Karansebesch and Temesvár / Temeswar / Timișoara in the Banat, Aussig / Ústí nad Labem in Bohemia, Proßnitz / Prostějov in Moravia, and Petrinja in Croatia.¹⁰⁰

The establishment of the Viennese *Privatbeamtenlocalgruppe* (local branch of private clerks) at the Beamten-Verein marked the beginnings of the private clerk movement in Austria in 1885.¹⁰¹ Private clerks wanted to acquire the professional status

⁹⁹ Az *Osztrák-Magyar Első Általános Tisztviselő-Egylet: alapításának története, fejlődése és működése fennállásának első 25 évében 1865-1890* [The Austro-Hungarian First General Clerk Associations: the history of its founding, development and activities in the first 25 years] (Budapest: Buschmann Ny., 1890), 373.

¹⁰⁰ The list of all the “Localgruppen” could be found in the *Beamten-Zeitung* in which protocols of group meetings were published from time to time. For instance, in 1893 there were 54 “Localgruppen” including the one led by private clerks and another established by bank clerks in Vienna.

¹⁰¹ Peissl, *Das “bessere” Proletariat*, 194–99.

and privileges of public servants through the creation of an existence minimum of 600 Florin (equal to Kr 1200) and through the parliamentary regulation of old-age pensions.¹⁰² In 1888, the group sent a petition to the House of Deputies, the House of Lords, and the k.k. Gesamtministerium in a bid to force the parliamentary regulation of old-age pensions for private clerks.¹⁰³ The Beamten-Verein was sympathetic to the interests of female clerks—they offered scholarships for women to study at the Handels- und Gewerbeschule des Wiener Frauenerwerbsvereine—yet, the association had no female members.¹⁰⁴

Independent private clerk associations followed suit on the national level beginning in the 1890s such as the Zentralverein der kaufmännischen Angestellten (1892), the Verein der Versicherungsbeamten (Verein, 1901), and the Reichsverein der Bank- und Sparkassenbeamten Österreichs (Reichsverein, 1906). The latter was originally created as a *Club* in 1893 to promote the social and cultural advancement of bank clerks in sharp contrast to the economic goals of other associations.¹⁰⁵ Unlike the Erster Beamten-Verein, most private clerk associations targeted a specific professional group. Bookkeepers, correspondents, cashiers, and agents did not associate according

¹⁰² *Beamten-Zeitung* XVI, no. 51 (1885): 592.

¹⁰³ Baryli, “Die Sonder-Sozialversicherung der Angestellten in Österreich bis 1938”; Kim, “Die Entstehung der Pensionsversicherung für die Angestellten in Österreich mit ihrem Einfluss auf Deutschland und ihre historische Bedeutung”; Gustav Otruba, “Privatbeamten-, Handlungsgehilfen- und Angestelltenorganisationen. Ihr Beitrag zur Entstehung des österreichischen Angestelltenpensionsversicherungsgesetzes 1906 (unter besonderer Berücksichtigung der Diskussion über den Angestelltenbegriff),” *Geschichte und Gesellschaft. Sonderheft 7* (1981): 240–56; Günther Steiner, “Anton Blechschmidt—Pionier der Angestelltenpensionsversicherung,” *Soziale Sicherheit*, no. 5 (2016): 228–35.

¹⁰⁴ Rosemarie Fehrer, *Die Frau als Angestellte in Wirtschaft und Verwaltung Österreichs: ihr sozialer Aufstieg seit dem letzten Drittel des 19. Jahrhunderts*, Linzer Schriften zur Sozial- und Wirtschaftsgeschichte ; 23 (Linz: Trauner, 1989), 56–57.

¹⁰⁵ Franz Landertshammer, *Der Reichsverein der Bank- und Sparkassenbeamten Österreichs in den Jahren 1907 bis 1927: anlässlich der 20. Wiederkehr des Gründungstages* (Wien: Reichsverein der Bank- und Sparkassenbeamten, 1927), 7–8.

to their function and job responsibilities but according to the scope of activities of their company. This was reasonable in view of the fact that most social benefits (old-age and invalidity pensions) at the turn of the century were company funded benefits regulated and provided by employers. Notable exceptions that recruited all types of private clerks were the Reichsverein der Privatbeamten Österreichs and the Magántisztviselők Országos Szövetsége (National association of private clerks) in Hungary and female only associations like the Vereinigung der arbeitenden Frauen and the Nőtisztviselők Országos Egyesülete (National association of female clerks) in Hungary.

The Zentralverein der kaufmännischen Angestellten had the largest membership in Austria for it was the most inclusive in terms of social status but not in terms of gender. The membership was composed of not only Beamten (bookkeepers, correspondents) but also lower level employees of trade companies (shopkeepers, tradesmen and various assistants).¹⁰⁶ It had 17,503 members (including 1,384 female members) in 1913 that was significantly higher than the membership of the bank clerk association (11,134 members including 1,561 female members), the insurance clerk association (3,033 members including 522 female members), the association of engineer clerks (2,960 members and no female members).¹⁰⁷ The association was conceived as a labor union from its very foundation and it actively engaged in politics as an ally of the social democrats. They also used “Angestellten” as the descriptor of their members instead of the more bourgeois sounding “Beamten.” The goals of the association had a working-class character: the regulation of office hours and Sunday

¹⁰⁶ Bermann, *Die freigewerkschaftliche Angestelltenbewegung in Österreich*, 80.

¹⁰⁷ Lakenbacher, *Die österreichischen Angestelltengewerkschaften*, 87. The *Österreichische Bankbeamte* published slightly different numbers in early 1914: its own membership was only 10,707 and the association of engineer clerks had only 2,441 members according to their estimate (*Der Österreichischer Bankbeamte* VIII, no. 1. (1914): 10–12).

rest, and the introduction of equal and universal male suffrage.¹⁰⁸ The association also advocated compulsory old-age pensions, but in contrast to other “Beamten” organizations they envisaged a broader scope for the law and wanted to include the category of foreman (*Werkmeister*) and lower level office workers as well.¹⁰⁹ In the eyes of the association, the category of private clerks thus covered all personnel that the labor union considered a private clerk (*Angestellte*) as the monographer of Austrian labor unions succinctly put it.¹¹⁰

The Verein der Versicherungsbeamten and the Reichsverein der Bank- und Sparkassenbeamten Österreichs had a much narrower concept of who should qualify as a private clerk. Both recruited from the Beamten ranks of respective companies, assumed a firm middle-class character, and hardly engaged in politics. the Club der Beamten der Wiener Bank- und Credit-Institute started to function as a casino in 1888; the premises of the Klub hosted a library to “cultivate” members, to provide a place to read the daily press and to play card games.¹¹¹ The Club was transformed into a labor union at the end of 1906 with the following goals: the yearly organization of a *Bankbeamtentag*, regular contact with bank managements, establishment of savings banks for private clerks, the regulation of old-age pensions, and the introduction of legally guaranteed service regulations.¹¹² They emphatically distinguished the Reichsverein from the association of offices servants (Bund der Skontisten und

¹⁰⁸ Bermann, *Die freigewerkschaftliche Angestelltenbewegung in Österreich*, 67–72.

¹⁰⁹ Bermann, 108–16.

¹¹⁰ Lakenbacher, *Die österreichischen Angestelltengewerkschaften*, 18.

¹¹¹ Landertshammer, *Der Reichsverein der Bank- und Sparkassenbeamten*, 7–8; *Club der Beamten der Wiener Bank- und Credit-Institute. Bericht über das V. Vereinsjahr* (Wien: Verlag des Club der Beamten der Wiener Bank- und Credit-Institute, 1893), 1.

¹¹² *Der Österreichische Bankbeamte* I, no. 1 (1906): 2.

Angestellten der Bank-, Kredit-, und Versicherungsinstitute Österreichs) because the latter category of employees did not have a “Beamtencharacter.”¹¹³

The Reichsverein was a politically neutral organization and not at all radical: the association was so moderate, they claimed, that it was not possible to become more moderate.¹¹⁴ Their neutrality was also discernable in the divergent political affiliation of their allies in the Reichsrat. Bank clerks did not join the Gewerkschaftskommission either (the other group that did not join were the engineering clerks), although they agreed to the political principle of labor unions that the interests of employees and employers were incompatible and thus employers should not participate in the management of labor unions.¹¹⁵ Yet, the Reichsverein had clear social democratic leanings as well. The idea of establishing a resistance fund as a means to further employee strikes came from the vice president Hugo Breitner (1873-1946):¹¹⁶ he was a graduate of the Wiener Handelsakademie and became a clerk at the Länderbank. Breitner later resigned from his position at the Reichsverein in 1917 when after becoming director of the Länderbank because he considered his position at the bank incompatible with his labor union function. In 1918, he became member of the SDAP (Sozialdemokratische Arbeiterpartei) and served as a social democratic member of the Vienna city council between 1918 and 1933. The other labor union instrument at the Reichsverein was the institution of trust persons whose duty was to inform colleagues about the initiatives of the Reichsverein and to report injustices suffered by members at banks.

¹¹³ Landertshammer, *Der Reichsverein der Bank- und Sparkassenbeamten*, 33.

¹¹⁴ *Der Österreichische Bankbeamte* II, no. 3 (1908): 8–10.

¹¹⁵ Landertshammer, *Der Reichsverein der Bank- und Sparkassenbeamten*, 33.

¹¹⁶ Otruba, “Zur Geschichte der „Angestellten“ und ihrer wachsenden Bedeutung in Österreich bis 1918,” 84.

The Verein der Versicherungsbeamten was established in 1901 and pursued a more politicized agenda. The first president of the association Karl Benedek, for example, was a socialist candidate at the 1901 elections of the Wiener Bezirkskrankenkassa.¹¹⁷ The first official program of the association in 1902 enumerated the following demands: Sunday rest, a yearly holiday of at least fourteen days, a salary minimum of 1,600K, 6-hour working days including a half-hour lunchbreak, a 3-month notice period, and obligatory sickness, disability, and old-age pension insurance.¹¹⁸ The official journal of the association was the *Organ der Versicherungsbeamten*. One of their principal means of labor union politics was the institution of trust persons that caused a rift between the association and employers already in 1901: it was against the liking of employers to have trust persons reporting to the association on employment, working, and salary conditions at insurance companies.¹¹⁹ There were other notable signs of political difference with the Reichsverein. The Verein joined the österreichische Gewerkschaftskommission in 1902 as the first non-worker association. The beginnings of this alliance were not without difficulties: worker associations welcomed them with skepticism and questioned the possibility of shared interests. In addition, insurance clerks also began to use the term “Angestellte” as a self-definition and renamed the association “Verein der Versicherungsangestellten” later in 1902.¹²⁰

Both bank and insurance clerks refused to accept female clerks in the first years, but this fundamentally changed around 1910 and resulted in a significant increase in the

¹¹⁷ Georg Bäcker, *Verein der Versicherungsangestellten Österreichs. 1901-1926. 25 Jahre Gewerkschaftsarbeit im Versicherungsberufe* (Wien: Verein der Versicherungsangestellten Österreichs, 1926), 13.

¹¹⁸ Bäcker, 19–20.

¹¹⁹ Bäcker, 14–16.

¹²⁰ Bäcker, 23–24.

number of female clerks. The Reichsverein der Bank- und Sparkassenbeamten opted for the inclusion of women in 1910 in order to foster the overall strength of the association. By 1916, 14.8 percent of the membership were women,¹²¹ that compared well with the proportion of female clerks in the bank sector (banks, savings banks, credit cooperatives altogether) amounting to 12.6 percent according to the 1910 census.¹²² By 1913, the Verein der Versicherungsbeamten also successfully recruited female clerks: 17.2 percent of the membership—of 3,033 insurance clerks at the time—were women according to the report of the seventh congress of Austrian labor unions,¹²³ in comparison, the proportion of women among insurance clerks was 14.4 percent in Cisleithania in 1910.

Female clerks could also join female only associations: the Vereinigung der arbeitenden Frauen (VAF) was established in 1902 and had separate sections for private clerks and trade employees (Fachgruppe der Privatbeamtinnen und Handelsangestellten) and for elementary school teachers (Privatlehrerinnen-Sektion). The VAF set out three basic goals: to improve the general and professional education of women; to represent the class interest of female employees; and to improve the economic situation of female employees.¹²⁴ It had altogether 3,512 members in 1911 and had a wide network of branch associations in Brno (210 members), Czernowitz / Chernivtsi (351 members), Graz (280 members), and Troppau / Opava (191 members). Their official journal (*Mitteilungen der Vereinigung der arbeitenden Frauen* and later *Österreichische Frauenrundschau*) often dealt with the particular issues of female clerks, and female bank and insurance clerks. The activities of the association included

¹²¹ *Der Österreichische Bankbeamte* X, no. 9 (1916): 6.

¹²² *Österreichische Statistik, n.f.*, Band 3, Heft 1 (1916): 9.

¹²³ Lakenbacher, *Die österreichischen Angestelltengewerkschaften*, 87.

¹²⁴ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 4, no. 38 (1906): 2–4; *Österreichische Frauen-Rundschau* X, no. 116 (1913): 6–9.

the establishment of a club library, the organization of professional courses, the setting up of a recruitment office, and they also ran a restaurant for members.¹²⁵

A similar female only association in the Czech lands was the Ženský výrobní spolek český (Czech woman association of production) established in 1871. The main activity of the association was to organize professional courses and education for women: the most popular courses were language instruction and trade courses. The association also established an employment bureau to help women find appropriate jobs. The most influential figure in the association was Eliška Krásnohorská who maintained the school a prestigious institution and became the editor of *Ženské listy* (Woman Papers).¹²⁶ Krásnohorská also played a crucial role in the foundation of the Minerva society that helped establish the first girls' Gymnasium in 1890 in the Habsburg Monarchy.¹²⁷

Non-German associations put forward similar demands to male only associations in addition to an emphasis on national separateness. A precursor of the Reichsverein, the Verein der Bankbeamten in Prag (Spolek bankovních úředníků v Praze) enlisted the same issues, the only difference being that their journal (*Der*

¹²⁵ Ida Hahn, "Vor zehn Jahren," *Österreichische Frauen-Rundschau* X, no. 96 (1912): 5–7; Margret Friedrich, "'Vereinigung der Kräfte, Sammlung des kleinen Gutes zu einem gemeinschaftlichen Vermögen, kurz die Assoziation ist hier die einzige Rettung'. Zur Tätigkeit und Bedeutung der Frauenvereine im 19. Jahrhundert in Metropole und Provinz," in *Bürgerliche Frauenkultur im 19. Jahrhundert*, ed. Brigitte Mazohl (Wien: Böhlau, 1995), 125–74; Gabriella Hauch, "'Arbeite Frau! Die Gleichberechtigung kommt von selbst'? Anmerkungen zu Frauen und Gewerkschaften vor 1914," in *Frauen bewegen Politik: Österreich 1848 - 1938* (Innsbruck, Wien: StudienVerl, 2009), 105–28.

¹²⁶ Marie Bahenská, "Ženský výrobní spolek český" [Czech female association of production], *Český lid* 91, no. 3 (2004): 253–71.

¹²⁷ Francisca de Haan, Krassimira Daskalova, and Anna Loutfi, eds., *Biographical Dictionary of Women's Movements and Feminisms: Central, Eastern, and South Eastern Europe, 19th and 20th Centuries*, 1st ed (Budapest: New York: CEU Press, 2006), 262–66.

Bankbeamte—Bankovní úředník) was a bilingual, German-Czech publication.¹²⁸ The Czech association of private clerks (*Zemská jednota soukromých úředníků v království Českém v Praze*), established in 1892, had a similar but longer list of demands: fixed working hours, Sunday rest, appropriate notice period, regulation of the traineeships, prohibition of state pensioned clerks in the private sector, proper office premises, holidays, sickness, disability and old-age pension insurance, and proper regulations to settle disputes between employees and employers. The association had 179 members at the end of 1892 that increased to 3,950 members by 1902.¹²⁹ The *Sdružení československého úřednictva ústavů peněžních* (Czech association of financial clerks) was established in 1907 to counterbalance the activities of the Viennese bank clerk association and had a very similar list of demands and goals. The marking difference of bank clerks was the promotion of economic nationalism that made their demands incompatible with the activities of the *Reichsverein*.¹³⁰

Hungary

The Hungarian private clerk movement began with the founding of the *Magántisztviselők Országos Nyugdíjgyesülete* (National Pension Association of Private Clerks) in 1893 that, per se, defined the principle goal of the movement¹³¹ and prompted the foundation of the *Magántisztviselők Országos Szövetsége* (National association of private clerks, MOSz) in 1898. *Pesti Napló* published the manifesto of

¹²⁸ *Der Bankbeamte—Bankovní úředník* I, no. 1 (1898), 1–2.

¹²⁹ *Úřednické listy* IX, no. 8(1902): 1.

¹³⁰ *Peněžní Obzor* V, no. 13 (1912): 197–200; *Peněžní Obzor* V, no. 15 (1912): 221–224.

¹³¹ Bódy, *Egy társadalmi osztály születése*, 81–83; *Emlékfüzet a Magántisztviselők Országos Nyugdíjgyesülete alapításának huszadik évfordulójára: 1893-1913* [Booklet on the twentieth anniversary of the National Association of Private Clerks: 1893-1913] (Budapest: Athenaeum Ny., 1914).

the pensions institute in January 1893 accompanied by an article of Sándor Braun (1866-1920).¹³² The journalist promptly introduced most of the demands of the emerging movement, yet he also defined the term private clerk in a more radical way than private clerk activists themselves. In Braun's eyes, a private clerk had to be properly educated and the Matura served as a "passport for life." The emphasis on education was connected to the fact that Braun started his career as a teacher in the Pester Handels-Akademie in the 1880s.¹³³ He also enumerated the most important demands of the movement: competitive salary, fix and adequate office-hours, an appropriate notice period, and old-age pensions.

The founding of the MOSz caused tensions in private clerk milieus:¹³⁴ bank clerks, self-professedly, attained a higher social status than the rest of private clerks, and thus they wanted to be distinguished from the rest of the group. Their club, the Pénzügyi Tisztviselők Országos Egyesülete (National association of bank clerks, PTOE) fulfilled mainly cultural and social functions, whereas other private clerk organizations dealt with improving the social and economic status of their members; such activities were merely looked down by bank clerks.¹³⁵ Similarly to the Club of Viennese bank clerks, the Budapest organization also functioned as a casino and only assumed the functions of a labor union when it started to engage in disputes between employees and employers in the early 1910s. In contrast, the official journal of the MOSz, the *Magántisztviselők Lapja* (Journal of Private Clerks), overtly supported the foundation of a universal association. They disapproved all separateness as there was no essential difference between clerks and clerks: they had the same education, the

¹³² *Pesti Napló*, 19 January, 1893, 11.

¹³³ Péter Újvári, ed., *Magyar zsidó lexikon* [Hungarian Jewish lexicon] (Budapest: Pallas Ny., 1929), 138.

¹³⁴ Bódy, *Egy társadalmi osztály születése*, 83–85.

¹³⁵ *Pesti Hírlap*, January 24, 1892, 8.

Handelsakademie; they performed similar jobs; and as a universal issue they did not have permanent contracts—most of them only had a 6-week or 3-month notice period.¹³⁶ The work of all private clerks essentially consisted in “copying business letters” and “putting them into envelopes,”¹³⁷ while they also lacked a comprehensive overview of business transactions. To be noted that the *Magántisztviselők Lapja* paradigmatically defined here only the common characteristics of male private clerks.

The Magántisztviselők és Kereskedelmi Alkalmazottak Országos Szövetsége (National association of private clerks and trade employees, KAOSz) was established in 1909 through the merger of several leftist associations,¹³⁸ and played a similar role to the Zentralverein der kaufmännischen Angestellten. The KAOSz was a close ally of the social democrats furthering universal manhood suffrage and the legal regulation of the status of trade employees. It promoted the principles of “class war.” In their view, the class antagonism between employers and employees made collaboration impossible and employers were not to form part in the leadership of worker associations. The main demands of the KAOSz, however, resembled those of “bourgeois” associations. In addition to the legal regulation of the notice period, severance pay, and holidays, they demanded written contracts between employee and employer, a thirty-six hour rest in the week-ends, the regulation of working hours, and higher social care benefits.¹³⁹ The KAOSz differed fundamentally from other associations in its stance toward women: it propagated legal equality, equal salaries, and a reinforced protection of women at the workplace, yet its membership was also exclusively composed of male workers.¹⁴⁰

¹³⁶ *Magántisztviselők Lapja* I, no. 6 (1895):1–4.

¹³⁷ *Magántisztviselők Lapja* I, no. 12 (1895): 1–3.

¹³⁸ *A Magánalkalmazott* VIII, no. 4 (1909): 1.

¹³⁹ *A Magánalkalmazott* VIII, no. 22 (1909): 1–2.

¹⁴⁰ The journal of the association, *A Magánalkalmazott* [*The private employee*] did not publish data on the gender composition of its membership but based on the list of new

Similarly to Austrian developments, Hungarian trade employees established the largest, socially most inclusive, and politically engaged organization (KAOSz). There also existed an umbrella organization (MOSz) that recruited private clerks and incorporated smaller local associations regardless of business activities, while bank clerks (PTOE) and insurance clerks (National association of insurance clerks, Biztosítási Tisztviselők Országos Szövetsége, BTOSz) established separate associations and recruited from the upper echelons of the private clerk hierarchy. The PTOE was founded in 1893 and was only transformed into a labor union in 1912; the BTOSz became an independent association relatively late in 1912 as insurance clerks belonged to the MOSz beforehand. Both the PTOE and the BTOSz maintained regular contact with their counterparts in Vienna: they exchanged news reports and translated each other's articles, while the Viennese and Budapest leadership often visited and gave speeches at their general meetings in Budapest and Vienna.

The PTOE was established in 1893 as a social club that had a large library and supported the cultural life of members. For fifteen years, “directors and ordinary clerks spent their free time playing cards and chess in the rooms of the club.”¹⁴¹ In 1908, the numerical growth of bank clerks and the parallel decline of their economic standing prompted members to transform the club into an interest group association, but circumstances hampered the development of the association. On the occasion of the national congress in Debrecen in 1908, provincial associations refused to join the PTOE for they wanted to keep their autonomy, while bank directors took control of the newly

members published in each issue—in which one could hardly find any women—the gender ratio of the membership did not differ fundamentally from other organizations.

¹⁴¹ Ernő Kabos and Péter Sipos, eds., *Az egység útján: a Kereskedelmi-Pénzügyi és Vendéglátóipari Dolgozók Szakszervezetének története* [On the road to unification: the history of labor unions of workers in trade, finances, and in the hospitality industry] (Budapest: Táncsics Kiadó, 1975), 97.

founded association in Budapest. The president of the association, for instance, was Gyula Madarassy Beck, the director of the Magyar Jelzálog Hitelbank. The official journal of the association was edited by the director of the Magyar Telepítő- és Parcellázóbank Antal Éber; until 1911 articles in the *Pénzüntézet Tisztviselők Lapja* were mostly consecrated to technicalities in banking or they published the balance sheet of various banks but rarely touched upon the interests of bank clerks. In 1911, the association decided to discontinue it due to financial difficulties.

The PTOE was transformed into a labor union in 1912. The increasing effects of inflation and the PTOE's lack of support on the occasion of a conflict between the Hermes Bank and its clerks in March 1912 mobilized support for the "Radical party" within the association that sought to exclude bank managers from the membership of the association. The template came from the Viennese Reichsverein: there was a fundamental conflict of interest between employers and employees that made their collaboration impossible in interest group organizations. The PTOE invited the president and vice-presidents of the Reichsverein to all their important meetings and copied the Viennese means of labor protection: the first undertaking of the new leadership was to introduce the institution of trust persons and to establish a resistance fund.¹⁴² Before the unionization of bank clerks, the association also had no female members. Although the charter did not differentiate between members based on gender,¹⁴³ there was no woman in the presidency, committee, and among members.¹⁴⁴ This changed shortly after the takeover when the PTOE decided to support the interests of female bank clerks as well in October 1912.

¹⁴² Kabos and Sipos, 98–105.

¹⁴³ *Pénzüntézet Tisztviselők Lapja* V, no. 2 (1912): 1–6.

¹⁴⁴ *Pénzüntézet Tisztviselők Lapja* IV, no. 1 (1911): 7–10.

The demands of bank clerks had an evident middle-class character; these comprised old-age pensions, fix and uninterrupted working hours, and proper service regulations. The demand of uninterrupted office hours was a typically middle-class problem: the often 3-hour long lunchbreak cut through the day of private clerks, so they had to stay at work until late in the evening. The rationale behind the long lunchbreak was that it enabled them to return and have their lunch at home, prepared by the servants or the wife, together with the family. However, the whole exercise lost its meaning when private clerks had to move out of the city center for the massive increase in rent prices. Clerks were no longer able to commute twice between home and the bureau, and began to eat out in the city center, rendering the three-hour lunchbreak superfluous. Bank clerks, like the Reichsverein, advocated political neutrality and presented themselves as a bourgeois association but the association went through a shift to the left during the Great War: they initiated the first strike on the occasion of a conflict between clerks and the Magyar Kereskedelmi Hitelbank that ended successfully with the improvement of inflation additions,¹⁴⁵ while shortly after the Aster Revolution in 1918 the association joined the Szakszervezeti Tanács (Council of labor unions).

Insurance clerks left the MOSz in 1912 to establish their own independent association: after a couple of months of recruitment the BTOSz already boasted a commanding membership of more than 2,000.¹⁴⁶ Initially, they had to discuss the potential ideological direction of the labor union: whether the association should follow the German model of “yellow” unionization that took place with the involvement of both employees and employers (the prime example was the German association of bank clerks) or the Austrian model of “red” trade unions (like the Reichsverein and the

¹⁴⁵ *Pénzüntézeti Tisztviselők Lapja* X, no. 6–7 (1917): 2–3.

¹⁴⁶ *Biztosítási Tisztviselők Lapja* I, no. 8 (1912): 1–2.

Verein) that organized on the principles of class struggle and excluded employers from their associations. The BTOSz ultimately chose the Austrian model and copied the organizational principles of the Reichsverein: the institution of trust persons and the resistance fund formed the backbone of the organization.¹⁴⁷ The BTOSz was more vocal on the specific components of class struggle between employees and employers: “Employers wanted to make more profit by decreasing the salary of employees, while employees wanted to increase their salary diminishing the profit of employers.”¹⁴⁸

The class-based organization of insurance clerks prompted them to accept female clerks as members from January 1913 and fight for gender equality in the bureau.¹⁴⁹ According to Viktor Salamon, administrator of the association, the inclusion of women was necessary as the principle goals and causes of unionization were of economic nature and thus differentiation between clerks based on religion, nationality, or gender was a fundamental mistake.¹⁵⁰ For Vilmos Dévai, the secretary general of the BTOSz, all insurance clerks regardless of gender should unite for they had common problems like long office hours, the lack of systematic promotion, dark bureaus, inflation, and so forth.¹⁵¹ The BTOSz also portrayed the abominable work conditions of female clerks as the result of “capitalist exploitation” on the part of employers.¹⁵² In the immediate aftermath of the Great War, the BTOSz shifted more toward the left on the political spectrum: in 1918, they organized a series of lectures entitled “The school of socialism” in which Zsigmond Kunfi, the future commissar of education in the

¹⁴⁷ *Biztosítási Tisztviselők Lapja* I, no. 8 (1912): 4–6; *Biztosítási Tisztviselők Lapja* II, no. 4 (1913): 3–4.

¹⁴⁸ *Biztosítási Tisztviselők Lapja* I, no. 8 (1912): 3–4; *Biztosítási Tisztviselők Lapja* II, no. 2 (1913): 4–6.

¹⁴⁹ *Biztosítási Tisztviselők Lapja* II, no. 1 (1913): 8–9.

¹⁵⁰ *Biztosítási Tisztviselők Lapja* II, no. 4 (1913): 3–4.

¹⁵¹ *Biztosítási Tisztviselők Lapja* III, no. 1 (1914): 10–11.

¹⁵² *Biztosítási Tisztviselők Lapja* II, no. 1 (1913): 8–9.

Hungarian Soviet Republic, for instance, talked about the “society of the future.” The *Biztosítási Tisztviselők Lapja* also published the political program and principles of the Social Democratic Party. In 1919, the BTOSz was also fully committed to the politics of the Hungarian Soviet Republic.

The most influential female only association was the Nőtisztviselők Országos Egyesülete (National association of female clerks, NOE) that established in 1897 and represented the professional interests of both private and public employees. The NOE organized professional courses for clerks, had an employment bureau, provided aid for unemployed female clerks, opened a library, had a holiday camp, and so forth. By 1913 it had nearly 4,000 members and by 1917 the membership was estimated at 6,000 female clerks. The NOE also established provincial branches in Nagyvárad, Szombathely, Arad, and Temesvár.¹⁵³ Members of the NOE established the Feministák Egyesülete (Association of feminists) in 1904 and together published the journal *A Nő és a Társadalom* (Woman and Society) from 1907,¹⁵⁴ and the NOE launched an independent journal in 1915 called *Nőtisztviselők Lapja* (Journal of Female Clerks).

The main goal of the NOE was radically different from male only clerk associations as NOE’s main solution to the poor situation of female clerks was the abolition of the one-year trade course and the establishment of secondary female trade schools.¹⁵⁵ The NOE belonged, as Susan Zimmermann put it, to the “camp of individualist modernizers” and differed fundamentally in their political stance from social democratic woman associations like the Magyar Munkásnők Egyesülete (Association of Hungarian Woman Workers, MME) in the sense that they did not want

¹⁵³ Zimmermann, *Die bessere Hälfte?*, 38–39.

¹⁵⁴ Orsolya Kereszty, “A Great Endeavor: The Creation of the Hungarian Feminist Journal *A Nő és a Társadalom* (Woman and Society) and Its Role in the Women’s Movement, 1907–1913,” *Aspasia* 7, no. 1 (2013): 92–107.

¹⁵⁵ Zimmermann, *Die bessere Hälfte?*, 127–36.

to combine the feminist agenda with—their fight against gender inequalities in society, economy, and politics—or subordinate it to other ideological or class-based interests.¹⁵⁶

In contrast to the MME, it was equally important for the NOE to remain an independent organization that explained their refusal to join the ranks of bank and insurance clerk associations.

Non-Magyar associations in Hungary formulated similar demands, besides, of course, an emphasis upon their national character. Slovak bank clerks in Zólyom / Zvolen and Turócszentmárton / Martin established a journal, *Slovenský Peňažník*, and wished to solve the problem of old-age pensions through the foundation of a joint stock bank.¹⁵⁷ The association in Croatia (Društvo bankovnih činovnika Hrvatske i Slavonije), established in 1906, aimed at the introduction of Sunday rest and the establishment of a resistance fund.¹⁵⁸ The Romanian bank clerk association was established in 1901 and included the establishment of a pension fund as well.¹⁵⁹ According to their journal the *Revista Economică*, the main problems of Romanian bank clerks were the lack of institutional pension schemes, to be solved by the creation of a regional pension fund for Romanian bank clerks, and the poor education of bank personnel, which was mainly due to the fact that there existed only one secondary trade school in Brassó / Braşov / Kronstadt that used Romanian as a language of instruction and there was no specific training for bank managers at higher levels.¹⁶⁰

¹⁵⁶ Zimmermann, 42–43.

¹⁵⁷ *Slovenský Peňažník* I, no. 1 (1909): 1–4; *Pénzüntézet Tisztviselői Lapja* II, no. 7 (1909): 8.

¹⁵⁸ *Pénzüntézet Tisztviselői Lapja* V, no. 8 (1912): 6–8.

¹⁵⁹ *Hazánk*, October 9, 1901, 10.

¹⁶⁰ *Revista Economică* III, no. 18 (1901): 201–203.

5. Conclusions

The present chapter described the reactions of private clerks and their movements to the undefined employment status (service regulations, office hours, vacations, work disputes) and the lack of social security of office workers. Their reactions to the contemporary challenges of economic and social transformation could be conceptualized as an effort of modernization that was genuinely connected with capitalist endeavors. Anxieties over their middle-class status significantly reshaped the strategies of private clerks with regard to labor protection and working conditions. This became particularly important in relation to the issue of old-age pensions that is described in detail in the next chapter. In addition to modernizing ambitions, clerks attempted to retain the pre-modern prerogatives of groups like public servants to ensure a firm *Mittelstand* position for the emerging white-collar group.

The chapter showed how the common class situation of clerks all over the Monarchy created similar patterns in labor union movements. The means of organization were copied across the Leitha: Hungarian bank clerks, for example, willingly replicated the institution of trust persons at banks and created a resistance fund to support activism against employers. Both institutions were based on the regulations of the Viennese Reichsverein. The main social processes the social group went through between the 1880s and the onset of the Great War were equally similar in the two states of the Habsburg Monarchy. There took place a socially asymmetric feminization of office work (Chapter 5) and the blurring of boundaries between lower level clerks and the working classes in terms of salary, social standing, and the increasing mechanization of work. The latter prompted attempts to markedly dissociate private clerks from the proletariat and declare themselves part of the *Mittelstand*. Similar patterns existed in terms of educational background and lifestyle (status situation) and income (class

situation) but the Austrian bank and insurance clerks were more successful in using political power and engaging deputies of the Reichsrat for their cause. Due to the lack of welfare provisions, clerks had to rely on company funded social security in Hungary, a situation that was changed in Austria following the law introducing compulsory old-age pensions for private clerks.

The demands of private clerks represented the essence of what the “world of security” stood for in the eyes of Stefan Zweig.

Everyone knew how much he possessed or what he was entitled to, what was permitted and what forbidden. Everything had its norm, its definite measure and weight. He who had a fortune could accurately compute his annual interest. An official or an officer, for example, could confidently look up in the calendar the year when he would be advanced in rank, or when he would be pensioned. Each family had its fixed budget, and knew how much could be spent for rent and food, for holidays and entertainment; and what is more, invariably a small sum was carefully laid aside for sickness and the doctor’s bill, for the unexpected. [...]

This feeling of security was the most eagerly sought-after possession of millions, the common ideal of life. Only the possession of this security made life seem worth while, and constantly widening circles desired their share of this costly treasure. At first it was only the prosperous who enjoyed this advantage, but gradually the great masses forced their way toward it.¹⁶¹

Private clerks were one of the groups wanting that security: security in terms of salary, calculable and timely career advancement, working conditions, holidays, office-hours, job stability, and old-age pensions. The utmost enemy of clerks were therefore the arbitrariness and lawlessness of directors and supervisors. This worldview also fitted the work context of clerks. Calculable interests, business, and the reliability of debtors were essential in the eyes of bank and cooperative clerks, while the trustworthiness of

¹⁶¹ Stefan Zweig, *The World of Yesterday* (London: Cassel and Company, 1943), 13–14.

10.14754/CEU.219.12

mortality tables and the order of human and economic misfortune formed the principles of insurance.

Chapter 3

Old-Age Pensions: Differences

The present chapter is devoted to the different trajectories the regulation of (state and company funded) old-age pension institutes took in the Habsburg Monarchy. The starting point of private clerk movements was connected to the issue of old-age pensions in both Cisleithania and Hungary, but these movements led to fundamentally different outcomes by the outbreak of the Great War. The first action of the *Privatbeamten-localgruppe* of the Viennese Beamten-Verein was to draw a petition in favor of compulsory old-age pension schemes in the private sector, whereas the national association of private clerks in Budapest (MOSz) was predicated by the establishment of a pension fund for private clerks in 1893. The private clerk movement achieved its goal in Cisleithania: the Pensionsversicherungsgesetz was enacted by the Reichsrat in 1906 and made it compulsory for all private clerks—that fulfilled a set of criteria—to join an old-age pension fund. In contrast, the issue of old-age pensions remained unregulated in Hungary and all parties had to negotiate special arrangements for company funded pension institutes.

The two trajectories set apart the discourses in Cisleithania and in Hungary. In Austria, one of the key issues was the question of who should qualify as a private clerk and should be therefore compulsorily subject to the law: the question of old-age pensions was dealt with along class lines and prompted private clerks to dissociate themselves from the working classes. The parliamentary regulation of old-age pensions also implied disciplinary competition and the conflict of different experts. The scope of

the law had to be defined by jurists with regard to its consequences in social (delimiting the social class, gender inequalities and as a tool of middle-class politics) and actuarial terms (accounting with the financial burden of the law). In Hungary, the legal status of company pension funds remained the main issue for the whole period: it had to be decided whether employers had full control over the fund or clerks had the option to get back premiums in the case of job changes. In these debates private clerks hoped for state intervention that rarely happened. Actuarial considerations, too, became important in assessing the solvency of non-state pension institutes like the Hungarian Worker Disability and Pension Institute.

1. Delimiting the Social Group: The Old-Age Pension Law in Austria

The handling of the compulsory old-age pension law of private clerks (Pensionsversicherungsgesetz, PVG) served primarily to delimit the boundaries of the white-collar middle class. The law represented their interests and proclaimed their most important social values. The PVG was the result of a more than decade long negotiation that fundamentally altered the discourse in comparison to Hungarian developments.¹ The Erster Allgemeiner Beamten-Verein sent the first petition to the k.k. Gesamtministerium and to the Lower and Upper House in 1888 that opened the gate to a wave of other petitions and consultations in the 1890s.² The design of the law was based on the 1896 general survey of private clerks carried out by the Ministry of Internal

¹ Baryli, “Die Sonder-Sozialversicherung der Angestellten in Österreich bis 1938”; Otruba, “Privatbeamten-, Handlungsgehilfen- und Angestelltenorganisationen”; Kim, “Die Entstehung der Pensionsversicherung für die Angestellten in Österreich mit ihrem Einfluss auf Deutschland und ihre historische Bedeutung”; Steiner, “Anton Blechschmidt—Pionier der Angestelltenpensionsversicherung.”

² Kim, “Die Entstehung der Pensionsversicherung für die Angestellten in Österreich mit ihrem Einfluss auf Deutschland und ihre historische Bedeutung,” 23–37.

Affairs.³ The House of Deputies started to discuss a draft proposal in 1901, submitted by Prime Minister Ernest von Körber, and after revisions made by the social policy committee and the House of Lords, the law was sanctioned in December 1906 and came into effect in January 1909. It was considerably revised in 1914 and the House of Deputies passed several amendments until 1918.

Although all employee organizations advanced the idea of a compulsory old-age pension law, they had different conceptions concerning the contours of the law from the very beginning. Privatbeamten organizations (like the bank clerk association) promoted a limited scope of compulsoriness that included exclusively the upper echelons of salaried employees (the Beamten). The neutral (Christian-social) and German-völkisch associations advocated the widest possible interpretation of compulsoriness to include all salaried employees of their membership. Socialist organizations, on their turn, rejected the idea of a special law for only selected groups of salaried employees and wage earners and argued for a universal law and the need for additional government funding for lower level wage earners.⁴ The goal of the present subchapter is to analyze the standpoint of Privatbeamten organizations including the bank clerk and the insurance clerk organization, while an important counterpoint to this scheme will be provided by the VAF.

The PVG determined the scope of compulsoriness, premiums paid by clerks and companies, pension annuities, and the modalities of private pension institutes. The definition of *Versicherungspflichtigkeit* constituted an effort to define the social frontiers between the white-collar middle class and the proletariat throughout the legislation process. The law determined a salary threshold of 600K a year, included

³ Ministerium des Innern, *Die Ergebnisse der über die Standesverhältnisse der Privatangestellten*.

⁴ Otruba, "Privatbeamten-, Handlungsgehilfen- und Angestelltenorganisationen," 246.

already in the Körber proposal in 1901,⁵ to exclude lower level trade assistants and it had to be received in monthly or yearly installments in order to exclude wage earners from the scope of the law. At the turn of the century, Kr 600 was basically the starting salary of male bank and insurance clerks and it was barely above the average salary of lower level bureau employees (Beamtenaspiranten, Unterbeamten, Hilfsbeamten) and assistants in petty trade.⁶ The 1906 law offered starting pensions between Kr 180 and Kr 900 after the ten year waiting period that was increased by Kr 9 to Kr 45 (depending on the salary class) after every additional contribution year.⁷ A clerk having a salary between Kr 2400 and Kr 3000 a year could therefore receive Kr 1800 of old-age pensions after 40 years of employment. The old-age annuity ranged between 60 and 75 percent of the clerk's salary before retirement.

In the final drafting of the law in 1906, the criteria of a salary minimum received in monthly installments were complemented with a positive definition of the “clerk character” (Beamtencharakter) that prescribed the necessity to undertake intellectual work and higher service in the bureau. The “negative” criteria excluded all employees from the scope of the law who were directly involved in the production of goods, carried out physical work, and occupied a servant position. The social-policy committee of the House of Deputies defined the scope of the law as follows:

[... the social group was] created by modern economic life [and private clerks are] employed by private companies, [...] they are above the level of manual workers thanks to their qualifications, educational background, and the mostly intellectual activities they are engaged in.⁸

⁵ Peissl, *Das “bessere” Proletariat*, 125–27.

⁶ Ministerium des Innern, *Die Ergebnisse der über die Standesverhältnisse der Privatangestellten*, I:104–19.

⁷ Wilhelm Berliner, “Das Gesetz über die Pensionsversicherung der Privatangestellten,” *Österreichisches Verwaltungsarchiv* V, no. 9–10 (1907): 456.

⁸ Hubert Korkisch, *Die Pensionsversicherung der Privatbeamten. Systematische Darstellung des Gesetzes vom 16. Dezember 1906* (Wien: Manz, 1907), 36–37.

The definition was so lax that no one could delimit the scope of the law. *Obchodní Listy* complained about the potential ramifications of uncertainties. In the event of false declarations, clerks and employers could be fined between Kr 10 and Kr 1000 and could get a prison sentence of one day to three months, even if errors were made involuntarily.⁹ The problem was addressed in 1914 on the occasion of a major revision that compiled a list of vocations and precisely defined the scope of the law.¹⁰

The law fixed six income categories between Kr 600 and Kr 3000 and determined the amount of premiums shared in different proportions by the employer and the employee in each category. The full annuity of the old-age pension was payable after 35 years of employment for female clerks and 40 years of employment for male clerks. The waiting period lasted 120 months and clerks only thereafter received invalidity and old-age pensions, widow's pension, and educational support allowances. Legislation also made it possible to choose either the state pension institute or a private pension institute.¹¹ The provision of widow's pensions and educational support for orphans complied with and had to fit the ideal-typical middle-class family. According to the design of the law, the male clerk (husband) was the sole provider and the wife was supposed to stay home and lead the household. If the husband passed away prematurely, life insurance and pension annuities served to maintain the lifestyle of the bourgeois family.

⁹ *Obchodní Listy* XI, no. 36 (1908): 1.

¹⁰ "Kaiserliche Verordnung vom 25. Juni 1914, betreffend die Pensionsversicherung von Angestellten," *Reichsgesetzblatt*, no. 138 (1914): 721–740.

¹¹ "Gesetz vom 16. Dezember 1906, betreffend die Pensionsversicherung der in privaten Diensten und einiger in öffentlichen Diensten Angestellten," *Reichsgesetzblatt*, no. 1 (1907): 1–16.

The social democratic perspective was presented by Leo Verkauf (1858-1933),¹² a Jewish lawyer born in Lemberg and social democratic deputy in the Reichsrat. Verkauf was actively engaged in the worker's question and published widely on the social security of the working classes. Verkauf rejected any juridical difference between workers and clerks and argued that "*Angestellter* was not a juridical but a socio-statistical concept."¹³ In his eyes, the interests of "manual" workers and clerks were identical, so a universal old-age pension law had to cover the needs of both groups. The main problem of the 1901 Körber proposal was that it excluded the lower segments of personnel in trade and industry from the scope of the law and therefore made them defenseless against old-age poverty. Anticipating theoretical conflicts between actuaries and lawyers, Verkauf constantly reminded us the actuarial secret ("*versicherungstechnische Geheimniß*")¹⁴ that hid the reason for the social exclusivity of the proposal.

The Körber proposal was not only discriminatory because the yearly salary of Kr 600 excluded the lower segments of bureau employees,¹⁵ but a 40-year-long service

¹² His most important works include: Leo Verkauf, *Die bürgerlichen Klassen (Classen) und das Strafrecht. Kritik des österr. Strafgesetzentwurfes. Vortrag.* (Wien: Brand, 1894); Leo Verkauf, *Socialreform in Oesterreich. Eine Kritik der jüngsten Gewerbenovelle* (Wien: Brand, 1896); Leo Verkauf, *Reform und Ausbau der österr. Arbeiterversicherung. Kritische Studie zum Regierungsprogramm.* (Wien: Vorwärts, 1905); Leo Verkauf, *Die Sozialversicherung als Organisationsproblem. Ein Votum zur österreichischen Regierungsvorlage.* (Wien: Wien, 1911).

¹³ Leo Verkauf, *Die Alters-, Invaliditäts- und Stellenlosigkeits-Versicherung der Privatbeamten und Handelsangestellten: kritische Darlegung d. Bestimmungen des in d. 17. Session des österreichischen Reichsrathes eingebrachten Gesetzentwurfes; mit einem Anhang: Wortlaut des Gesetzentwurfes, betreffend die Pensionsversicherung der in privaten Diensten Angestellten* (Wien: Brand, 1901), 7.

¹⁴ Verkauf, 22.

¹⁵ It has to be added that a yearly salary of Kr 600 was much lower than the average male middle-class income. For example, at the *Mittelstandskongreß* in 1908, held in Vienna, Franz Juraschek estimated that the yearly income of office employees (*Angestellten*) belonging to the middle-classes was between Kr 1200 and Kr 7200 (Franz Ritter von Juraschek, "Mittelstand in Österreich, seine Größe und Gliederung," in *Mitteilungen au den Kongreßverhandlungen*, vol. 5, Schriften des 2. Internat.

time, too, could be hardly achieved in the pre-war era. According to mortality statistics, only 2.1 percent of all private clerks reached the retirement age and most of them did not have the 40-year service time required to get the full amount of the pension annuity.¹⁶ The required service length could only be accumulated in a longer period due to times of unemployment, illness and military duty. As a conclusion, Verkauf emphasized the moral responsibility of the actuary: insurance mathematicians should only serve as an auxiliary to the social policy maker and should not become the “sole arbiter” of the situation. The problem with the work of actuaries was that “private insurance business” had its own laws and those essentially differed from the laws of “social insurance.”¹⁷

The case of foremen (*Werkmeister*) and trade assistants (*kaufmännische Handlungsgehilfe*) became a decisive point in the handling of the law as well. Opinions were divided between three options: to include lower-level employees in the scope of the law, to exclude them, or to reject the idea of a special law for private clerks to the benefit of a universal pension law for all workers and employees. The latter was appealing for socialists and social democrats, but the bourgeois political parties preferred the first two options. The issue was only decided by a court decision in 1910 that excluded trade assistants from the scope of the law.¹⁸ Yet, it was not always evident that trade assistants themselves wanted to belong to the scope of the law. Becoming independent was not on the horizon of expectations of most clerks, and that was the

Mittelstandskongresses Wien 1908 (Wien: Selbstverlage des Redaktionsausschusses, 1910), 191). According to Gustav Otruba, only 1.6 percent of employees received less than Kr 600 a year, therefore this criterion of the law did not really affect trade employees (Otruba, “Privatbeamten-, Handlungsgehilfen- und Angestelltenorganisationen,” 248).

¹⁶ Verkauf, *Die Alters-, Invaliditäts und Stellenlosigkeits-Versicherung der Privatbeamten und Handelsangestellten*, 16ff.

¹⁷ Verkauf, 46.

¹⁸ Peissl, *Das “bessere” Proletariat*, 130.

reason they needed old-age pensions once their ability to work diminished. However, trade assistants considered their position temporary and expected to build up an independent business after their training years. Pension payments therefore represented a pointless burden on trade employees.¹⁹

Bank clerks in turn opted for exclusivity: the law, as they claimed, should reflect the middle-class values and lifestyle of the social group. The category of foreman and trade assistant should not be included because their education and work activity separated them from the group of private clerks and their inclusion made the boundaries of the law ambiguous. In contrast, bank clerks and public servants should have similar social benefits because they share the same social standing in terms of education and work content.²⁰ The salary structure of bank clerks also put them on an equal standing with public servants. Their salary was composed of different elements (basic salary, quarterly payment, age and housing allowances) that were all counted in the total salary according to the PVG—the *Österreichische Bankbeamte* joyfully reported.²¹ In contrast, an opinion article in the *Organ der Versicherungsbeamten* ridiculed the criteria delimiting the scope of the PVG. There was more community of interest between manual workers and clerks than between clerks and managers. In terms of economic standing, trained workers featured better than most of the clerks, but also, the job of trained workers involved more “intellectual” activity than the tasks of an *Unterbeamte*.²² The problem therefore was that the law was framed in terms of social status and did not take into account the actual economic standing of the parties involved.

¹⁹ *Úřadnické Listy* XIV, no. 10 (1908): 200.

²⁰ *Der Österreichische Bankbeamte* II, no. 11 (1908): 3–8.

²¹ *Der Österreichische Bankbeamte* II, no. 12 (1908): 4.

²² *Organ der Versicherungsbeamten* V, no. 8 (1905): 5.

Insurance clerks also questioned the integrity of insurance companies in their stance toward the law. The upper age limit of compulsoriness—fifty year for male clerks and forty year for female clerks—seemingly resulted in fraudulent practices on the part of insurance companies: they tended to hire elder personnel to bypass the scope of the PVG.²³ The malevolence of companies was also the reason pay regularity, the criterion of monthly or yearly payments, was finally left out from the definition of compulsoriness. Speakers at the 1901 *Privatbeamtentag* complained that companies would on purpose determine daily pay in employment contracts to bypass the compulsoriness of the law.²⁴ The VAF also stated that insurance companies formally hired female daily workers, so that they were not included in the scope of the PVG, companies did not have to pay insurance premiums, and female office personnel was therefore excluded from the privileges of the Beamten status.²⁵

Czech clerk associations greeted the enactment of the law and deployed similar arguments to the German Privatbeamten organizations. The Jednota soukromých úředníků v království českém v Praze, for instance, argued that the law was necessary to guarantee the financial stability of private clerks once their ability to work diminished as well as it should also only apply to “actual” private clerks.²⁶ Nationalist conflict, however, intervened during the implementation of the law. Czech clerks opposed the idea of extreme centralization: the central office, attribution commissions, and arbitrary courts were planned to only function in Vienna, but later variants of the law created

²³ *Organ der Versicherungsbeamten* V, no. 9 (1905): 2.

²⁴ Otruba, “Privatbeamten-, Handlungsgehilfen- und Angestelltenorganisationen,” 249.

²⁵ *Österreichische Frauen-Rundschau* IX, no. 100 (1912): 3–4.

²⁶ *Úřednické Listy* XIV, no. 2 (1907): 21–24; *Úřednické Listy* XV, no. 10 (1908): 199–202; *Finanční Listy* III, no. 46 (1906): 1–2; Milan Hlavačka et al., *Sociální myšlení a sociální praxe v českých zemích 1781-1939: ideje, legislativa, instituce* [Social thinking and social practices in the Czech Lands, 1781-1939: ideas, legislature, institutions], 1. vydání, *Práce Historického ústavu AV ČR = Opera Instituti Historici Pragae. Řada A, Monographia, Svazek 54* (Praha: Historický ústav, 2015), 213–14.

branch offices with the above functions in each crownland.²⁷ The debate within the social policy committee became so tense that it threatened the very implementation of the law. The political camps were similar to the ones that opposed in the 1880s with regard to accident and health insurance laws: German-Austrians liberals and nationalists opted for centralization and stood up against the specter of federalism, while Poles and Czechs supported decentralization and wanted to give the regional offices more authority. In the end, the establishment of provincial offices followed the pattern set by accident insurance and created provincial offices in each crownland. In the Czech Lands, with the permission of the Minister of Interior, two offices were created in Prague that covered Bohemia, one in Troppau that covered Silesia, and two in Brno that served separately Czech and German speaking private clerks in Moravia.²⁸

The compromise was greeted by the Czech private clerk association but they still urged Czech clerks to register at the branch office as soon as possible to increase the representation of Czech delegates in the center.²⁹ The Sdružení českoslovanského úřednictva ústavů peněžních went a step forward and established a substitute pension institute for all Czech financial institute, so that Czech money would be surely invested in Czech business.³⁰ In the same way, the German association of savings banks (Verband deutscher Sparkassen) also established a substitute pension institute: the irony of national separatism was that both Czech and German institutes were identical in every feature. They established the same salary classes with the same premiums and

²⁷ *Úřednické Listy* XIV, no. 2 (1907): 24.

²⁸ Senghaas, *Die Territorialisierung sozialer Sicherung*, 219–31.

²⁹ *Úřednické Listy* XV, no. 10 (1908): 201.

³⁰ *Peněžní Obzor* I, no. 14 (1908): 426.

offered identical annuities because they both used the actuarial calculations of the central office.³¹

Commentators like Karl Kögler and Heinrich Rauchberg interpreted the law from the perspective of middle-class interests. Both authors made part of the Bildungsbürgertum and had close ties with trade and finances. Karl Kögler (1855-1935) was a social insurance expert and professor at the Technische Hochschule in Vienna. He was a founding member of the Versicherungswissenschaftliche Vereinigung while serving as a director of the Arbeiter-Unfallversicherungs-Anstalt für Niederösterreich in Vienna³² and published extensively on the theory and practice of social insurance, especially concerning the social security of the working classes. Heinrich Rauchberg (1860-1938) was a statistician, demographer, and jurist based in Vienna at the beginning of his career as secretary of the Central Statistical Office and later professor at the German University of Prague from 1902 where he stayed until his death in 1938.³³ As a statistician he became famous for furthering the use of an electric counting machine based on the Hollerith-Schäffler punched-card system to process the files of the national census in 1890, discontinued in 1900 but re-used after 1910.³⁴ His major works included a demographic study of Czechs and Germans in Bohemia and a statistical account of German savings banks in Bohemia.³⁵

³¹ *Úřednické Listy* XV, no. 10 (1908): 202; it needs to be added that private pension institutes (*Ersatzinstituten*) could deviate upward from the schemes set up in the PVG.

³² *Versicherungswissenschaftliche Mitteilungen* I, no. 1 (1904): 46–49.

³³ Iris Nachum, “Heinrich Rauchberg (1860–1938): A Reappraisal of a Central European Demographer’s Life and Work,” *Austrian History Yearbook* 50 (2019): 78–98.

³⁴ Lars Heide, *Punched-Card Systems and the Early Information Explosion, 1880–1945* (Baltimore: JHU Press, 2009), 130–31.

³⁵ Heinrich Rauchberg, *Der nationale Besitzstand in Böhmen* (Leipzig: Duncker & Humblot, 1905); Heinrich Rauchberg, *Die deutschen Sparkassen in Böhmen* (Prag: Calve, 1906).

Kögler's interpretation of the PVG outlined specific ways the law fitted middle-class values and the particular habitus of private clerks, while it also corresponded to the ideals of the insurance expert. In life insurance, the most important actuarial expectation was to create homogenous risk classes in order to reduce the financial consequences of errors and it was deemed unfair to put the burden of high-risk policies on normal lives. In the same token, differences between the insurance of private clerks and workers (and Kögler was an expert in workers' insurance) made it necessary to create separate insurance schemes. Private clerks had a lower invalidity risk than workers as well as their "need" for widow's pension and orphan's allowances was significantly greater. For Kögler, this was the reason the categories of foreman and trade assistant should have been excluded from the scope of the law: it was important not to put the burden of middle-class households (widow's pension and orphan's allowances) on workers' pension premiums.³⁶ The secretary of the Czech private clerk association (Jednota soukromých úředníků v království českém v Praze) František Hašourek also emphasized the importance of different risk groups: invalidity and mortality statistics of workers and clerks differed so significantly that they needed separate insurance schemes. This was not a social question but based on the "pure principle of insurance" ("na zásada čistého pojišťování").³⁷

Heinrich Rauchberg regarded the PVG as "a means of *Mittelstandspolitik*."³⁸ Accordingly, the old-age pension of private clerks should not make part of a general insurance scheme and should be separated from workers' insurance for various reasons.

³⁶ Kögler, "Die Pensionsversicherung der Privatbeamten," 116–17.

³⁷ *Úřednické Listy* XIV, no. 2 (1907): 22.

³⁸ Heinrich Rauchberg, *Die Pensionsversicherung der Privatangestellten als Maßnahme der Mittelstandspolitik*. (Wien: Manz, 1910), 3.

Private clerks had a higher *Existenzminimum* and needed wider social benefits like widow's pension and orphan's allowances:

For their widows because middle-class women are generally not employed; for their offspring because the middle-classes need to provide their children a better professional education to equip them for the struggle for survival and to save them from the threat of proletarianization.³⁹

These obligations made actuarial calculations more complicated compared to universal insurance schemes. They had to take into account more variables like the probability and length of widow's pension and orphan's allowances, different conditions and duration of invalidity, and the probable length of work ability.⁴⁰ The gloominess of the *Beamtencharakter* became problematic for it did not define clearly the scope of compulsoriness and also hid the essential socio-economic characteristics of the social group: the only capital of private clerks was their ability to work and they could never earn enough to become self-employed, which made it necessary to provide them with old-age pensions. Private clerks were essentially *unselbständig* and had no chance of becoming *selbständig*.⁴¹ The salary sheets of the Živnostenská Banka confirmed that it was not due to the lack of trying: countless clerks quit the bank to become *selbständig* and naggingly returned in a few years to the bank (like Karel Ullmann twice during his tenure at the Živnostenská Banka).

The strong (male) middle-class orientation of the law distressed many female clerks. The main issue, in short, was that the PVG discriminated against women in pension provisions, especially against single female clerks. The survey of the Ministry of Internal Affairs was at the outset designed to serve the needs of male clerks: it compiled statistics on, for example, the average age of only *male* clerks combined with

³⁹ Rauchberg, 9.

⁴⁰ Rauchberg, 13ff.

⁴¹ Rauchberg, 17.

the average age of their wives and their children.⁴² The law set the financial contributions of women too high and collected the same premium from female clerks for lesser provisions. For example, single female clerks could not profit from widow's pensions. The children of married female clerks were only entitled to 50 percent of the pension amount, while the rate was 75 percent for the offspring of male clerks. The rationale was that female clerks, if they had children, were surely married to a male clerk, while male clerks with children were most often married and their wives not employed. The law thus mixed motifs of social class and habitus with financial reason. The only relief for women was that, in contrast to the illegitimate children of male clerks, the illegitimate children of female clerks were entitled to educational allowances.⁴³ These directives actually were not relevant for female clerks due to the practice of banks and insurance companies that made female clerks quit their position after getting married. In overall, the main demand of female clerks was to ensure "equal services for equal premiums."⁴⁴

The VAF also wanted to end pension discriminations against woman clerks and start to treat them as employees on their own term and not the employed wife of a male clerk. For example, in the case of marriage, the pension institute reimbursed all the premiums, paid by both the employee and the employer to female clerks. However, single female clerks who left their position at their own will were only entitled to receive their own payments. In the same way, if a widow remarried, she was no longer entitled to the widow's pension and instead received a compensation sum.⁴⁵ The payments of

⁴² Ministerium des Innern, *Die Ergebnisse der über die Standesverhältnisse der Privatangestellten*, I:120–31.

⁴³ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 5, no. 44 (1907): 4–8; Adele Rosenberg, *Aktuelles über das Privatbeamten-Pensionsversicherungs-Gesetz*. Vortrag. (Wien: Strauss, 1909).

⁴⁴ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 7, no. 61 (1909): 5.

⁴⁵ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 7, no. 61 (1909): 4.

female clerks were illusory for the most part. The retiring age, reached after altogether 480 months of employment, could not be attained in most of the cases for periods of unemployment, early mortality, and for the fact that compulsoriness usually started later in the career of women. Starting salaries were considerably lower among women and they also had to go through a longer (unpaid) traineeship than male clerks. In conclusion, this was basically an “annuity that did not pay to women.”⁴⁶

The particular demands of women included cheaper premiums, shorter waiting periods, voting rights for women in the pension institutes, and the annulment of illusory payments.⁴⁷ The reaction of Richard Kaan, chief secretary of the Allgemeine Pensionsanstalt für Angestellte in Vienna, to the complaints of Adele Rosenberg, member of the VAF, was paradigmatic. According to Rosenberg, it was illusory to provide female clerks a cheaper option to buy “insurance years” because female clerks could not make savings to be able to seize the opportunity. Instead, female clerks should get shorter waiting periods with smaller allowances and with the possibility for relatives like parents, sisters, and brothers to receive pension allowances. When Rosenberg confronted Kaan with these issues he merely replied: “Aren’t you happy that at least once, women are taken into account?”⁴⁸ Nevertheless, some of the demands of female clerks were granted prior to the Great War. Further amendments of the law reduced the retiring limit of female clerks to 35 years instead of the initial 40 years in 1913,⁴⁹ and the relatives of single women were also entitled to pension allowances after 1914.⁵⁰

⁴⁶ *Mitteilungen der “Vereinigung der arbeitenden Frauen“* 4, no. 33 (1906): 2–4.

⁴⁷ *Mitteilungen der “Vereinigung der arbeitenden Frauen“* 5, no. 44 (1907): 8.

⁴⁸ “Sind sie froh, daß man die Frauen wenigstens in einer Hinsicht berücksichtigt.” *Mitteilungen der “Vereinigung der arbeitenden Frauen“* 6, no. 60 (1909): 3–11.

⁴⁹ *Österreichische Frauen-Rundschau* X, no. 109 (1913): 3–4.

⁵⁰ *Österreichische Frauen-Rundschau* XI, no. 118 (1914): 5.

2. Legal Labyrinths: Company Funded Pension Institutes in Hungary

The issue of old-age pensions had a different stake in Hungary in the decade before the Great War. As the enactment of an obligatory old-age pension law looked beyond reach,⁵¹ attention was more and more devoted to the functioning of company funded pension institutes. It was less important to set social boundaries than to address the technical deficiencies of the pension system. There existed private pension funds that clerks joined voluntarily (like the *Magántisztviselők Országos Nyugdíjgyesülete*) and company funded pension institutes that, by nature, delimited membership to employees. The existing practices of the latter type worked against the interests of clerks. Pension institutes did not represent independent legal entities and most often formed part of the assets of the bank or insurance company in question. Employees were not involved in decision making processes and directorates were omnipotent with regard to membership rights, premiums, and annuities. Old-age pensions were considered a gift of the company (on the part of directorates) to employees and were revocable at the discretion of the company. In the eyes of clerks, company funded pension institute were therefore often another means of their exploitation.

A major issue was the question of what happens to premiums paid by clerks in the event of a job change. After several court decision having contradictory outcomes at the royal curia (*Királyi Curia*) in 1911 and at the crown court of Budapest (*Budapesti Királyi Ítéltábla*) in 1912,⁵² the royal curia made a conceptual decision in 1913 that

⁵¹ The official reason was that the task of implementing a compulsory pension law cannot be undertaken until the law on the illness and accident insurance of employees in trade and industry (Act XIX of 1907) was fully put in practice (*Magántisztviselők Lapja* XVIII, no. 5 [1910]: 1–3).

⁵² The 259/1911 decision of the royal curia nullified the charter of the pension institute stating that pension payments cannot be returned to a former employee in the case of a job change, while 127/1912 decision of the crown court of Budapest acknowledged the right of the pension institute to withhold payments in such cases; see for the text of the

granted the right for the pension institutes not to reimburse premiums in the event of a job change.⁵³ It is revealing how private clerks reacted to the decision and argued for their cause. The main arguments for considering null and void the incriminated point in the charter of company pension institute stated the followings: private clerks signed it under compulsion, it represented a deprivation of their rights, it was immoral, and it contributed to the economic gains of employers at the expense of employees.

The royal curia dismissed these arguments based on actuarial, legal, and moral grounds in 1913 and sustained the 1912 decision of the crown court of Budapest. Both courts considered old-age pensions as a specific type of life insurance and using a collectivist perspective claimed that premiums were not returnable on actuarial grounds. The legal argument relied on the law of trade (Act XXXVII. of 1875)⁵⁴ that regulated the functioning of insurance companies. The law stated that life insurance premiums were not returnable if the life insurance contract was terminated at the fault of the policy holder. According to paragraph 505 of the law, the life insurance policy can also be terminated if the “event”—the object of the insurance—could not take place anymore⁵⁵ and if the policy holder did not pay premiums in time (in the case of a delay of more than 30 days). The royal curia also specified that individual employees did not come into contract with only the employer but with all other employees too. This signified that premiums were calculated based on the characteristics of all pensionable employees

court decisions: Béla Besnyő, *Magántisztviselők nyugdíja: a nyugdíjbefizetések visszakövetelése* [The old-age pension of private clerks: the recovery of pension payments] (Budapest: Franklin Ny., 1912), 68–76.

⁵³ *Igazságügyi Közlöny* XXII, no. 7 (1913): 364–371.

⁵⁴ *Ungarisches Handels-Gesetz: 37. Gesetzartikel vom Jahre 1875* (Budapest: M. Ráth, 1875).

⁵⁵ The argument goes as follows: if the pensions are payable after forty years of membership to an employee *in the service of the company*, the “event” becomes impossible at the moment when the employee is no longer *in the service of the company* (*Jogtudományi Közlöny* 48, no. 33 (1913), 281).

and to return the premiums paid by one individual could jeopardize the interests of the collectivity and could risk the viability of the pension institute.⁵⁶ In more detail, the cancellation (storno) of policies was by default calculated in the mathematical balance of pension institutes: it made possible to set lower premiums and thus employees were rewarded with higher salaries. The system was therefore based on the reciprocity and mutuality of members.⁵⁷

At this point, other jurists objected that not returning the pension payments under the pretext of a “service” provided in the past is in contradiction with the law of trade: the law states that in the case of the annulment of a business transaction sellers could only hold back (from the pre-payments) the amount of their losses.⁵⁸ Béla Besnyő, lawyer of the Magántisztviselők Országos Nyugdíjegyesülete, defended the interests of private clerks and refuted the above actuarial claims based on the practice of life insurance companies. In his perspective, the storno was not calculated in the mathematical balance of pension institutes for a very pragmatic reason: lack of information concerning job changes prevented companies to count the effect of cancellations in actuarial calculations. In any case, the small number of members made it impossible to carry out mathematical calculations. The law of large numbers was simply not applicable in relation to these institutes.⁵⁹

Legal and social reasons mingled in the argumentation of the royal court as well as in commentaries. Legal analogies could be found in the regulation of the old-age pension of lawyers (Act XL of 1908) and public servants (Act LXV of 1912). The latter stated that public servants lost their pension rights if they voluntarily left their

⁵⁶ *Igazságügyi Közlöny* XXII, no. 7 (1913): 366.

⁵⁷ Mór Wittmann, “Nyugdíjbefizetések visszakövetelhetése” [The possibility to reclaim pension premiums], *Jogállam* XI, no. 6 (1912): 453–60.

⁵⁸ *Jogtudományi Közlöny* 48, no. 30 (1913): 255.

⁵⁹ Besnyő, *Magántisztviselők nyugdíja*, 17–18.

position.⁶⁰ In the eyes of private clerks, this was a faulty analogy: for public servants, leaving their position meant to quit the profession; while private clerks did not change profession in the case of a job change. The correct analogy stood between the relocation and promotion of public servants and the job change of private clerks, in both cases, one might be continuously employed as an accountant or correspondent only under different circumstances.⁶¹

The nature of the contract between employer and employee made a crucial part of the debate. In the spirit of classical liberalism, the employment contract was conceived as a free contract between two parties of equal standing. This remained at the core of the court's argumentation: the employee always had the possibility not to sign the contract containing disadvantageous terms and they always remained free to assess the disadvantages and advantages of a job change. If the job change did not lead to an improvement of the employee's situation, counting in the loss of the pension premiums as well, the employee was free not to take up a new position.⁶² Membership in a company funded pension institute was conceptualized as a benefit offered by the employer to make the position more lucrative, and thus no remuneration could be demanded in the event the employee left the company.

In contrast, some argued that "law must be firmly planted on the land of social progress,"⁶³ meaning that the individualist legal dogma had to take into account the concept of "social justice" as well. It follows that free contract did not exist in reality: free will faced the irresistible power of economic necessity and that of class differences

⁶⁰ *Az állami alkalmazottak, valamint azok özvegyeinek és árváinak ellátásáról szóló 1912: LXV. törvénycikk* [The benefits of public employees, and their widows and orphans] (Budapest: Pesti Kny., 1913), 6. §.

⁶¹ *Jogtudományi Közlöny* 48, no. 22 (1913): 193.

⁶² *Jogtudományi Közlöny* 48, no. 34 (1913): 290–291.

⁶³ *Jogtudományi Közlöny* 47, no. 6 (1912): 143.

at all times. Yet, this view was firmly refuted by Vilmos Elischer, member of the advisory committee of the royal curia. Elischer, *thurzóbai* Elischer by noble name, also a decorated officer during the Great War, questioned the relevance of the “unstable social sciences” to legal cases. Until these undefined “social causes” that were supposed to alter statutory law were not clearly codified, no court decision needed to take them into account, he concluded.⁶⁴

In the commemorative booklet of the national pension institute of private clerks, the decision of the royal court was presented as the main incentive to join the institute: it was dangerous to join company funded pension institutes for employees could lose their premiums. Just as importantly, “pension insurance was only viable if it was based on the law of large numbers.”⁶⁵ The pension institute of private clerks, established in 1893, was meant to counterbalance the disadvantages of company funded pension institutes, however, it charged higher premiums and the reason could be found in the “rock solid mathematical balance” of the institute.⁶⁶ Samu Bogyó, professor at the Pester Handels-Akademie at the time and author of several textbooks on accounting and financial arithmetic,⁶⁷ prepared the actuarial calculations of the institute. Accordingly, the booklet warned readers that they should not be afraid of high premiums: “Mathematics govern because only mathematics can foresee the future.”⁶⁸ This

⁶⁴ *Jogtudományi Közlöny* 47, no. 17 (1912): 150–151.

⁶⁵ *Emlékfüzet a Magántisztviselők Országos Nyugdíjgyesülete...*, 23.

⁶⁶ *Emlékfüzet a Magántisztviselők Országos Nyugdíjgyesülete...*, 8.

⁶⁷ The most influential being a monography on political (financial) arithmetic co-authored with Károly Bein, professor of mathematics at the Jewish Theological Seminary, and Miksa Havas, also a professor at the Pester Handels-Akademie, see Károly Bein, Samu Bogyó, and Miksa Havas, *Politikai számtan* [Political arithmetic] (Budapest: Franklin, 1907).

⁶⁸ *Emlékfüzet a Magántisztviselők Országos Nyugdíjgyesülete...*, 10.

followed the established practical sense in life insurance that only the law of large numbers could establish “regularity in incidental events.”⁶⁹

The premiums of the institute were indeed higher than premiums in Vienna and in state-guaranteed pension institutes in Cisleithania. In Budapest, one had to pay a yearly premium of Kr 7.59 per each Kr 100 expected pension annuities if the clerk joined the institute at the age of twenty and Kr 12.53 if the clerk joined at the age of thirty-five. If one wanted to guarantee annuities for their widow or widower and descendants, one had to pay a yearly premium of Kr 16.1 per each Kr 100 of expected annuities at the age of twenty and Kr 18.6 at the age of thirty if the spouse was not significantly younger than the insured person.⁷⁰ Pensions and other annuities were payable after ten years of membership; meaning that forty percent of the projected annuities were paid after ten years that grew by two percent in each additional year and attained the full amount after forty years of membership. The pension institute of private clerks was proud that it made possible for woman clerks to join the pension fund under the same conditions as men after 1903.⁷¹ It was a great progress toward gender equality compared to the practice of company funded pension institutes: even though a female private clerk had the possibility to join the pension fund, she would be excluded without compensation if she married, in parallel to losing her position at the company.⁷²

Problems perdured during the Great War and the comprehensive regulation of old-age pensions was enacted in 1928, yet Act XL of 1928 kept the existing network of company funded pension institute and only introduced more stringent legal

⁶⁹ Miksa Havas, *Az életbiztosításról* [About life insurance] (Budapest: Lampel, 1917), 17ff.

⁷⁰ *A Magántisztviselők Országos Nyugdíj-Egyesületének alapszabályai* [The charter of the National Private Clerk Pension Fund] (Budapest: Pátria Ny., 1910), 44–48.

⁷¹ *Emlékfüzet a Magántisztviselők Országos Nyugdíjegyesülete...*, 26.

⁷² *Pénzügyi Tisztviselők Lapja* VI, no. 12 (1913): 11–12.

regulations.⁷³ In 1915, the Magyar Bank (Hungarian Bank) introduced a new charter for its pension institute, but reforms remained by far inadequate. “Full autonomy and complete financial independence from the bank are the prerequisites of security at all pension institutes.”⁷⁴ The Magyar Bank did not democratize the general meeting of the pension institute because half of its members were delegated by the directorate, including the president and the vice-president, and these delegates could at any moment outvote the rest of the membership. Another typical story showed that payments were still considered a gift depending on the “paternal goodwill” of directorates. A pensioner of the Nagyszebeni Földhitelintézet got involved in a quarrel with his former boss and slapped him. The offense was evident, but it should have had nothing to do with the old-age pension of the clerk. Yet, the land credit institute considered it a disciplinary offense and the disciplinary committee took away the pension of the offender saying that service regulations still applied to pensioners. Lower courts sustained the decision and emphasized that the clerk became “unworthy” of pension payments, but the Curia finally overruled it because the punishment was not in proportion with the misdemeanor.⁷⁵ The regulations at the Magyar Általános Hitelbank in 1918, for instance, still stated that all premiums were considered lost if a clerk left the company on their own terms. In addition, widow pension was only payable to the wife of a male clerk, the husband of a female clerk was a priori excluded and could not reclaim compensation if her pensioned wife died. There was, however, a small improvement concerning the rights of female clerks in the 1918 regulations: if a female clerk left the

⁷³ Monika Kozári, *A nyugdíjrendszer Magyarországon Mária Teréziától a második világháborúig* [The old-age pension system in Hungary from Maria Theresa to the Second World War] (Budapest: Gondolat, 2012); Dénes Bikkal, “Társadalombiztosítás Magyarországon” [Social security in Hungary], *Közgazdasági Szemle* LVIII (1934): 376–78.

⁷⁴ *Pénzügyi Tisztviselők Lapja* VIII, no. 2–5 (1915): 8.

⁷⁵ *Pénzügyi Tisztviselők Lapja* X, no. 8–10 (1917): 13–14.

company in the first ten years of her employment (before the pensionable age) she was entitled to receive her premiums with four percent interest in the event she married before quitting or within the next 6 months. In contrast, if she married after retirement, she lost her pension without compensation.⁷⁶

The establishment of the Pénzintézeti Központ (Center of Financial Institutions) served as the last occasion to review the issue of old-age pensions for private clerks in 1916.⁷⁷ In spite of the agitation by the bank clerk association and several parliamentary speeches in favor of settling the question, János Teleszky (1868-1939), Minister of Finance between 1912 and 1917, refused to integrated the question of old-age pensions in the law on the Pénzintézeti Központ. Teleszky argued that the Pénzintézeti Központ was projected to be a temporary institution and the Ministry of Finance had no commitment to integrate company funded pension institutes with a passive mathematical balance. There was also a legal problem: according to Teleszky the principle of compulsory old-age pensions would create an interference of the state in the private law of financial institutions. The Minister of Finance found this interference dangerous.⁷⁸ Private clerks instantly reminded the Minister that this had already happened manifold times: sickness insurance funds, accident insurance, and compulsory old-age pensions in Austria and in Germany all represented this kind of interference.⁷⁹

⁷⁶ *Szabályzat a Magyar Általános Hitelbank Alkalmazottainak Nyugdíj-intézetéről* [Charter of the company pension fund at the Hungarian General Credit Bank] (Budapest: Franklin, 1918), 8–9, 16–18, 21–22.

⁷⁷ Bence Varga, “100 éve alakult a Pénzintézeti központ” [The Center of Financial Institutions was established 100 years ago], *Hitelintézeti Szemle* 15, no. 1 (2016): 124–44.

⁷⁸ *Az 1910. évi június hó 21-ére hirdetett Országgyűlés Képviselőházának naplója* [Records of the House of Representatives summoned on June 21, 1910], vol. XXVIII (Budapest: Athenaeum, 1916), 152–56.

⁷⁹ *Pénzintézeti Tisztviselők Lapja* IX, no. 1–2 (1916): 9–10.

The demands of private clerks basically remained unchanged throughout the discussions. Clerks wanted to include in the law that the mathematical balance was a prerequisite to establish an institute and that the business of banks should not be carried out at the expense of the company funded pension institute.⁸⁰ Pension institutes were also portrayed as a means of tying employees and this function formed the only reason banks insisted to keep the system. Ernő Bródy (1873-1961), deputy of the Nemzeti Munkapárt, candidly—and relevantly for many chapters in this thesis—summarized the problem: the concentration of capital and the capitalist organization of the economy (prevailing all over the world), and the ensuing industrialization of the economy created certain social problems from which the state cannot stay aloof. Teleszky, in his reply to Bródy, was willing to acknowledge “Hungary’s backwardness” with regard to welfare provisions compared to the “modern West.”⁸¹

3. The Anatomy of an Actuarial Fraud

Private clerks were ready to step up as experts and publicly challenged the viability of pension institutes if they did not conform to the rules of the industry and were considered a threat against private clerk interests. The Pénzügyintézetek Országos Nyugdíjgyesülete (National Pension Association of Financial Institutions) became the subject of such a controversy in 1916. The motivation was that the vice-president of the pension fund Elemér Hantos (1880-1942), deputy of the Képviselőház and member of the Nemzeti Munkapárt, stood up against the enactment of compulsory old-age pensions in the parliamentary debate on the Pénzügyintézeti Központ. The pension fund he hoped to

⁸⁰ *Pénzügyintézeti Tisztviselők Lapja* VIII, no. 10–12 (1915): 1–3.

⁸¹ *Az 1910. évi június hó 21-ére hirdetett Országgyűlés Képviselőházának naplója* [Records of the House of Representatives summoned on June 21, 1910], XXVIII: 37–41, 219–23.

defend therefore got scrutinized by bank clerks. The Pénzintézetek Országos Nyugdíjegyeselete was established in 1910 to address the old-age pension needs of clerks in financial institutions and had a relatively meager success by then: 407 provincial institutions and 973 clerks joined the pension fund by 1916.

Problems were technical but still seemed to loom over the credibility of the pension fund. The institute did not guarantee the security of premium reserves for the directorate of the fund had the right to decide how to invest reserves according to its charter. The issue was that the law of trade prescribed in detail the possible ways of investments and the institute did not seem to follow these guidelines. Its financial situation was also dubious: a mathematical balance to ascertain that reserves met the requirements should be calculated every year, and instead calculations were only projected every fifth year at the institute. Premium reserves were illusory: their amount was recorded higher in the books than the total assets of the institute. 36 percent of members left the pension institute between 1910 and 1914 that was an unhealthy fluctuation and questioned the viability of the institute. Lastly, the institute willingly deprived the rights of its members; three months of arrears provided ground to cancel the membership of the insolvent member.⁸² Such arrangements were against the liking of private clerks: private pension funds were supposed to ease the vulnerability of clerks, the good example being the Magántisztviselők Országos Nyugdíjegyeselete.

In the early 1910s, a similar controversy arose concerning the financial success of the Hungarian Worker Disability and Pension Institute (Magyarországi Munkások Rokkant és Nyugdíjegyeselete), a case that further crystalized the expectations of private clerks. The institute was founded in 1893 and represented a direct competition to the

⁸² *Pénzintézeti Tisztviselők Lapja* IX, no. 1–2 (1916): 13–15; *Pénzintézeti Tisztviselők Lapja* IX, no. 5 (1916): 11–12.

national pension institute of private clerks as the worker pension institute was open for all (male and female) employees and workers without age restrictions and without the necessity of medical examination. The institute rapidly expanded and had 142,593 members in 1911, while their assets grew to Kr 8.2 million.⁸³ This dynamic growth caught the attention of Henrik Gärtner (1864–?), a chief clerk at the steam mill in Losonc and chairman of the private clerk committee in Losonc. Gärtner had an uncharacteristic career; born in Temesvár / Timișoara, he attended the Lutheran Gymnasium in Brassó and the Catholic Gymnasium in Lugos / Lugoj and received a teacher qualification at the Budapest University in 1888. He became professor at the Realschule in Nagyvárad / Oradea, then in Beregszász / Berehove. Yet, he left the teaching career in 1891 to become a private clerk at the steam mill in Losonc / Lučenec and joined the rank and file of the private clerk movement. While a clerk in Losonc, he became known for translating Mihály Vörösmarty's *Csongor és Tünde* into German in 1904.⁸⁴

The main issue was that the Worker Pension Institute was heading into a massive deficit in a few years' time. The original idea was to solve the challenges of social welfare, namely the invalidity and old-age pensions of the lower classes, through a self-help organization.⁸⁵ Prospective members could choose between a weekly membership fee of 20, 24, or 30 Heller and were entitled to get a weekly invalidity annuity of respectively Kr 8.40, Kr 9.80, or Kr 11.90 after a waiting period of ten years. Gärtner first questioned the business model of the institute in 1910. "Insurance—

⁸³ Nagy Magyar Compass XL, no. 2 (1912–1913): 146.

⁸⁴ Mihály Vörösmarty, *Csongor und Tünde: Schauspiel*, trans. Heinrich Gärtner (Strassburg: J. Singer, 1904).

⁸⁵ Act XIX of 1907 partly resolved the problem of sickness and accident insurance, still, the annuities of the Worker Pension Institute were substantially higher than those guaranteed by the law. See Kozári, *A nyugdíjrendszer Magyarországon*, 288–306.

without mathematics,” read the title of the article that predicted the future insolvency and declared that the institute “will soon eat up all the assets” in the current flow of affairs.⁸⁶ As a reply, the institute stated that they did not need a mathematical basis: the continual growth of the membership could always cover the expenses, while membership fees and annuities could be revised at any time if necessary. The latter was simply a public acknowledgement that the business model was the pyramid scheme. In addition, there was no need for mathematical calculations because the institute was not a profit-oriented insurance or joint stock company and its structure corresponded to mutual aid associations.⁸⁷ The managers of the Worker Pension Institute basically admitted that they did not understand the principles of life insurance.

Gärtner continued to debunk the state of the institute in the upcoming years. The proportion of members with disabilities was extremely high compared to other institutes: four to five percent of the members received disability annuities, while in solvent companies this proportion stood at two percent.⁸⁸ He criticized the fact that the government symbolically sponsored the institute with a state subsidy of Kr 100,000 in 1912.⁸⁹ And he named the institute “Hungarian Royal State Insurance Without Mathematics” in reaction to the fact that the ministry of interior would not raise any objection against its business practices.⁹⁰ It seemed dubious that the institute terminated the membership of nineteen thousand members within a single month in 1914 because their membership fee was overdue. Gärtner found the mass cancellation immoral as

⁸⁶ *Biztosítási és Közgazdasági Lapok* XVI, no. 12 (1910): 2–3; *Magántisztviselők Lapja* XVIII, no. 19 (1910): 2–5.

⁸⁷ *Magyarországi Munkások Rokkant- és Nyugdíjegyletének hivatalos közlönye* IX, no. 8 (1910): 1–2.

⁸⁸ *Biztosítási és Közgazdasági Lapok* XVI, no. 25 (1910): 5–6.

⁸⁹ *Biztosítási és Közgazdasági Lapok* XVIII, no. 12 (1912): 4–5.

⁹⁰ *Biztosítási és Közgazdasági Lapok* XIX, no. 22 (1913): 1–2.

these illiterate people were simply not able to keep records of their liabilities and it represented a huge injustice to cancel their contractual rights.⁹¹

According to Gärtner's calculations in 1913, the institute was still approaching bankruptcy: membership fees were too low compared to annuities. A member having paid Kr 156 over ten years (Kr 0.30 per week) could receive Kr 618.80 in a single year in the eleventh year of their membership in the case of invalidity that amounted to four times the previously paid premiums.⁹² In itself, this fact should not cause havoc, however, the proportion of disabled persons at the institute and the funds they were paid between 1904 and 1912⁹³ questioned even the short term viability of the institute. One did not need actuarial expertise to deduce that from the books: the Worker Pension Institute accumulated Kr 765,000 of assets between 1893 and 1902 (in this period the institute did not have any liabilities), and in 1912 when the first ten cohorts started to receive annuities, the institute had to cover Kr 753,000 of expenses. This also meant that they used the reserves of the upcoming cohorts to cover the costs. Based on the premiums, the annuities, and the rate of disabled members, Gärtner concluded that no more than one-third of the expenses were covered by workers' payments themselves. "To build a similar edifice on this basis could only happen without the basic knowledge of mathematics."⁹⁴ He urged the institute to hire an actuary as the insolvency of the pensions institute could harm the public credibility of insurance in general.

The ensuing history of the Worker Pension Institute proved the fears of Gärtner. Károly Goldziher (1881–1955) was hired to work out the actuarial basis of the institute

⁹¹ *Biztosítási és Közgazdasági Lapok* XX, no. 2 (1914): 1.

⁹² Henrik Gärtner, "Népbiztosítási kísérletek hazánkban" [Attempts of popular insurance in our country], *Szociálpolitikai Szemle* 3, no. 23 (1913): 320.

⁹³ Though the institute was established in 1893, it only had to pay the first disability annuity in 1904 when the ten-year waiting period of the first members that joined the institute in 1903 ended.

⁹⁴ Gärtner, "Népbiztosítási kísérletek hazánkban," 321.

in 1912. Goldziher was a mathematician and actuary who oversaw the making of mortality tables of insured lives between 1904 and 1906 (See Chapter 6). Goldziher's report led to a major reorganization: membership fees were increased by ten Heller, age-specific annuities were introduced, and members who got invalid during the waiting period were discharged.⁹⁵ Some of the members called into question reforms at the institute and asked, for example, why did membership fees increase if the amount of total assets was still growing? For members, corrections were only necessary once the yearly balance slipped into deficit. The directorate repeated the lessons of earlier debates: mathematics made them implement the draconian reforms.⁹⁶ Goldziher's intervention persuaded the management that accounting and actuarial calculations could indeed predict the future solvency of the institute and prompt preventive measures, but the power of calculations still eluded members.

During the Great War, the institute formally asked the government to nationalize it, while they admitted that membership fees could not cover future liabilities and reminded the Ministry of Trade about the social duties of the state.⁹⁷ The request was not successful, and the shrinking institute could hardly fulfill its promises in the interwar years. It became infamous for a suicide attempt of an impoverished member in 1928, and members filed a petition to the Minister of Interior against the extremely low invalidity annuities. It turned out that instead of the promised monthly 40-50 pengő

⁹⁵ *Magyar Ipar* XXXIV, no. 50 (1913): 1271; *Magyarországi Munkások Rokkant- és Nyugdíjgyűlének Hivatalos Közlönye* XII, no. 5 (1913) 1–2; *Magyarországi Munkások Rokkant- és Nyugdíjgyűlének Hivatalos Közlönye* XII no. 9 (1913), Annexes.

⁹⁶ *Magyarországi Munkások Rokkant- és Nyugdíjgyűlének Hivatalos Közlönye* XII, no. 11 (1913): 2.

⁹⁷ Endre Horváth A, *Emlékirat a rokkantügy, jelesül a "Magyarországi Munkások Rokkant- és Nyugdíjgyűlé"-nek államosítása ügyében* [Memorandum about the disabled and for the nationalization of the "Hungarian Worker Disability and Pension Institute"] (Sopron: Piri - Székely Ny., 1915).

support, the institute could only pay around 4-5 pengő to most of its invalid members.⁹⁸ Members were also outraged that the institute was able to buy a new tenement house almost every year, in 1928 it possessed 21 tenement houses, but it was not willing to pay higher annuities. At this time, it was the turn of the institute yet again to refer to mathematics: the secretary replied to a memorandum that the books of the institute were open to the public and anyone interested could easily deduce that it was simply not *possible* to pay higher annuities to invalid members.⁹⁹ In 1935, the majority of members transferred to the Hermes Biztosító (Hermes Insurance) and the general meeting of the institute declared the dissolution of the institute. The Hermes Biztosító was liquidated by the government a few years later in 1938.¹⁰⁰

4. Conclusions

The chapter reconstructed private clerk discussions about the issue of old-age pensions after the turn of the century. The enactment of the law on compulsory old-age pension in Cisleithania and the lack of similar codification in Hungary fundamentally altered the discourse in the two states of the Habsburg Monarchy. Hungarian clerk associations concentrated on improving the legal standing of employees in company funded pension institutes. The problem was that companies took advantage of the vulnerability of clerks and used pension payments as an indemnity in the event employees left the company. Clerks could not influence the course of business at the pension institute and companies often treated the assets of these institutes as part of the overall company assets. Clerks wanted to make pension institutes independent legal entities to secure premium reserves. Legal battles did not help the cause of private

⁹⁸ 8 Órai Újság, November 16, 1928, 1–2.

⁹⁹ Pesti Napló, October 31, 1929, 11.

¹⁰⁰ Kozári, *A nyugdíjrendszer Magyarországon*, 306.

clerks, while the government stayed adamant to intervene and repeatedly refused to pass a law in this matter.

The law on the compulsory old-age pension of private clerks changed the content of the debate in Cisleithania: social policy could serve as an effective means of identity and integration politics and this aspect became dominant in the case of the PVG. The making of the Habsburg welfare state functioned as a “Reichsbewusstsein”¹⁰¹ from the 1880s onward. State-wide social policy was aimed at the consolidation of an imperial identity and at the creation of loyalty toward the Habsburg state. The very idea was to create a single risk community at the state level and then attach social care rights to territorial belongingness. In this aspect, however, the PVG differed from the pattern of previous health and accident insurance provisions. Instead of promoting a Reichsbewusstsein, the PVG furthered the class consciousness of private clerks and became a means of professionalization on the part of the occupational group. The main goal of clerks was to deter the creation of a risk community on the national level by setting social boundaries between workers and private clerks. Yet, the idea of a single risk community also cracked with regard to gender: although there was no redistribution planned in the PVG, male clerks clearly received financial advantages over female clerks. The social standing of the male clerk was used as a default reference for female clerks as well.

The PVG did not belong to modern state welfare institutions. The government limited the financial contribution of the state to a yearly sum of Kr 100,000 and there was no question of redistribution in the law. Insured persons had to accumulate premium reserves from which they were meant to receive annuities in the future; in contrast to modern public pension schemes that distribute the pension payments of

¹⁰¹ Senghaas, *Die Territorialisierung sozialer Sicherung*, 208–12.

active employees among pensioners without the creation of huge reserve funds. The PVG relied solely on the contributions of employees and employers, and thus had to be based on the very principles of insurance business. And represented the victory of mathematics in which the “harshness of the figures of actuarial mathematics”¹⁰² caused low annuities, the most obvious pitfall of the law in the eyes of clerks.

Hungarian private clerks, in turn, used the harshness of actuarial mathematics to defend their interests in pension institutes. Public attacks on both the National Pension Association of Financial Institutions and the Hungarian Worker Disability and Pension Institute relied on the neutrality of actuarial mathematics and bookkeeping to create the aura of objectivity in their numbers. The actuarial argument, however, turned out to be a double-edged weapon to be used by both sides. The idea that insured persons formed a collectivity and actuarial calculations could not predict the destiny of a given individual, for instance, helped the court to argue that individuals were not entitled to recoup pension payments. Still, similar arguments were employed by insurance companies to reject the refund of premium reserves in the case of policy cancellations.

¹⁰² *Peněžní Obzor* I, no. 14 (1908): 425.

PART II

The Hybrid Modernities of Private Clerks

Chapter 4

Nationalism and Clerks

The nationality question was handled differently in the two parts of the Habsburg Monarchy after 1867 that significantly influenced the attitudes of private clerk associations. In Cisleithania, government policies culminated in a complex political maneuvering of compromises, parliamentary obstructions, electoral reforms, coalitions, and so forth. There arose therefore a permanent conflict between Vienna and the provinces over language rights and language use in public service and institutions and it constituted a rare example of institutional pluralism.¹ In Hungary, nationality politics followed a course of mounting repression at the expense of non-Magyar speakers.² The Magyar political elite refused all compromise with them and turned to a forced Magyarization that had lasting political consequences by alienating the non-Magyar political elites, while not resulting in the expected demographic shifts.

¹ Judson, “L’Autriche-Hongrie était-elle un empire ?,” 596.

² The expression “Magyar” denotes Hungarian speakers and organizations that represented *expressis verbis* “Magyar” interests, like the Hangya and the Tulip movement. “Magyar” is used to differentiate between state and the peoples that inhabited the state, namely the Hungarian kingdom (the lands of St. Stephen) and the Magyar, Romanian, German, Slovak, Serb, Ruthenian, etc. inhabitants of the Hungarian state.

The above differences of dealing with nationality conflicts significantly influenced the attitudes of private clerk associations in the two states of the Habsburg Monarchy and the goal of the present chapter is to analyze the interconnections of the political and economic field with regard to nationalism by way of examining private clerk discourses and the strategies of private clerk associations in multilingual spaces. In short, both the Reichsverein der Bank und Sparkassenbeamten and the Verein der Versicherungsangestellten created a wide network of local branch offices that covered provinces having a non-German majority like Galicia, Bukovina, Bohemia, and Carniola, while the Hungarian organizations of bank and insurance clerks were indifferent to language and nationality issues and merely ignored the existence of non-Magyar private clerks altogether. They acted as if there were only ethnically Magyar private clerks in Hungary. As a result, the network of Magyar clerk associations only covered regions and cities that had a Magyar majority. However, the ethnic exclusivity of Magyar organizations and the pluralist strategy of German-Austrians were equally made possible by the dominant nature of the respective language groups within society.

Meanwhile, both German-dominated and Magyar associations agreed about and callously applied the principle that private clerk associations were purely economic organizations that should remain neutral in questions of politics, religion, and most of all nationality.³ The rationale behind this assertion was that the social and economic problems of private clerks were connected to their particular status as bank and insurance clerks in which national affiliation was irrelevant. This perspective, of course, was again beneficial to the cause of dominant national groups—the German-Austrian

³ They were not alone in this regard, for example, the women's movement, as was declared at the first Austrian female clerk meeting, should also only seek the general good of all the women without any distinction as regards nationality, political affiliation, social status, and occupation (*Neues Frauenleben* XVI, no. 12 [1904]: 1).

in Cisleithania and the Magyar in Hungary—who had recourse to the proclaimed neutrality of their associations in terms of politics, denomination, and ethnicity as a response to the demands of non-German and non-Magyar groups. In contrast, non-dominant language groups, like the Czechs, often turned to nationalist rhetoric to recruit members and to set their own (Czech) professional group apart from the German-Austrian association. The chapter starts with an account of economic nationalism in the financial sector in the Habsburg Monarchy that was employed most often by non-dominant groups (Czechs, Slovaks, Poles) to argue for a separate national organization of financial clerks; it is followed by a review of the German-Czech conflict in Bohemia and the all-imperial strategy of the Reichsverein; and the chapter ends with the description of nationalist conflicts within the private clerk movement in Transleithania.

1. Economic Nationalism and the Financial Sector

Nationalism has been often described as the main centrifugal force in the history of the late Habsburg Monarchy that contributed to its dissolution in 1918.⁴ This narrative has recently been challenged by the concept of “national indifference” and related concepts in a multitude of works.⁵ The history of economic nationalism is

⁴ Oszkár Jászi, *The Dissolution of the Habsburg Monarchy*, Studies in the Making of Citizens (Chicago, Ill: University of Chicago Press, 1929); A. J. P. Taylor, *The Habsburg Monarchy, 1809-1918: A History of the Austrian Empire and Austria-Hungary* (University of Chicago Press, 1976); Robert A. Kann, *A History of the Habsburg Empire, 1526-1918* (Berkeley: University of California Press, 1977); Alan Sked, *The Decline and Fall of the Habsburg Empire, 1815-1918* (New York: Dorset Press, 1991).

⁵ Jeremy King, *Budweisers into Czechs and Germans: A Local History of Bohemian Politics, 1848-1948* (Princeton, N.J.: Princeton University Press, 2002); Judson, *The Habsburg Empire*; Judson, *Guardians of the Nation*; Deak, “The Great War and the Forgotten Realm”; John Deak, *Forging a Multinational State: State Making in Imperial Austria from the Enlightenment to the First World War* (Stanford, Calif.: Stanford University Press, 2015); Tara Zahra, *Kidnapped Souls: National Indifference and the Battle for Children in the Bohemian Lands, 1900-1948* (Ithaca: Cornell University Press, 2008); Tara Zahra, “Imagined Noncommunities: National Indifference as a

closely entangled with nationalism that relates to the very genesis of economic nationalism: nation must precede economic nationalism. The relation between economy and nationalism is, however, asymmetrical. Theories of nationalism often refer to socio-economic modernization as a prerequisite of nationalism—the principle tenet of the modernist approach⁶—but the theorization of existing nationalist movements relegates the economic sphere to the background. Benedict Anderson’s *Imagined Communities* lacks any reference to the economic field, whereas Ernest Gellner’s *Nations and Nationalism* defines nationalism as merely a “political principle.”⁷ The playground of nationalism is therefore the field of politics, being often studied from a cultural and social perspective. The economic field per se, though, has been treated differently. Even Oszkár Jászi, in his now classic study *The Dissolution of the Habsburg Monarchy*, claimed that economy formed part of the centripetal forces and was used as a means of, albeit failed, integration.⁸ In more recent scholarship, the economic development of the Habsburg Monarchy, in turn, has been often interpreted in a positive light; the sustained economic growth of the Habsburg Monarchy proved the viability of the imperial and later dualist system.⁹

Category of Analysis,” *Slavic Review* 69, no. 1 (2010): 93–119; Maarten van Ginderachter and Jon Fox, *National Indifference and the History of Nationalism in Modern Europe* (Abingdon, Oxon ; New York, N.Y.: Routledge, 2019).

⁶ Ernest Gellner, *Nations and Nationalism* (Oxford: Blackwell, 1983); Benedict Anderson, *Imagined Communities: Reflections on the Origin and Spread of Nationalism*, Rev. and extended ed., 2nd ed (London: Verso, 1991); Eric Hobsbawm, *Nations and Nationalism since 1780: Programme, Myth, Reality*, 2nd Canto ed (Cambridge: Cambridge University Press, 1992).

⁷ Gellner, *Nations and Nationalism*, 1.

⁸ Alexander Gerschenkron, *An Economic Spurt That Failed: Four Lectures in Austrian History* (Princeton, N.J: Princeton University Press, 1977).

⁹ David F. Good, “Modern Economic Growth in the Habsburg Monarchy,” *East Central Europe* 7, no. 1 (1980): 248–68; David F. Good, *The Economic Rise of the Habsburg Empire, 1750-1914* (Berkeley: University of California Press, 1984); John Komlos, *The Habsburg Monarchy as a Customs Union: Economic Development in Austria-Hungary in the Nineteenth Century* (Princeton, N.J: Princeton University Press, 1983); Adam Wandruszka and Peter Urbanitsch, eds., *Die Habsburgermonarchie 1848-1918: Die*

Economic nationalism is construed at the intersection of an ethnic community, a state, and a territory. The basic idea of economic nationalism is that economy should be subordinated to the interests of the nation and that economic nationalism “is a specific sort of economic behavior that is intended to serve the unity, independence, and strength of the nation.”¹⁰ The characteristics of economic nationalism in the late Habsburg Monarchy were determined by a common consensus on the belated economic and political modernization of the region that resulted in the need to catch up with the “civilized nations.” Iván T. Berend described economic nationalism as a reaction to the “first globalization”¹¹ and an answer to the challenges of modernization that political elites turned to in consequence of their frustrations from failed modernization attempts.¹² In the political imagination of elites, economic nationalism was instrumental in the completion of the nation-building process and aided the nation to prepare for an eventual greater political autonomy within the Habsburg Monarchy.¹³

wirtschaftliche Entwicklung, vol. 1 (Wien: Verlag der Österreichischen Akademie der Wissenschaften, 1973).

¹⁰ Torsten Lorenz, “Co-Operatives as a Basic Tool of Economic Nationalism,” in *History and Culture of Economic Nationalism in East Central Europe*, ed. Helga Schultz and Eduard Kubů, Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 14 (Berlin: Berliner Wissenschafts-Verlag, 2006), 127–28.

¹¹ T. Iván Berend, “Economic Nationalism: The Historical Roots,” in *History and Culture of Economic Nationalism in East Central Europe*, ed. Helga Schultz and Eduard Kubů, Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 14 (Berlin: Berliner Wissenschafts-Verlag, 2006), 29.

¹² T. Iván Berend, *History Derailed: Central and Eastern Europe in the Long Nineteenth Century* (Berkeley: University of California Press, 2003); T. Iván Berend, *An Economic History of Nineteenth-Century Europe: Diversity and Industrialization* (Cambridge: Cambridge University Press, 2012).

¹³ For the Czech case: Catherine Albrecht, “National Economy or Economic Nationalism in the Bohemian Crowlands, 1848-1914,” in *Labyrinth of Nationalism, Complexities of Diplomacy: Essays in Honor of Charles and Barbara Jelavich*, ed. Richard C. Frucht (Columbus, Ohio: Slavica Publishers, 1992), 69–83; Catherine Albrecht, “Pride in Production: The Jubilee Exhibition of 1891 and Economic Competition between Czechs and Germans in Bohemia,” *Austrian History Yearbook* 24 (1993): 101–18; Catherine Albrecht, “The Rhetoric of Economic Nationalism in the Bohemian Boycott Campaigns of the Late Habsburg Monarchy,” *Austrian History Yearbook* 32 (2001): 47–67; Milan Hlavačka, *České země v 19. století: proměny*

A wide array of means was at the disposal of nationalists that included the establishment of economic and professional associations to promote industrial development, the organization of grandiose national exhibitions, the furthering of professional education in the vernacular, and the creation of cooperative and self-help organizations. A more direct and protectionist initiative was the creation of the “to each their own” movements, often economically unsuccessful on their part. The Czech “svůj k svému” boycotts, for example, did not change trade practices on the local level, the only practical outcome was their share in political mobilizations before elections.¹⁴ The Hungarian Tulip movement was not more triumphant either: even the Tulip emblems, worn with national pride, were fabricated abroad.¹⁵ The Tatrabank, the Slovak branches of the Slavia insurance company, and the cellulose factory in Martin / Turócszentmárton / Sankt Martin did not fulfill the expectations of nationalists.¹⁶ Romanian banks, too, were only nationalist in rhetoric. They claimed that the business of Romanian banks was based on the “love of the nation” rather than economic and financial principles, and that gave the particular reason they still needed the support of the populace in 1911.¹⁷ Romanian bankers clearly used the nationalist argument to make

společnosti v moderní době [The Czech Lands in the nineteenth century: social change in the modern times], vol. I (Praha: Historický ústav, 2016), 362–74.

¹⁴ Albrecht, “National Economy or Economic Nationalism in the Bohemian Crowlands, 1848-1914,” 76; Karel jr. Müller, “Heslo svůj k svému v hospodářské emancipaci české společnosti. Česká společnost, nacionalismus a národní hospodářství” [The motto to each his own in the economic emancipation of Czech society. Czech society, nationalism, and national economy], *Střední Evropa. Revue pro středoevropskou kulturu a politiku* 15, no. 89, 90 (1999): 109–23, 88–104.

¹⁵ Franz Wolf, *Die Tulpenbewegung in Ungarn: wirtschaftliche und politische Auseinandersetzungen zwischen Österreich und Ungarn* (Wien: VWGÖ, 1979), 226–31.

¹⁶ Roman Holec, “Siege und Niederlagen. Der Slowakische Wirtschaftsnationalismus vor 1918,” *Bohemia* 37, no. 1 (1996): 38–54; Roman Holec and Ludovít Hallon, *Tatra Banka v zrkadle dejín* [The history of Tatra bank] (Bratislava: AEPress, 2007).

¹⁷ *Tribuna* (Oradea), February 23, 1911, 6, quoted by Stéphanie Danneberg, *Wirtschaftsnationalismus lokal: Interaktion und Abgrenzung zwischen rumänischen*

economic gains. Economic nationalism was only a rhetoric and not a reality for these banks. For instance, Romanian banks donated 5 percent of their net profit to charity, while the same proportion was 22 percent in the case of Transylvanian Saxon banks. Local competition between banks was more about economic loyalty and gain than nationalism: banks that provided cheaper credit and higher interests on deposits could get the customers.¹⁸

The very principles of economic nationalism explained the lack of success:

[Economic nationalism] gives the nation more dignity than the individual, who must give his blood and his property for the welfare of the nation. The goal of this nation-centred economy is not to maximize individual benefits but to maximize the total benefit to the nation. The independence, unity and the property status of the nation are the components of this total benefit. This is to be defended and to be increased at the expense of individual profit and economic efficiency if necessary.¹⁹

In the Habsburgian context, too, from the nationalist perspective, the nation had a superior value at the expense of the individuals that composed it and this produced the contradiction between the collective angle of economic nationalism and the individualistic nature of capitalist endeavors. The ideal-typical capitalist who pursued profit with the aid of calculation and economic rationality was simply indifferent to collective gain. Yet, if it served their interest, the capitalist was delighted to use nationalist motifs. In parallel, the idea that capital did not have a nationality was often

und sächsischen Gewerbeorganisationen in den siebenbürgischen Zentren Hermannstadt und Kronstadt, 1868–1914 (Vandenhoeck & Ruprecht, 2018), 170.

¹⁸ Lucian Dronca, *Băncile românești din Transilvania în perioada dualismului austro-ungar, 1867-1918* [Romanian banks in Transylvania during the Austro-Hungarian dualism] (Cluj-Napoca: Presa Univ. Clujeană, 2003); quoted by Danneberg, *Wirtschaftsnationalismus lokal*, 181–82.

¹⁹ Helga Schultz, “Introduction,” in *History and Culture of Economic Nationalism in East Central Europe*, ed. Helga Schultz and Eduard Kubû, Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 14 (Berlin: Berliner Wissenschafts-Verlag, 2006), 14.

reiterated, as well as the belief that only sound investment and foreseeable profit mattered to capital.²⁰

The national lord bosses prove at every opportunity that nationality only extends as far their wallets. But as soon as there is a question of improving the material standing of their German co-nationals then the entire flood of national phrases runs out. Before one would give his German worker a higher wage, there has to be a strike, and the higher wage comes only after he does not succeed in replacing the good German workers with a Czech, Italian, Slovak, etc. In this way our ingenious German lords advance Germandom.²¹

Slovak bankers, for instance, met similar obstacles when engaging with their Czech “brethren.” They took for granted the altruistic financial support of Czech banks, whereas the Czechs were adamant to provide cheap credit based on national togetherness. In 1914, at an enquête in Budapest on the mutuality between Czech and Slovak banks, Slovak participants complained that Serbian, Romanian, and Croatian banks received cheaper credit than Slovak banks. The Czech attitude was clear: “Economic mutuality is always regulated according to the profitability of the relationship. You cannot get anything for free! Gifts do not exist in business!” Even some of the Slovak participants of the enquête approved the Czech attitude. “In economic relations, altruistic sacrifices would harm the whole matter in question. They would systematically destroy the relationship, exhaust the contributor and demoralize the subsidized.”²² A conflict therefore arose between the main principles of economic

²⁰ *Biztosítási Tisztviselők Lapja* I, no. 7 (1912): 8.

²¹ *Wahrheit* I, no. 3 (January 20, 1899): 3, quoted by Marlis Sewering-Wollanek, *Brot oder Nationalität? Nordwestböhmische Arbeiterbewegung im Brennpunkt der Nationalitätenkonflikte (1889-1911)* (Marburg: Herder-Inst., 1994), 52. English translation by Jakub S. Beneš, *Workers and Nationalism: Czech and German Social Democracy in Habsburg Austria, 1890-1918* (Oxford University Press, 2016), 89.

²² Barna Ábrahám, *Megmaradni vagy beolvadni?: a szlovákság polgárosodása a 19. század második felében* [To survive or to assimilate?: the embourgeoisement of Slovaks in the second half of the nineteenth century] (Pozsony: Kalligram, Kalligram Polgári Társ., 2016), 56–57.

nationalism—to put the material well-being of the nation above any other interest—and the economic rationality of capitalist enterprises.

Economic nationalism influenced private clerks in this context, yet it is important to differentiate between the economic and ideological function of nationalist rhetoric. The economic function was often less triumphant, and economic nationalism was economically successful when nationalist rhetoric could be exchanged for financial profit. The ideological function, however, was more successful. Nationalist rhetoric could be mobilized for parliamentary, regional, and municipal elections and it was successfully utilized by both dominant and non-dominant national groups. The attitudes of private clerk organizations demonstrate the malleable nature of the economic rhetoric: Czech and Slovak associations of bank clerks used economic nationalism for recruitment purposes, however, the German-Austrian and Magyar clerks turned to the alleged political and ethnic neutrality of economic principles.

2. The Conflict between Czech and German-Austrian Associations

The financial sector was more heterogeneous in Cisleithania than in Hungary. Viennese banks could not be challenged by provincial banks on an imperial level, however some of the provincial banks like the Živnostenská Banka and the Böhmisches Union-Bank successfully challenged them on the provincial level. In addition, the ethnic composition of bank and insurance clerks was more heterogeneous than in Hungary (Table 2.3 and Table 2.4, page 86). German speaking private clerks were over-represented compared to the share of German speakers in the overall population, but there were still a considerable number of Czech, Polish, and Italian speakers in the bank and insurance sector. This was due to the access of non-Germans to secondary schooling

in the vernacular, but it was also a consequence of the expanded network of non-German financial institutions.

The great number of non-German private clerks prompted German-Austrian dominated clerk associations to recruit non-German private clerks, and therefore they developed strategies to attract them into their Viennese all-imperial associations despite the existence of local organizations. In this sense, they potentially became a centripetal force in the empire, a platform to create a common identity based on social standing at the expense of national and regional ties. They were aware of national differences but made efforts to turn them irrelevant from a trade union perspective. Clerks thus had to decide what was more important: to be a Czech, Polish or German, to be a Bürger, or to be a private clerk.²³ For nationalists, Czech and Polish identity prevailed over civic duties and class interests. For members of the Reichsverein and the Verein der Versicherungsbeamten, the economic and social interests, as represented by their associations, upstaged the importance of national conflicts.

In Cisleithania, the attitude of German-Austrian dominated private clerk associations was essentially pragmatic toward language use and national identity. They chose a proactive and rationally argued course of action to reconcile national separatism. Their main assumption was that economic problems could be isolated from political, denominational, and national views: the bank and insurance clerk associations were therefore “economic organizations” that could act politically neutral and had nothing to do with nationalist rhetoric and nationalist conflicts.²⁴ This remained a viable

²³ *Der Österreichische Bankbeamte* IV, no. 10 (1910): 3–4.

²⁴ I refer here to nationalism as a political principle to denote the difference between nationalist goals (e.g. establishment of a nation-state) and an explicit national identification with the purpose of increasing one’s profit. When the Slavia established insurance offices in Upper-Hungary, the investors were not interested in the promotion of the Slovak nation per se but used the idea of a Czech-Slovak reciprocity to attract Slovak clients. The endeavor of the Slavia failed on both sides: the Hungarian

option, I believe, as long as German (and Magyar) was the dominant group and dominant language in the public sphere. However, alleged neutrality became more and more problematic when these associations started to assume labor union functions and a more politicized presence in the public sphere. At the outset, national tensions existed in Tyrol, in Bohemia, in Galicia, and so forth, but nationalism, private clerk associations argued, lacked relevance to the business strategy of banks and insurance companies as well as to the improvement of their social and economic standing. The second element of this German-Austrian pragmatic attitude was the constant reference to financial efficiency. The Reichsverein der Bank- und Sparkassenbeamten was willing to publish a Czech, Italian, and Polish version of the *Österreichische Bankbeamte*, but only if the number of readers made it a financially viable venture. The editors resisted to put an additional financial burden on members who did not directly profit from the vernacular edition of the journal.

The conflict between the Reichsverein and the Sdružení českoslovanského úřednictva ústavů peněžních (Association of Czech Clerks of Financial Institutions) illustrates the way the Reichsverein attempted to tame nationalist separatism. The initial conflict arose between the Reichsverein and the Verband der Bankbeamten Österreichs mit dem Sitze in Prag. The latter was established on the initiative of clerks at the Böhmisches Union-Bank who refused the centralizing tendencies of the Reichsverein and claimed that regional problems could only be addressed by a Prague centered organization. The Reichsverein argued that Vienna needed to become the center because the highest number of bank clerks were in Vienna, the branch clerks of Viennese banks were inherently connected to the center and could not act without the

authorities looked at it as a pan-Slavist coup, while the Slovak public was not satisfied with the national engagement of Slavia. See Holec, “Siege und Niederlagen. Der Slowakische Wirtschaftsnationalismus vor 1918,” 43–44.

aid of clerks in the center, and, finally, the Reichsverein was an “economic organization” that needed to remain neutral in political, religious, and national matters.²⁵

In the case of the Verband, national conflict represented a discord of Viennese Germans and Bohemian Germans, yet the Reichsverein tried to erase the problems:

It is our firm intention to give the local groups the largest possible autonomy and not to influence them in the least in national issues.²⁶

It was also claimed that national belongingness did not influence the economic (financial and material) standing of private clerks. “Do the Czech bank clerks have other interests than German or Italian clerks?”²⁷ Language also was not to influence the value of publications in the *Österreichische Bankbeamte*. If an article described well the problems of the group, its quality did not change in the Italian or Czech version. Lastly, Cisleithania was a multinational empire, a mishmash of nationalities where national separateness was impossible to carry out. For instance, Vienna was undoubtedly a second home for the Viennese branch clerks of the *Živnostenská Banka*.²⁸

The conflict between the Verband and the Reichsverein turned into a nationalist clash when the Sdružení was established to recruit Czech clerks in Prague and the Verband merged with the Prague branch of the Reichsverein. The reason was that out of displeasure with the activities of the Verband, around fifty clerks joined the Reichsverein and established a Prague branch. The conflict then quickly escalated between the Reichsverein and the Sdružení. As a response to criticisms concerning the status of clerks at the Pražské Úvěrní Banky (Prager Kreditbank), Julius Veselý, the

²⁵ *Der Österreichische Bankbeamte* I, no. 1 (1906): 6–7; *Der Österreichische Bankbeamte* I, no. 4 (1907): 3–4.

²⁶ *Der Österreichische Bankbeamte* I, no. 1 (1906): 7.

²⁷ *Der Österreichische Bankbeamte* I, no. 6 (1907): 7.

²⁸ *Der Österreichische Bankbeamte* I, no. 6 (1907): 7–8.

director of the bank, made clerks sign a declaration that they would not join any professional organization. This was clearly a breach of the civic right for free association and many politicians, including the Young Czech Jindřich Štemberka, protested against the behavior of the bank. The latter, for example, called it a “modern slavery.”²⁹ The rationale of Veselý was to protect his bank from the “Zeitungsangriffe” that the Reichsverein started against him and the bank.³⁰ The Reichsverein turned to more publicity and the media war culminated in an open letter of the Czech clerks in which they stated that the notes of declaration were signed without coercion and the open letter was also written at their own resolve.³¹

The further strategy of the Reichsverein was to emphasize the inviolability of rights guaranteed by the state.³² Heinrich Allina, the general secretary of the association, emphasized that the national sentiment should not be abused on any purpose. When Prague banks made their clerks sign a document that prohibited them from joining the Reichsverein on the basis of being Czech that was clearly a case of abuse. The Reichsverein was not a *German* association and it only served to protect the economic (material) interests of bank clerks. The Koalitionsrecht actually ensured national neutrality in associational life. Otto Glöckel, at the same meeting of the Reichsverein, turned to a similar argument: It was not possible to suspend a right guaranteed by the state based on a word of honor.³³ This strategy opposed the ones adopted by nationalist activists in other conflicts: it was usually a state law, fashioned originally to ensure national neutrality, that served as a pretext to activists. The elementary school law, that

²⁹ *Der Österreichische Bankbeamte* II, no. 10 (1908): 1.

³⁰ *Der Österreichische Bankbeamte* II, no. 9 (1908): 1–2.

³¹ *Národní Listy*, October 4, 1908 (no. 273), 5; *Der Österreichische Bankbeamte* II, no. 10 (1908), 4–7.

³² *Der Österreichische Bankbeamte* II, no. 11 (1908): 7–9.

³³ *Der Österreichische Bankbeamte* II, no. 11 (1908): 11–12.

forced the state to take over the funding and administration of elementary schools if the number of pupils surpassed forty for a period of five years, provided such an occasion for nationalists on the language frontiers in the Czech lands.³⁴ The strategy was to open a German / Czech elementary school and run it on private funds until the state was constitutionally forced to take over the administration of the school. In case of success, the process was restarted in another settlement with the liberated funds.

As a response to Czech attacks in the press, the Reichsverein quickly emphasized that Vienna did not seek to reduce the autonomy of local branches, especially not in questions of language use. The language of the journal was a crucial issue for Czech private clerks but the Reichsverein clearly expressed its organizational principles. The first priority was to publish the journal in a language understood by the whole membership, whereas the reason for not publishing a Czech, Polish, Italian, Ruthenian, and Slovenian edition had to do with insufficient funding. In all these cases, the membership was too small to make the publication in the vernacular a viable venture.³⁵ In the interpretation of the Viennese association, the existence of a separate Czech association caused havoc in the very purpose of the movement: Czech clerks battled against the German-Austrian association and German-Austrian clerks against the Czech one while “German and Czech bank directors were sitting at the same table and laughed at the idiocy of their clerks.”³⁶ The bottom line was that the fundamental conflict of interest was supposed to be a class antagonism rather than one based on national distinctiveness.

The dispute later turned into a back and forth battle in which the two associations tried to discredit each other. The first general meeting of the Reichsverein’s Prague

³⁴ Judson, *Guardians of the Nation*, 24–25, 104.

³⁵ *Der Österreichische Bankbeamte* II, no. 7 (1908): 1–3.

³⁶ *Der Österreichische Bankbeamte* II, no. 7 (1908): 3.

branch in June 1908 deployed such speakers as Josef Hubel, president of the Reichsverein, Ferdinand Čuberka, bank director and senior clerk at the ministry of finances in interwar Czechoslovakia, and Leopold Winarsky, a social democrat deputy. The last two had personal ties with Bohemia: Čuberka was a Prager and spoke Czech, while Winarsky was born in Brno. The speakers expressed the main arguments of the Reichsverein against the Czech association. According to Hubel, the association should put all its efforts to “put down the coat of national chauvinism” and should concentrate on the fulfillment of the professional demands of private clerks.³⁷ Čuberka paraphrased Marx: “Angestellte aller österreichischen Geldinstituten, Banken und Sparkassen, ohne Rücksicht der Nation und Konfession, vereinigt euch!”³⁸ The Czech nation was a small nation and needed to cooperate with other nations. Winarsky approached the topic from the perspective of capital. He framed his opinion in a rhetorical question: why private clerks would be divided into national groups if capitalists did not distinguish between capitals of different national background: “Bei diesen Instituten herrscht nur ein Gedanke vor: Der Gewinn!”³⁹

The Reichsverein attempted to appease the Czech public by publishing a Czech translation of the *Österreichische Bankbeamte* from January 1909.⁴⁰ The two editions were identical: Czech articles were translated to German and vice versa. This gesture served to prove that the Reichsverein was indeed an “economic association” and did not allow favoritism based on nationality. Their goal was to propagate the “association idea” and make the Czech membership recruit additional members, so that the publication of the Czech journal became a viable venture in the near future. This also

³⁷ *Der Österreichische Bankbeamte* II, no. 8 (1908): 14–15.

³⁸ *Der Österreichische Bankbeamte* II, no. 8 (1908): 15–16.

³⁹ *Der Österreichische Bankbeamte* II, no. 8 (1908): 17.

⁴⁰ *Der Österreichische Bankbeamte* II, no. 11 (1908): 13.

meant that all correspondence was carried out in Czech with Czech members, while all organizational documents and forms were also sent to Prague in Czech.

At the same time, the editors of the journal launched an attack against the Sdružení. There were two problematic issues in the functioning of the Czech association.⁴¹ The Sdružení was a “mish-mash” association composed of private clerks from industry, trade, banking, and insurance, very much to the dislike of the purely bank clerk association: the social and economic issues that these groups faced were quite heterogenous. The other, more important issue was that the Sdružení was a “fake organization” established by Czech bank directors. Their goal was to disintegrate private clerk associations as well as to beat off the competition of German banks. They did not care about the miseries of their clerks, and allegedly believed only in the principle saying “Geschäft ist Geschäft.”⁴² The journal of the Czech association, *Penežní Obzor* was itself a proof of these organizational principles. Expert articles on finances and economics dominated the pages of the journal and the hardships of private clerks were completely neglected. It was also funded directly by the banks through the excessive advertising of their own products. The Reichsverein found it more than strange that banks needed to advertise banking products for clerks working in the bank sector.

Not surprisingly the Sdružení, on its turn, refused the accusations of the Reichsverein. It was not a “mish-mash” association, as article 6 of its statutes specified the criteria for membership: only employees of banks, savings banks, insurance companies, and municipal banks could join the association. They also denied the allegations that the Sdružení was governed by bank directors and mocked the whole

⁴¹ *Der Österreichische Bankbeamte* II, no. 11 (1908): 14–15.

⁴² *Der Österreichische Bankbeamte* II, no. 11 (1908): 15.

idea in a cynical way: it was impossible for clerks not to be influenced by their own superiors and bank directors.⁴³ As a reply to the Reichsverein's propaganda, the Czechs declared that the goal of professional associations should not be the annexation of already organized clerks, but it should target the remaining unorganized colleagues.⁴⁴ At the same time, the Czechs emphasized the incompatibility of German and Czech interests. The opening lines of the *Penežní Obzor* enumerated the main goals of the movement: to ameliorate the status of private clerks, to advance Czech economic development through the furthering of private clerk interests, and to help the development of Czech political economy through the publication of academic articles.⁴⁵

The main academic proponents of Czech political economy, like Albin Bráf, Emanuel Grégr, and Julius Brabec, published articles on the Czech national economy, the financial market, industrial development, and national capital in the volumes of the *Penežní Obzor*. These principles made the Sdružení an advocate of economic nationalism. For instance, Jan Pátek, the director of the Ústřední Banka českých spořitelén, described "national capital" ("O národním kapitálu") and its role in the Czech lands as follows. Capital always had a national affiliation; in practice, this meant that credit was always cheaper for those at "home" than for those at "abroad." Pátek's imperative was that Czech capital and savings should uniquely go to Czech banks and should make profit for Czech investors. Rather than accepting the motto, "les affaires c'est l'argent des autres" ("business is the money of others"), Pátek encouraged to enforce a Czech slogan: "naše peníze, náš obchod" ("our money, our trade").⁴⁶ Still,

⁴³ *Penežní Obzor* V, no. 13 (1912): 199.

⁴⁴ *Penežní Obzor* V, no. 13 (1912): 199–200.

⁴⁵ *Penežní Obzor* I, no. 1 (1908): 1.

⁴⁶ *Penežní Obzor* I, no. 10 (1908): 287–289.

when it came to the hardship of bank clerks, the Sdružení acted in a tandem with the Reichsverein and rejoiced the successes of the latter.⁴⁷

The Reichsverein successfully neutralized nationalist frictions in other places like Triest / Trieste and Lemberg / Lviv / Lwów. In Trieste, a branch group was established as early as in 1908 without any reference to national conflicts. At the first assembly, the president of the association Josef Hubel enumerated the constituents of the bank clerk identity:

You can be a national or a political man, but you will not be hindered or influenced by the Reichsverein. Because in the organization you can only be a bank clerk, you can only be colleagues who joined forces to fight against a greater danger and to improve their meager material standing.⁴⁸

Silvio Pagnini, a socialist deputy, reminded that the centralization of the Reichsverein was not a symbol of oppression but a centralization that workers needed in their struggle against capital. He emphasized that workers and clerks had to join forces without national differences to better fight, for example, for the legal regulation of their status, Sundays' rest, and maximum office hours.

The founding of the Lemberg branch group was also a success of economic motifs (motifs concerning the material standing of clerks) over the nationalist agenda. At the first meeting, a clerk of the Wiener Bankverein enumerated the goals of the association and made obvious that the center did not want to intervene in local questions and dismissed the idea of Germanization. However, although the secretary of the Galizischen Hypothekenbank agreed with the principles and goals of the organization, he refused to join the Reichsverein on national grounds: "first he was a Bürger of the

⁴⁷ *Penežní Obzor* V, no. 8 (1912): 122–129; *Penežní Obzor* V, no. 9 (1912): 140–147; *Penežní Obzor* V, no. 13 (1912): 197–198.

⁴⁸ *Der Österreichische Bankbeamte* II, no. 3 (1908): 6.

Crownland and only after that a bank clerk.”⁴⁹ He also claimed that the branch clerks of Viennese banks lacked any national feeling. Another clerk of the Wiener Bankverein dismissed the possibility that a good Bürger could be a passive Bürger and declared that those who did not join were passive. He also ensured the clerks of the Galizische Hypothekenbank that branch clerks of Viennese banks were indeed patriotic, yet the Reichsverein was not established on a national basis. Both the Lemberg and the Triest branches prospered in the subsequent years, by 1914, 356 bank clerks from Lemberg and 468 bank clerks from Triest joined the Reichsverein.⁵⁰

In 1910, the local branches in Lemberg and Krakow / Kraków initiated the publication of the *Österreichische Bankbeamte* in Polish⁵¹ and the journal was published in Polish from November 1910.⁵² The Italian members of the association were also appeased as an Italian edition appeared from 1912.⁵³ The general grievances of private clerks, as reported by the journal, were indeed somewhat uniform all over Cisleithania. The local assemblies of these branches in April 1910 documented this uniformity.⁵⁴ In Krakow, the general meeting gave place to a lecture on the political causes of inflation, whereas in Lemberg members listened to lectures about inflation, bad housing conditions, Sunday rest, uninterrupted working days, and the purpose and benefits of a Polish edition of the *Österreichische Bankbeamte*. The Olmütz / Olomouc branch devoted attention to the abominable working conditions at the Böhmisches Unionbank, including objections about salaries, working hours, and the appropriate recognition of Sunday rest. The Prague meeting was a demonstration against inflation,

⁴⁹ *Der Österreichische Bankbeamte* IV, no. 10 (1910): 3.

⁵⁰ *Der Österreichische Bankbeamte* X, no. 9 (1916):6.

⁵¹ *Der Österreichische Bankbeamte* IV, no. 11 (1910): 7.

⁵² *Der Österreichische Bankbeamte* VI, no. 5 (1912): 10–12.

⁵³ *Der Österreichische Bankbeamte* VIII, no. 7 (1914): 7.

⁵⁴ *Der Österreichische Bankbeamte* IV, no. 11 (1910): 8–12.

but also, members emphasized the need for national neutrality on the part of all associations. Finally, Václav Bouček, a close ally of Tomáš Masaryk and the author of the legal statutes of the Czech Realist Party (Česká strana pokroková), gave a speech in Czech on the increase of rental prices and the inadequate strategy of the municipality to remedy the housing problems in Prague. In 1912, the Reichsverein, as they declared, still remained graciously open to the annexation of the Sdružení if the Czechs renounced all of their purported national and political aspirations.⁵⁵

Changes in the context of ethnic relations in Prague provide the reason the Reichsverein could not strengthen its base as an all-imperial association among the Czech speaking local population. Gary B. Cohen characterized the period between 1897 and 1914 as the “decline of liberal society” in which pervasive ethnic conflicts between Germans and Czechs caused, for example, the ethnicization of interest-group politics. The Sdružení was indeed established in the wake of the 1908 nationalist riots that began with the German obstruction and the dissolution of the Bohemian Diet in October 1908 that caused mass protests on the part of Czechs and ended with the declaration of a state of emergency in Prague in December 1908.⁵⁶ The Reichsverein was not the only all-Austrian labor union that could not integrate Czech and German groups under one roof. Ethnic divisions were created in the Verein der Versicherungsbeamten, yet, integration was successful in the case of Czech and German employees of the railways and postal service in Prague.⁵⁷ Werner Drobesh also claimed that the apocalyptic appeal of nationalism often dominated the integrative force of all imperial associations: “The

⁵⁵ *Der Österreichische Bankbeamte* VI, no. 5 (1912): 10–12.

⁵⁶ Gary B. Cohen, *The Politics of Ethnic Survival: Germans in Prague, 1861-1914* (Princeton, N.J: Princeton University Press, 1981), 242–43.

⁵⁷ Cohen, 258.

euphoria induced by nationalist associations outdid the rationality of economic associations.”⁵⁸

3. Nationalism and Magyar Private Clerks

In Hungary, the attitude of the *Magántisztviselők Országos Szövetsége* proved paradigmatic. The first issue of the *Magántisztviselők Lapja* formulated the principles of the movement in terms of a soft cultural nationalism: the editors encouraged clerks to replace the still semi-official German with Magyar in the business milieu as well as to beautify the Hungarian business vocabulary.⁵⁹ The Millennium year, 1896, began an intense period of forced name Magyarization (especially for railway employees and public servants) that was also copied in the private sphere.⁶⁰ The *Magántisztviselők Lapja* reacted to some of the name Magyarizations in a rather chauvinistic way: Magyarizations were gently welcomed by the editors but they questioned the practice of not changing non-Magyar surnames at once. The likes of Lipót Rákóczi and Salamon Kinizsi, they argued, revealed a fundamental discrepancy and questioned the very purpose of name changes. The combination of a historic family name with the Jewish surname was more “ridiculous” than the original Lipót Rosner or Salamon Kohn.⁶¹ Emphasis was also put on the Hungarianness of private clerks and trade in general:

⁵⁸ Werner Drobesh, “Vereine und Interessenverbände auf Überregionaler (Cisleithanischer) Ebene,” in *Die Habsburgermonarchie, 1848-1918: Politische Öffentlichkeit und Zivilgesellschaft*, ed. Helmut Rumpler and Peter Urbanitsch, vol. VIII (Wien: Verlag der Österreichischen Akademie der Wissenschaften, 2006), 1132.

⁵⁹ *Magántisztviselők Lapja* III, no.1 (1895): 2.

⁶⁰ Victor Karády and István Kozma, *Név és nemzet: családnév-változtatás, névpolitika és nemzetiségi erőviszonyok Magyarországon a feudalizmustól a kommunizmusig* [Name and nation: family name changes, politics of names and the balance of power among nationalities in Hungary from feudalism until communist times] (Budapest: Osiris, 2002).

⁶¹ *Magántisztviselők Lapja* IV, no. 22 (1896): 4.

changing a family name represented a public declaration of Magyar allegiance and a rejection of the Germanizing tendencies in business.⁶²

Name changes were often connected to accidental events rather than being the result of a deliberate decision. The story of Gustav Kohári, insurance clerk in Budapest, stands as an eloquent testimony. He was born in Púchov / Puhó / Puchau, a Slovak village with a significant German-speaking Jewish minority on the Moravian-Hungarian border. He claimed in his autobiography that he had to use the Hungarian equivalent (Kohn Gábor) of his real name (Kohn Gabriel) due to “the Magyarization efforts of the late 1840s.” In 1851, he was enrolled in the Piarist Gymnasium in Kremsier / Kroměříž in Moravia and when declared, his name was Kohn Gábor, the director made the first name change: “What kind of barbaric name is that?”, he replied, “from now on, you will be called Kohn Gustav.” The second name change took place after, as still Kohn Gustav, he joined the Hungarian-French Insurance Company (Ungarisch-französischen Versicherungs-gesellschaft) in 1881. The director of the company forced him to change Kohn to Kohári as such a Jewish name was inappropriate in a “Catholic-royalist” institute and could harm his career opportunities. In that way, Kohn Gabriel was finally transformed into Kohári Gusztáv.⁶³

After 1896, the *Magántisztviselők Lapja* did not mention Hungarianness, and non-Magyar clerks anymore and they made nationality a cultural taboo in the midst of the association. Magyar clerks, as a matter of fact, did not need to address the nationality question as their dominance was assured through educational and economic policies. In addition to this neglect, sporadic attempts at reconciliation also often failed. The association of bank clerks wrote about non-Magyar clerks first in 1909 on the occasion

⁶² *Magántisztviselők Lapja* IV, no. 16 (1896): 4; *Magántisztviselők Lapja* IV, no. 22 (1896): 12.

⁶³ Kohári, *Erinnerungen eines alten ungarischen Assureurs*, 28–30.

of launching the Slovak bank clerk journal *Slovenský Peňažník* in Upper Hungary. The Magyar bank clerk association had previously asked Slovak clerks to merge with the Budapest organization but had been utterly rejected. The Slovak response went as follows:

We should not bring up this question because it touches upon political issues. Until our life has been democratized, and it is not the people themselves but the overbearing noble judges and county notaries that govern in Upper Hungary, it is entirely futile to answer this question. It is as futile as the complete negation of the nationalities question—which is practiced at many places out of mere convenience!⁶⁴

Similar events took place in the case of the female clerk association in 1909. The NOE envisaged to establish a branch association in Brassó / Braşov / Kronstadt, but it failed because of “nationality inequalities.” The NOE emphasized that the organization was based on economic grounds and was unwilling to establish branch associations having an ethnic character. Since there already existed a Saxon association in Brassó, the NOE refused to establish a Magyar branch: it was not meaningful, they argued, to establish more than one organization that represented the economic interests of the social group in the same city.⁶⁵

In contrast, the successful attempt of the MOSz to form a nationally inclusive branch association in Brassó relied on the same argument. The coordination of the organization was started by Magyar private clerks in Brassó that were joined by Saxon Germans on the initiative of local Saxon leaders. The Magyar envoys of the MOSz emphasized that the association was solely concerned with the social and economic status of clerks regardless of their nationality. The Brassó branch aimed for national parity in all respects: speeches were made in Magyar and in German in turn, and the

⁶⁴ *Pénztintézeti Tisztviselők Lapja* II, no. 7 (1909): 8.

⁶⁵ *A Nő és a Társadalom* III, no. 6 (1909): 106; Zimmermann, *Die bessere Hälfte?*, 39.

board and directorate were composed of Germans and Magyars in equal representation.

The *Budapesti Hirlap* reported pompously on the Saxon-Magyar reunion and described it as the paragon of national reconciliation in Hungary:

The solidarity of Saxon and Magyar private clerks in Brassó might break the ice in the case of other social classes. For the members of all social classes share the same interests in their mutual country where they all live and work: the recognition of this truth could dissolve ethnic separatism by first the community of interests and then by the community of feelings.⁶⁶

The merger of Magyar and Saxon private clerk associations in Brassó was surprising given that Romanians and Saxons actively cooperated in South Transylvanian towns like Hermannstadt / Sibiu / Nagyszeben and Brassó. They co-financed urban development projects (tramways and electrification) and jointly opposed measures like the introduction of state inspection in banking.⁶⁷

Private clerk associations, though, could very well dispense with non-Magyar members due to the over-representation of Magyar speakers in trade and finances (Table 2.3, page 86). In Budapest, 88.4 percent of private clerks declared to use Magyar as their primary language, whereas this proportion was 71.8 percent in overall in Hungary according to the 1910 census. Magyar became indispensable in trade and finances by 1910: 68.5 percent of non-Magyar speakers in Hungary and 86.9 percent of non-Magyar speakers in Budapest spoke Magyar as a secondary language. The Magyarization effect of secondary schooling, high levels of urban assimilation, and the Magyar dominance of economic life all contributed to the over-representation of Magyar clerks in the sector. Nonetheless, the only nationality that had a strong representation was German: 14 percent of clerks in trade and finances spoke primarily German in Hungary. A case in point was Gustav Kohári: he worked and lived in Budapest for decades but wrote his

⁶⁶ *Budapesti Hirlap*, November 24, 1905, 18.

⁶⁷ Danneberg, *Wirtschaftsnationalismus lokal*, 172.

memories in German and published them in the Viennese insurance journal, the *Oesterreichische Revue*. The prevalence of German could also be explained by the fact that German remained the lingua franca of trade and banking at the imperial level and German was the means of communication for companies that had their headquarters in Vienna.

Economic nationalism became a topic of discussion concerning the bank practices of Slovaks in Upper Hungary in the 1900s. Magyar observers portrayed economic nationalism as a corruption of nationalism. In 1909, József Ajtay published a pamphlet in response to Robert William Seton-Watson's attacks on Hungarian nationality politics. In *Nationalism in Hungary, From the Business Point of View*,⁶⁸ the Magyar administrative judge blamed the Slovak and Romanian elites for the escalation of conflicts. In his interpretation, the nationality question was used by Romanian and Slovak politicians and businessmen for their own material enrichment. Ajtay emphasized that all nationality conflicts (the 1892 Romanian memorandum case, the 1907 Csernova / Černová massacre, and the 1907 unrest in Pánád / Pánade) resulted in a sudden growth in the business activities of national banks. For Ajtay, the main protagonists of the conflicts suspiciously benefited from the growth of "nationality" banks. It was also dubious that Romanian and Slovak deputies became successful businessmen and bank directors in the aftermath of these conflicts. He concluded that

⁶⁸ József Ajtay [Veridicus, pseud.], *Nationalism in Hungary from the Business Point of View* (London: Polsue, 1909); József Ajtay, *A magyarországi nemzetiségi kérdés mint—üzlet: egy angol röpirat* [Nationalism in Hungary From the Business Point of View] (Budapest: Légrády Ny., 1909). Ajtay's pamphlet was also published in Slovak and German translation: József Ajtay, *Národnostná otázka v Uhorsku jako—kšeft: anglický leták* [Nationalism in Hungary From the Business Point of View] (Budapest: Europa, 1909); József Ajtay, *Die Nationalitätenfrage in Ungarn als Geschäft: eine englische Flugschrift* (Budapest: Europa, 1909).

non-Magyar elites pursued a nationalist agenda not for political but for economic gains, and any compromise was therefore impossible with the Slovak and Romanian elites.

Ajtay was neither neutral in nationality questions nor an advocate of national compromises. For example, he analyzed shifts in the language statistics of Hungary between 1880 and 1900 to prove that Hungary was “predestinated to become a unified nation-state.”⁶⁹ In his response to Seton-Watson, Ajtay denied that non-Magyars had any reason to be dissatisfied with their situation: they did not have to face legal discrimination and could use the vernacular on all occasions in Hungary.⁷⁰ In contrast, when addressing the Magyar public, Ajtay acted in a chauvinistic demeanor and used a double-standard. He considered non-Magyar education a harmful development and disapproved the use of the vernacular in the country magistrates.⁷¹ He also approached the impending electoral reform from the perspective of the way it could affect the representation of non-Magyar groups in the House of Deputies.⁷²

Slovenský Peňažník pointed to the difficulties of describing the ownership of capital as “national,” “patriotic,” and “capital in other hands” in the way Ajtay envisaged it. All the more, it was in reality Magyar nationalism that had harmful effects on the economic development of Upper Hungary in the eyes of the editors. Non-Slovak (Magyar) banks made profit of Slovak deposits up to that point, but Magyar chauvinists forced them to put their savings in the hands of their own, Slovak banks.⁷³ Slovaks were thus forced by Magyar chauvinists to turn to economic nationalism. The upcoming issue

⁶⁹ József Ajtay, *Harc a hegemoniáért: a Magyar-Osztrák Monarkia válsága történeti, fajnépszerűségi és gazdasági szempontból* [Struggle for hegemony: the crisis of the Austro-Hungarian Monarchy from a historical, national, and economic perspective] (Budapest: Márkus Ny., 1906), 33.

⁷⁰ Ajtay, *A magyarországi nemzetiségi kérdés mint—üzlet*, 1–2.

⁷¹ József Ajtay, *A magyar nihilisták* [The Hungarian nihilists] (Budapest: Athenaeum, 1903).

⁷² József Ajtay, *A választási reform* [The election reform] (Budapest: Kilián, 1908).

⁷³ *Slovenský Peňažník* I, no. 5 (1909): 89–92.

of the *Slovenský Peňažník* wrote about “national capital” as a necessity to improve the situation of Slovaks in Upper Hungary.⁷⁴ The idea that the accumulation of individual wealth resulted in national greatness was also an important feature of economic nationalism: the interest of the nation was firmly put ahead of the interest of individuals that composed it. In the same way, the role of Slovak bank clerks, according to *Slovenský Peňažník*, was to become experts in order to educate the population. Romanian experts, in turn, described the likes of Ajtay as merely promoting hysteria concerning the expansion of the non-Magyar banking network.⁷⁵

Clerks in Fiume / Rijeka were more vocal about language issues and nationalism than clerk organizations in Budapest. Despite conflicts between Magyar, Italian, and German clerks, the attitude of the Societa' Degli Impiegati commercial'i Privati, the private clerk organization in Fiume, was comparable to the way Austrian organizations dealt with language questions. The journal of the association *Impiegato*, for example, was a multi-lingual publication and published articles, often cross-translated, in Italian, German, Hungarian, and sometimes Croatian. The multi-lingual setting covered the multi-ethnic composition of Fiume (Table 2.3, page 86) with the exception of Croatian clerks that were underrepresented for they could become members of the Croatian bank clerk organization (Društvo bankovnih činovnika Hrvatske i Slavonije). The association was established in 1903 and by the time the first issue of *Impiegato* was published it had a membership of around 500 clerks.⁷⁶ The most important topics in the association were Sunday rest, old-age pensions, and reactions to inflation.

The nationality issue in Fiume was raised by Magyar private clerks who began to complain that Magyars were overlooked in *Impiegato*. The editors responded with a

⁷⁴ *Slovenský Peňažník* I, no. 7 (1909): 133–134.

⁷⁵ Danneberg, *Wirtschaftsnationalismus lokal*, 182–83.

⁷⁶ L' *Impiegato* I, no. 1 (1906): 1–2.

pragmatic argument: the sporadic appearance of the Magyar language was due to the lack of interest on the part of Magyar members. “It is quite unnecessary to mention that our organization was established to protect and promote the class interests of a particular social class, it aims at doing only this and does not care about politics.”⁷⁷ The *Societa* was a purely economic organization and it did not make any sense to break it apart as a result of nationalist conflicts. This would only serve, they argued, the interest of employers. As a conclusion, the *Impiegato* firmly stated that they did not acknowledge language or ethnic differences and the language of daily use of individual members was completely indifferent to the association. “Everyone has the same language rights within the association and it only cares to use the particular language that the majority of people are able to understand, merely as a practical solution.”⁷⁸ In their eyes, the attitude of Magyar clerks already caused a quite considerable damage. The mobilization for Sunday rest failed in particular because of the nationality conflict between local clerks that hindered efforts to implement the law. The case of the Fiume association proved once again that clerks in dominant position tended to interpret the associational form as an imperative for national and cultural neutrality (the Italian clerks in Fiume), whereas non-dominant groups employed a nationalist rhetoric (the Magyar clerks in Fiume).

4. Conclusions

Private clerks reacted differently to national differences and ethnic diversity in Cisleithania and Hungary. Magyar clerks essentially ignored the ethnic diversity of Hungarian society and remained indifferent to the activities and interests of non-Magyar

⁷⁷ *L'Impiegato* III, no. 17 (1908): 3.

⁷⁸ *L'Impiegato* III, no. 17 (1908): 3–4.

clerks when in dominant positions. They could afford to do so: the representation of non-Magyar clerks in banking and insurance was negligible, the dominance of Magyar clerks was assured, and thus Magyar clerks and those identified with the Magyar language could dispense with the support of their German, Slovak, Romanian, and Serb colleagues. The neutrality of the organization relied on their national dominance: since the organization was anyway dominant, they could afford this neutrality that served their implicit Magyar nationalism. On the other hand, it was also an effective strategy to escape the nationalist rhetoric of the Magyar ruling elite that fit in well with the denominational origin of the group in the Hungarian context. In 1910, 53.3 percent of private clerks in trade and finances were of Jewish origin in Hungary and 64.6 percent in Budapest.⁷⁹ The staggering “over”-representation of Hungarian Jews (as compared to their proportion in the population) was in close connection with Jewish “over”-representation in secondary trade schools and it is beyond question that Jews played a key role in Hungarian modernization, especially in trade and finances. However, clerks remained silent about their Jewishness in private clerk journals and in the overall private clerk movement. This assimilationist and integrationist strategy on the part of Jews had a purpose in relation to the middle-class identity of the group: by not talking about their Jewishness, bank and insurance clerks could appear a homogeneous and unified *Bürgertum* and part of Magyar society.

In Austria, German-Austrian dominated private clerk associations tried to effectuate linguistic pluralism in their activist agenda. They had a pragmatic rationale: the sheer number of non-German clerks significantly increased the lobbying force of the association. This was the main reason for the *Reichsverein der Bank- und Sparkassenbeamten* and for the *Verein der Versicherungsbeamten* to set up a network

⁷⁹ *Magyar Statisztikai Közlemények (új folyam)* 56 (1915): 580–581, 584–585.

of branch associations in all provinces of Cisleithania (this also motivated the inclusion of female clerks into male only private clerk associations). However, concessions to linguistic pluralism often came as a response to nationalist conflict and sometimes came too late. In the case of the German-Austrian women's movement, organizations were originally centered strongly in Vienna and only later developed a conscious all-Cisleithanian strategy, at an important historical moment, in response to the strongly increasing non-German nationalisms and national organizations in Bohemia, Galicia, and so forth.⁸⁰ Bank and insurance clerk organizations were also originally centered in Vienna: the Reichsverein, for instance, was established as a Club for Viennese bank clerks that limited its activities to Vienna for more than a decade. Nationalist conflict, here, turned up once the association chose an all-Cisleithanian strategy. This involved, at the same time, the establishment of new branches in German dominated cities like Graz and Innsbruck as well as in multi-ethnic cities like Prague, Lemberg, and Triest.

The conflict between the Reichsverein and the Sdružení českoslovanského úřednictva ústavů peněžních challenged the all-Cisleithanian strategy of the German bank clerk association. The Sdružení declared the incompatibility of Czech and German interests and called for implementing policies of economic nationalism in banking and in the labor activism of private clerks. The Sdružení was, in the eyes of the Reichsverein, a fake organization directed by bank managements. The organizational principle of the Reichsverein (as well as the Verein, the PTOE, and the BTOSz) was the exclusion of employers, directors, and the bank management from trade unions. In the eyes of the Reichsverein, the sole reason of the association could only be “national

⁸⁰ Susan Zimmermann, “Reich, Nation und Internationalismus. Kooperationen und Konflikte der Frauenbewegungen der Habsburger Monarchie im Spannungsfeld internationaler Organisation und Politik,” in *Frauenbilder, feministische Praxis und nationales Bewusstsein in Österreich-Ungarn 1867-1918*, ed. Waltraud Heindl, Edit Király, and Alexandra Millner (Tübingen: Francke, 2006), 122–26, 142–65.

opportunism,” meaning that bank managements wanted to utilize nationalist conflict to isolate their clerks from the all-Cisleithanian movement, and thus exploit them at will. The Reichsverein, as in the case of conflicts with Polish and Italian bank clerks, developed a concessional strategy to unite clerks in Bohemia regardless of national differences. This strategy included the publication of the *Österreichische Bankbeamte* in the vernacular, to emphasize the importance of local autonomy, and to call for the common occupational and *bürgerlich* identity of clerks. A good *Bürger* therefore could not remain a passive *Bürger* in associational matters and in civil society.

The ideological argument for disregarding national differences of the German-Austrian association was that language, denomination, and political identity did not influence the economic problems of private clerks. Their issues were of economic, social, and legal nature and therefore had to be solved by connected economic, social, and legal measures. Nationalist conflicts and national separateness only hampered their activism, in the argumentation of the German-Austrian associations, and played into the hands of employers by segmenting the forces of clerks. In this sense the Reichsverein and the Verein copied the strategy of the Viennese government in furthering institutional pluralism. The “economic organization” argument was also an all-around tool in the hands of associations in dominant positions. Male dominated associations, both in Cisleithania and in Hungary, used the “economic organization” principle to assert the inclusion of female clerks in their trade unions once they decided to include female clerks. The private clerk association in Fiume turned to the “economic organization” principle to refute the separatist challenge of local Magyar clerks as well, but in this case, Italian clerks and not Magyar clerks were the dominant group.

Chapter 5

Women in the Bureau

Leopoldina Anderl applied as an office clerk to the affiliate of the Foncière insurance company in Pozsony / Bratislava / Pressburg just before the Great War and her story was representative of the way women featured in the bureau in our period. Born in 1898, she graduated from a Bürgerschule, finished a trade course in Zsolna / Žilina / Sillein, and spoke three languages, Magyar, German, and Slovak. Having received Anderl's application, the branch office demanded the authorization of the Budapest directorate to employ the young woman. There was a lack of trained workforce in the city—there was no secondary trade school in Zsolna—and junior clerks with trade education were “straightaway employed at the local factory for Kr 100-120 a month.” The affiliate had no other option, they argued, but to hire a “demoiselle” for a starting salary of Kr 50 per month, and her responsibility would only consist in keeping the bureau in good order.¹ This short excerpt enumerated many of the problems female clerks faced on the job market: inadequate education, menial jobs in the bureau, no opportunities for career advancement, low salary, representing cheap competition for male clerks, and so forth. The increasing number of female clerks, too, made them an ineludible component of clerkly discussions.

Gendered hierarchies and discrimination against women at work unfolded in the context of ongoing industrialization and capitalist modernization in the Habsburg

¹ MNL-OL, Fond Z 171, file 2.

Monarchy that also resulted in similar patterns in Western Europe.² The systematic discrimination against women in the educational system in general and in vocational education in particular and the employment and wage discrimination done by employers caused a functional differentiation and a gendered allocation of tasks and roles in the bureau.³ Employers willingly profited from the discrimination against women: female clerks, in their eyes, represented a source of cheap workforce to carry out the multiplying administrative travail in private companies. Male clerks were in turn interested in securing their own economic and social position, even at the price of excluding women from their labor unions. Subsequently, male clerk attitudes only changed when the number of female clerks was too high to be ignored.

These gendered hierarchies represent a means to analyze the modalities of economic rationality in banks and insurance companies. The place of women in the bureau points to the risks of an economic rationality (and modernization) pushed to the extreme. Tönnies scrupulously articulated the principles of capitalists: the merchant was shameless, egoistic, and self-willed, who treated “all human beings except his nearest friends as only means to his ends. He is the embodiment of *Gesellschaft*.”⁴ Gender discrimination, in this perception, presented an opportunity for companies to maximize their profits, and thus made a systematic part of capitalist modernity. The attitudes of male clerks, however, direct attention to the perspectivism of modernity and economic rationality: male clerks might be following strict rules and applying mathematical calculations at work, yet, in relation to their wives and female colleagues, bourgeois

² Adams, *Women Clerks in Wilhelmine Germany*.

³ Delphine Gardey, “Du veston au bas de soie: identité et évolution du groupe des employés de bureau (1890-1930),” *Le Mouvement social*, no. 175 (1996): 55–77; Delphine Gardey, *La dactylographe et l'expéditionnaire: histoire des employés de bureau : 1890-1930* (Paris: Belin, 2001); Fehrer, *Die Frau als Angestellte*.

⁴ Ferdinand Tönnies, *Community and Society*, trans. Charles P. Loomis (New York: Harper and Row, 1963), 169.

values and roles prevailed that contributed to and maintained the system of discrimination against female clerks at work.

The goal of the chapter is to analyze the mechanisms of discrimination from the perspective of both male and female clerks. A guiding line in this discussion is the question how, as Erna Appelt put it, male domination in the family was transferred to the place of work and what kind of femininity women needed and were supposed to display in the world of the bureau.⁵ The chapter begins with the description of basic facts concerning the employment of female clerks in the bureau and the very constituents of social discrimination against them. The turn of the century was in many aspects a revolutionary period for office work,⁶ but it also entailed a revolution from the perspective of gender. In much of the nineteenth century, the clerk was a man and the office a male universe. This started to change at the turn of the century and the clerk, by the 1930s, became essentially a woman.⁷ The chapter deals with the period of transformation beginning with the appearance of the first women in the bureau and ending in the aftermath of the Great War when the feminization of the bureau became inescapable. The rest of the chapter deals with the reactions of both female and male clerks and the proposed means to ease the situation of female clerks; emphasis is put on the activities of female clerk associations and women's movements here insofar as they were publicly involved in issues of female bank and insurance clerks.

⁵ Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten*, 10.

⁶ Delphine Gardey, *Ecrire, calculer, classer: comment une révolution de papier a transformé les sociétés contemporaines (1800-1940)* (Paris: Découverte, 2008).

⁷ Gardey, *La dactylographe et l'expéditionnaire*, 6, 53.

1. The Woman Question in the Bureau

Women started to enter private bureaus in the second half of the nineteenth century and the number of female clerks increased exponentially until the aftermath of the Great War. The first women were employed as clerks at private railway companies, postal offices, and postal savings banks: the Kaiser Ferdinand Nordbahn hired women in telegraph services and in administrative positions and postal officials also appeared in 1874.⁸ Banks employed female workforce in clerkly positions considerably later. The Österreichische-Ungarische Nationalbank recruited female workers (*Arbeiterinnen*) in banknote production from 1878, but the first female clerks (*Beamtinnen*) were only hired in 1919 at the bank.⁹ The Prague based Živnostenská Banka admitted the first female clerks to the telephone services at the Vienna affiliate only in 1899 and at the Prague headquarters in 1900. It is paradigmatic that both women had a basic elementary-level qualification and left the labor market in a decade: one got married in 1910 at the age of 42 and the other was pensioned in 1909, probably also as a result of her marriage.¹⁰ By 1905, most banks and insurance companies started to hire female clerks, but the majority were employed in lower level positions as typewriters, telephone operators, correspondents, delivery assistants, or only did “light” bookkeeping. The Länderbank in Vienna, for instance, confirmed the growing number of female employees—by 1905 there were around fifty female clerks at the bank—but

⁸ Appelt, “The Gendering of the Service Sector in Late Nineteenth-Century Austria,” 121.

⁹ Elisabeth Ulbrich, “Qualification: Frau Arbeiterinnen und Büromanipulantinnen der Oesterreichisch-ungarischen Bank 1878-1922” (Master’s Thesis, University of Wien, 2018), 70–71, 89.

¹⁰ ČNB, Fond ZB, books 424, salary book, entry 253 and 292.

claimed that women could not fill senior positions and were unable to carry out “independent” tasks.¹¹

Women were generally engaged in lower-level positions that encompassed unskilled office work—typing, copying, and basic calculations—and companies overtly excluded them from upper-level positions. Women were therefore also denied access to the *Beamten* ranks until the turn of the century or later like in the case of the Österreichische-Ungarisch Bank. There was an unbridgeable gap between the rank and status of the *Beamten* (official, *tisztviselő, úředník*) and the *Diener* (servant, *szolga, služba*): upward mobility was very limited from the rank of *Diener* to *Beamten*. The two categories were set apart in terms of education (secondary school vs. elementary level education), salary (monthly, yearly salary vs. daily wage), old-age pensions, length of notice period, holidays, and so forth. In addition, *Beamten* belonged to the gentlemanly middle-classes, whereas *Diener* formed part of the working classes. Although women were often entitled “*Beamtinnen*” in the bureau, they did not benefit from the privileges associated with the status in terms of old-age pensions, holidays, notice period, yearly salary,¹² and they therefore had a specific set of work-related problems, significantly different from the issues addressed by male only associations.

The mechanisms that maintained the social and gender-based division of labor were quite universal in Europe in the nineteenth century. Alice Salomon, the social reformer, women’s activist, and founder of social work as an academic discipline, suggested that the causes of the salary gap between men and women had to do with the

¹¹ *Stenographisches Protokoll der im k.k. arbeitsstatistischen Amte durchgeführten Vernehmung von Auskunftspersonen über die Arbeitszeit in Banken, Kredit- und Versicherungsanstalten*, 3, 23, 27, 31.

¹² Appelt, “The Gendering of the Service Sector in Late Nineteenth-Century Austria”; Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten*. See also discussions in Chapter 2 and Chapter 3.

low self-esteem of women, the fact that men were considered the sole breadwinner of the family, the inadequate education of women, and the short career of women compared to men.¹³ Appelt argues that the “feminization of poverty” in general was the result of educational differences, gender specific allocation of tasks in the bureau, and the exclusion of women from all positions having to do with power in general.¹⁴ Rosemarie Fehrer enumerated the disadvantages of female clerks in comparison to male clerks as follows: lesser educational qualification, different professional activity and position, lower average age, differences in lifestyle expectations, and the marriage barrier.¹⁵ The latter referred to the practice that women could not stay at the company after marriage. These differences actively contributed to the creation of a gender-pay gap in the bureaus of private companies. Lifestyle and social expectations really mattered: for instance, the survey on female labor in Austria in 1898 found that the majority of young female workers had to give their salary to their parents and only a tiny minority could dispose of their entire salary.¹⁶

In both halves of the Habsburg Monarchy, the exponential growth of female clerks in banking and insurance was a plain fact in the decades before the Great War (Table 2.2, page 85). The most important growth took place in Vienna: the proportion of female clerks increased from 4.4 percent (banking) and 2.1 percent (insurance) in 1890 to respectively 19.2 percent and 20.3 percent by 1910. This was a commendable growth, yet it was in line with the sectoral growth of female employees in Austria: in trade and transportation, the proportion of female clerks (*Angestellte*) was 7.8 percent

¹³ Alice Salomon, *Die Ursachen der ungleichen Entlohnung von Männer- und Frauenarbeit* (Leipzig: Duncker und Humblot, 1906).

¹⁴ Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten*, 10, 15.

¹⁵ Fehrer, *Die Frau als Angestellte*, 176–77.

¹⁶ Fehrer, 188.

in 1890 (8,405 persons) that increased to 21.8 percent (36,811 persons) by 1910.¹⁷ Budapest and Prague were less progressive in terms of the proportion of female workforce: in Prague, the proportion of female clerks reached 10.2 percent (banking) and 11.4 percent (insurance) by 1910, while in Budapest the proportion of female clerks was 12.5 percent (banking and insurance combined) in 1910. The growth of female clerks (*Angestellte*) outpaced the growth of male clerks in all occupational sectors except in agriculture: the number of female clerks in agriculture decreased by 41.9 percent between 1890 and 1910; the decrease was 8.2 percent among male clerks in the same period in Cisleithania.¹⁸

Despite the dynamic increase, discrimination against women peaked at the turn of the century. One component of this discrimination was the inadequate education of women. While secondary trade schools for male students (the so called *Handelsakademie*) began to blossom by the second half of the 1850s in Budapest, Prague, and Vienna, women were excluded from attending such schools until 1906. Only elementary level trade courses were available in Hungary, while, as a slightly better option, female students could attend the two-year secondary trade school in Austria. The sheer fact that women only acquired a basic professional qualification reinforced their exclusion from upper positions in the office hierarchy. Another issue was the exclusion of women from male labor unions until the early 1910s that made it harder to fight for their employment rights and contributed to the depreciation of female labor in the bureau.

Discrimination mechanisms included the biased structure of provisions in company funded pension institutes and also in the compulsory law on the old-age

¹⁷ Fehrer, 85.

¹⁸ Otruba, "Zur Geschichte der „Angestellten“ und ihrer wachsenden Bedeutung in Österreich bis 1918," 93.

pensions of private clerks in Austria. In both cases problems stemmed from the fact that regulators used the situation and financial needs of male clerks as a proxy to set the provisions of female clerks. In the private sphere, gender discrimination was not produced by legal regulations: in contrast, the lack of regulation provided opportunities for companies to exploit female clerks—and the state duly did the same in public service. Furthermore, company regulations did not include female clerks, and very often individual arrangements determined their working hours, tasks, and salary.¹⁹

The marriage clause was also a case in point: service regulations most often contained a marriage clause for male clerks that set a minimum suitable salary for marriage, but a marriage clause for women was often lacking. Yet, the practice to dismiss married women was overwhelming among banks and insurance companies.²⁰ There was also an important salary gap, empirically detectable, between male and female private clerks. The Central Pension Institute published data on the salary of private clerks: amongst the first cohort that joined the pension institute in 1909 (Table 2.1, page 81), male clerks had an average salary of Kr 1790 and female clerks an average salary of Kr 956. While 33.7 percent of female clerks belonged to the lowest salary class (a yearly salary between Kr 600 and Kr 900) and only 1.1 percent belonged to the highest category (a yearly salary above Kr 3000), the same proportions were respectively 7.4 percent and 22.6 percent among male clerks.²¹ The salary gap was also institutionalized in many banks: the salary growth of women with career advancement was smaller and female clerks often had a salary cap specified in the service regulations. The Hungária Általános Biztosító (Hungária General Insurance), for instance, introduced a salary scheme for both male and female clerks in 1912: the scheme led to

¹⁹ Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten*, 58.

²⁰ Fehrer, *Die Frau als Angestellte*, 189.

²¹ Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten*, 222–23.

a maximum salary of Kr 3200 for male and Kr 2000 for female clerks regardless of educational qualification.²²

2. Female Clerks in the Czech Lands

The overall situation of Czech female clerks resembled the state of affairs in other parts of the Habsburg Monarchy. In the Czech lands, the first female clerks were employed in postal offices and at railway companies, they were most often the relatives (widows, daughters, or divorcées) of male clerks and also had to be childless and husbandless. By the turn of the century, the number of female private clerks multiplied for women constituted a cheap and increasingly better educated workforce.²³ However, as Pavla Vošahlíková and Jitka Malečková argued, Czech speaking women's movements were specific in two aspects: they were readily subordinated to the interests of the whole nation or combined their demands with demands for the nation as a whole and men actively supported them.²⁴ This meant that, for example, female candidates at parliamentary elections were supported by Czech parties in a bid to antagonize Austrian

²² *Biztosítási Tisztviselői Lapja* I, no. 7 (1912): 4–5.

²³ Milena Lenderová et al., eds., *Žena v českých zemích od středověku do 20. století* [Women in the Czech Lands from the Middle Ages to the twentieth century] (Praha: Lidové noviny, 2009), 424–27.

²⁴ Petra Ježková, “‘Božena, bojovná žena’: Nacionalistický radikalismus českého feminismu” [“Božena, a woman fighting”: the nationalist radicalism of Czech feminism], in *Ženy a politika (1890-1938)* [Women and politics (1890-1938), ed. Marie Bahenská (Praha: Masarykův ústav a Archiv AV ČR, 2014), 83–126; Pavla Vošahlíková, “Die Beziehung der tschechischen Femministinnen zur Nationalbewegung unter Kaiser Franz Joseph I.,” in *Frauenbilder, feministische Praxis und nationales Bewusstsein in Österreich-Ungarn 1867-1918*, ed. Waltraud Heindl, Edit Király, and Alexandra Millner (Tübingen: Francke, 2006), 209–18; Jitka Malečková, “The Emancipation of Women for the Benefit of the Nation: The Czech Women's Movement,” in *Women's Emancipation Movements in the Nineteenth Century: A European Perspective*, ed. Sylvia Paletschek and Bianka Pietrow-Ennker (Stanford, Calif: Stanford University Press, 2004), 167–88; cf. Susan Zimmermann, “The Challenge of Multinational Empire for the International Women's Movement: The Habsburg Monarchy and the Development of Feminist Inter/National Politics,” *Journal of Women's History* 17, no. 2 (2005): 87–117.

authorities. But in the case of private clerks, both motifs—in terms of reference to the nation and the support of male colleagues—were desperately lacking. The anxieties of male Czech clerks seemed to be existential fears, purely social and economic. The inflow of female workforce represented a convenient scapegoat for the declining prestige and revenue the profession offered at the turn of the century, while the changing role of women in middle-class society caused havoc amongst middle-class men as expressed in *Úřednické listy*, *Všeobecné Úřednické listy*, and so forth.

The Czech discourse of male clerks on female clerks deployed similar tropes to the Hungarian and Austrian one in addition to revoking the ideology of “surplus women.” The *Úřednické listy*, the monthly paper of the *Zemská jednota soukromých úředníků v království Českém v Praze* (Czech association for private clerks), touched upon the “question of women” as early as in 1899. The similarity of arguments was conspicuous. The author noted the indisputable numerical growth of women in all spheres of the labor market that ruined the salaries of male clerks, especially in private bureaus. The women in question were the daughters of middle-class families that did not need to maintain their own household, and therefore typed and copied letters for a third of what male clerks earned. As a result, female clerks represented a threatening competition in the eyes of Czech male clerks.²⁵

The *Všeobecné Úřednické listy* examined the question from all possible angles in further articles. The natural task of women was to run the household and raise children. By entering private bureaus, they aggravated social problems and contributed to increasing unemployment rates.²⁶ An article entitled “Women—our competition” claimed that women, in general, had lesser intellectual abilities, fewer cultural and

²⁵ *Úřednické listy* VI, no. 9 (1899): 1–3.

²⁶ *Všeobecné Úřednické listy* VII, no. 5 (206) (1902): 2–3.

material needs that, again, gave the reason they accepted lower and insufficient salaries. However, the lack of appropriate qualification was not the principal cause for the failure of many women in the office: in contrast to women, men without education, the prime example being Thomas Edison, succeeded well in life and contributed significantly to the progress of society and technology on many occasions in the past.²⁷

The ideology of the “surplus woman” made the Czech discourse distinctively misogynist.²⁸ The concept of the “surplus woman” had primarily recourse to demography: the reason for the flood of female clerks in private bureaus was the growing number and “surplus” of unmarried women. “Men could not marry being too poor. What caused this? The salary-ruiner women!”²⁹, concluded the argument. Women were by nature, argued the *Úřadnické listy*, more numerous than men, there were 1047 women for 1000 men in Cisleithania according to the 1900 census,³⁰ but the “back-up” institutions of unmarried women, the monasteries and the asylums established in the Middle-Ages, were cut short in numbers and did not take care of the many unmarried women at the turn of the century.³¹ The problem became more pressing at the turn of the century as unmarried women entered the bank sector and ruined the salary of male clerks. This situation impoverished male clerks, prevented them from marrying, and thus created a vicious circle.

The number of unmarried women was indeed higher in the Czech Lands than in the rest of Cisleithania and was signaled as a possible problem earlier. In 1879, for

²⁷ *Úřadnické listy* VIII, no. 8 (1901): 2–3.

²⁸ Other examples for Czech arguments from Prague: *Úřadnické listy* IX, no. 5 (1902): 2–3; *Úřadnické listy* XI, no. 3 (1904): 1–2; *Úřadnické listy* XIV, no. 2 (1907): 25–27; *Peněžní obzor* III, no. 11 (1910): 221–224; *Bank-beamte–Bankovní úředník* I, no. 8 (1898): 2–3.

²⁹ *Všeobecné Úřadnické listy* VII, no. 6 (207) (1902): 1–2.

³⁰ *Úřadnické listy* VIII, no. 8 (1901): 2.

³¹ *Peněžní obzor* III, no. 11 (1910): 222.

instance, the Prague alderman Vojta Náprstek, important patron of the Americký klub dám (American ladies' club) and women's right advocate, stressed the injustice concerning the municipal funding of boys' schools and the relative neglect of female education in Prague. He also called attention to the fact that the neglect of female schooling relied on the postulate that all women could get married and become mothers. This was, however, not the case for a growing number of men did not have the financial means to be able to get married. For Náprstek, the solution was the better education of women and he convinced the municipality to subsidize the educational activities of the Ženský výrobní spolek česky (Czech woman association of production) by Kr 4,800 a year.³²

Women also lacked “determination” to get married on their own, claimed the discourse of male clerks at the turn of the century: with the decline of organized marriage they looked for lust, “walking princes,” or a comfortable urban life instead of firm marriage proposals.

The essence of the “woman question” is always just about the man, the impossibility for women to get a man, and all the consequences of this. Every step that ensures that a larger number of men are married contributes to finding a solution to the woman question.³³

The solution was therefore the free marriage of male bank clerks and the betterment of their financial circumstances.³⁴ Here, the frustration of male clerks was not groundless. Marriage clauses often contained restrictions: the service regulations of the Živnostenská Banka prescribed, for example, that male clerks could only marry if they reached the eighth rank on the salary scale that amounted to a basic yearly pay of Kr

³² Helena Volet-Jeanneret, *La femme bourgeoise à Prague 1860–1895: de la philanthropie à l'émancipation* (Genève: Editions Slatkine, 1988), 61–62.

³³ *Úřednické listy* XIV, no. 2 (1907): 27.

³⁴ *Úřednické listy* IX, no. 5 (1902): 2–3.

3,240 in 1914 and that male clerks reached in the ninth year of employment without extra promotions.³⁵ In addition, specific marriage patterns in urban settings contributed to the restriction of marriage opportunities: marriages occurred later and less frequently in cities than in the countryside and the dissolution of the traditional marriage circle further decreased opportunities.³⁶ Still, the imbalance of the sexes was more imagined than a significant social reality and male clerks actually connected imagined demographic realities and their consequences to morality.³⁷

The other motif, recurrent in the Czech discourse, was the unnatural environment of the bureau for women. Not only did women carry out tasks unfitted for their natural characteristics, but they also were unable to work independently and in a creative way. Women had been always dependent on male persons—formerly the husband—whence they faced unprecedented social relations in the bureau. Although the wife was subordinate to the husband within the family, she could always rely on him and they could establish a secure relationship with one another. The relationship between manager and female clerks comprised a new type of subordination: the boss regarded the female clerk merely in terms of profit, as a cheap workforce, and exploited her to the fullest extent.³⁸ A recurring theme was that women were regarded as a capitalist merchandise by employers, making them the victims of the rationalization process in urban capitalism. Women were also inexperienced in the public sphere, and consequently could not defend themselves against exploitation. This was coupled with the assertion that women did not want to join and pay membership fees in professional

³⁵ *Služební řád pro úředníky Živnostenské banky*, 5, 11.

³⁶ Catherine Leota Dollard, *The Surplus Woman: Unmarried in Imperial Germany, 1871-1918* (Berghahn Books, 2009), 78–79.

³⁷ Dollard, 83.

³⁸ *Peněžní obzor* III, no. 11 (1910): 222.

Table 5.1 Educational Qualification and Gender of Employees at Živnostenská Banka, 1869-1910

	Male	Female	Total
Academy of Trade (4 year) or higher	78.1	29.3	66.5
Trade school (2-3 year)	13.5	36	18.9
Lower level trade course (max. 1 year)	2.1	18	5.9
Gymnasium, Realgymnasium, Realschule (Matura)	3.8	0.7	3
Lower level (Bürgerschule, elementary school, professional elementary school)	2.3	12	4.6
Teacher training institute	0.2	4	1.1
Total	100	100	100
N	480	150	630

Source: Živnostenská Banka database based on ČNB, Fond ŽB, books 423–433.

associations because they spent money rather on commodities like gloves.³⁹ In addition, the public inexperience of women was the reason female clerks willingly stayed in the bureau after the end of office-hours and happily brought home their unfinished office tasks.

The actual situation of female clerks did not differ from the complaints and description of clerkly organizations in terms of educational background, salary, and career prospects. The salary books of the Živnostenská Banka provide useful empirical data to contrast the situation of male and female clerks at the bank between the first recruitments in 1869 and the onset of the Great War.⁴⁰ In terms of educational qualification (Table 5.1) male clerks had significantly better education and were most often graduates of academies of trade or graduated from one of the Abiturienten⁴¹ courses (78.1 percent). Female clerks, in contrast, attended lower level secondary trade

³⁹ *Úřednické listy* IX, no. 5 (1902): 2.

⁴⁰ I created a database of clerks at the Živnostenská Banka recruited between 1869 and 1910. The sample contains all female clerks and every third male clerk recruited in this period and comprises altogether 639 entries (ČNB, Fond ŽB, books 423–433).

⁴¹ The Abiturienten courses offered a one to two-year specialized training to graduates of academic secondary schools having passed the Matura. Accounting, political arithmetic, correspondence, business law, and trade geography were the main subjects

Table 5.2 Average Salary and Educational Qualification at Živnostenská Banka, 1869-1910

	Starting salary	Salary after 5
Academy of Trade (4 year) or higher	893K	1983K
N	418	240
Trade school (2-3 year)	944K	1942K
N	119	72
Lower level trade course (max. 1 year)	847K	1823K
N	36	24
Gymnasium, Realgymnasium,	2019K	4782K
N	19	9
Lower level (Bürgerschule, elementary school, professional elementary school)	892K	2131K
N	29	17
Teacher training institute	1040K	2093K
N	7	3
Total	936K	2041K
N	628	365
Source: Živnostenská Banka database based on ČNB, Fond ŽB, books 423–433.		

schools (36 percent), took a one-year trade course (18 percent), or had only basic elementary level education (12 percent). Thanks to the opening of the female track at the Czech academy of trade in Prague, a growing—but still considerably low—number of female recruits had a higher professional qualification (29.3 percent). Female clerks sporadically attended teacher training institutes (4 percent) that basically functioned as a substitute for (male) academic secondary schools in the context of banking employment.

in the curriculum. These courses were offered at academies of trade in Vienna, Graz, Innsbruck, Prague, Chrudim, Brno, and Lemberg in Cisleithania.

Table 5.3 Gender, Educational Qualification, and Salary at Živnostenská Banka, 1869-1910

Male Clerks		
	Starting salary	Salary after 5
Academy of Trade (4 year) or higher	906K	1998K
N	374	211
Trade school (2-3 year)	1152K	2185K
N	65	44
Lower level trade course (max. 1 year)	1196K	2546K
N	9	7
Gymnasium, Realgymnasium, Realschule (Matura) or higher education	2031K	4782K
N	18	9
Lower level (Bürgerschule, elementary school, professional elementary school)	1295K	2758K
N	11	9
Teacher training institute	1400K	2400K
N	1	1
Total	998K	2155K
N	478	281
Female Clerks		
	Starting salary	Salary after 5
Academy of Trade (4 year) or higher	778K	1875K
N	44	29
Trade school (2-3 year)	693K	1559K
N	54	28
Lower level trade course (max. 1 year)	731K	1525K
N	27	17
Gymnasium, Realgymnasium, Realschule (Matura) or higher education	1800K	
N	1	
Lower level (Bürgerschule, elementary school, professional elementary school)	647K	1425K
N	18	8
Teacher training institute	980K	1940K
N	6	2
Total	738K	1658K
N	150	84
Source: Živnostenská Banka database based on ČNB, Fond ŽB, books 423–433.		

Table 5.4 Age at Recruitment and Gender of Employees at Živnostenská Banka, 1869-1910

	Male Clerks	Female Clerks	Total
14-18	16.9	43.1	23.2
19-20	35.5	24.2	32.8
21-26	36.0	23.5	33.0
27-	11.6	9.2	11.0
Total	100.0	100.0	100.0
N	484	153	637

Source: Živnostenská Banka database based on ČNB, Fond ŽB, books 423–433.

Table 5.5 Years spent at Živnostenská Banka and age at the time of leaving the bank, 1869-1910

	Years spent in the service	Age at the time of
Male Clerks	15.42	37.08
N	484	484
Female Clerks	11.1	31.45
N	155	153
Total	14.37	35.73
N	639	637

Source: Živnostenská Banka database based on ČNB, Fond ŽB, books 423–433.

Table 5.6 Reason of leaving Živnostenská Banka, 1869-1910

	Male Clerks	Female Clerks	Total
Other institution	39.4	22.8	35.7
Self-employed	6.1	0.0	4.7
Married	0.5	42.1	9.9
Pensioned	30.5	19.3	28.0
Died	13.5	7.9	12.2
Other reason	3.3	3.5	3.4
Dismissed because of the 1920 bank strike	6.6	4.4	6.1
Total	100.0	100.0	100.0
N	393	114	507

Source: Živnostenská Banka database based on ČNB, Fond ŽB, books 423–433.

However, contrary to the claims of both male and female clerks, educational qualification did not strongly influence the salary of clerks. Table 5.2 shows that starting salaries varied between Kr 892 and Kr 1040 at all educational levels except for secondary school graduates (Kr 2018) and there was no significant difference in the

fifth year of employment either. Starting salaries were only higher if clerks had a considerable professional experience, but all candidates, regardless of their education, had to pass an entry exam before being recruited to the bank. In the fifth year, salaries increased to around Kr 2000 at all educational levels, except, again, for those having completed an academic secondary school or university (Kr 4782).

Differences were more significant in terms of gender. At all educational levels, the salary of male clerks was significantly higher than the salary of female clerks and the gender pay gap further increased in the fifth year of employment (Table 5.3). The table also confirms that in terms of starting salary female clerks did not differ along their level of education. There were only a few exceptions having a teacher training diploma or a Matura and receiving higher salaries. In the fifth year of employment, only the graduates of academies of trade received a similar salary to their male colleagues. The relative success of female graduates of the Prague academy of trade thus confirmed the emancipatory effect of equal education.

The other complaint leveled at female clerks was that they considered clerking a temporary occupation until one's marriage. It has been already mentioned that they did not really have a choice: if they married, female clerks had to quit their position according to the internal regulations of the bank. Data of the Živnostenská Banka confirmed this tendency and also nuanced the picture. Female clerks were considerably younger at the time of recruitment (Table 5.4): 43.1 percent of female clerks were below 18 while only 16.9 percent of male clerks were below 18 at the time of recruitment. The age difference had to do with the lower educational qualification of women and thus less years spent in the schoolroom. And female clerks also spent less time in the service of the bank and left their position at an earlier age (Table 5.5). More importantly, 42.1 percent of female clerks left the bank (and the job market) because of marriage (this

proportion was 0.5 percent among male clerks), while only 19.3 percent of female clerks were pensioned (with an average age of 48), in contrast, 30.5 percent of male clerks were pensioned (with an average age of 56) (Table 5.6). 22.8 percent of female clerks left the Živnostenská Banka for another employment and 7.9 percent passed away during their service at the bank. The proportion of those who left the job market because of marriage was actually a quite low figure compared to the male discourse on the temporary nature of female employment.

When leaving the company male clerks thus either stayed on the job market or were pensioned, in contrast to female clerks who most often left the job market due to marriage. Women had to choose between work and marriage: women who worked until pensionable age always remained single. And this choice was obligatory: for example, a female clerk at the Prague branch married in 1934 after 24 years of service at the bank and had to quit her position as well.⁴² Female clerks could stay at the company only in special circumstances with the war economy being one example. A female clerk in Krakow joined the bank in 1910, left her job in September 1914 but was rehired in July 1915, but again left in October 1916 because she married another clerk at the Krakow branch office. However, she was again rehired in January 1917 for a part time job and got paid Kr 63.75 a month during the war.⁴³

Czech male private clerks, in sum, were resilient to accept the changing gender roles in the private economy. For them, the woman question was essentially a middle-class problem and anxieties about the preservation of their middle-class status played an important role in their hostility. According to Catherina Leota Dollar, the ideology of the “surplus woman” was essentially a demographic imaginary but one that held deep

⁴² ČNB, Fond ŽB book 431, salary book, entry 1467.

⁴³ ČNB, Fond ŽB, book 431, salary book, entry 1919.

cultural meanings. This debate was uniquely German for the idiosyncrasies of the context in Wilhelmine Germany: male suffrage was combined with the legal discrimination of women and with their exclusion from white-collar professional life.⁴⁴ The Czech context, however, demonstrated that the idea of the “surplus woman” could resurface in particular as a reaction to women entering white-collar professions. Here, it was a reaction to middle-class anxieties, especially concerning the private clerks’ precarious financial and marital situation at the turn of the century.

The precarious situation of Czech clerks provided the grounds for anti-woman prejudices. Misogyny stems, argues David Gilmore, from “unresolved inner conflicts in men” and uncertainties of social structure, but it became a universal phenomenon that was “just as bad under capitalism as it is under any of the various socialisms or under tribal communism.”⁴⁵ Misogyny could nevertheless increase in times of social and existential crisis. Jacques Le Rider found the particular causes of the revival of misogyny in fin-de-siècle Vienna in the general crisis of masculinity, women’s emancipation, and men’s fear of a loss of traditional gender differences. The combination of parallel crises of modernity, the Habsburg empire, and the subject contributed to spark the crisis of masculinity that, in turn, created the hotbed for misogynist thoughts and attitudes.⁴⁶ Both descriptions fit the context of the turn of the century, yet it is hard to dissect what made Czech private clerks particularly prone to misogynist prejudices compared to their German and Magyar colleagues.

⁴⁴ Dollard, *The Surplus Woman*, 6.

⁴⁵ David D. Gilmore, *Misogyny: The Male Malady* (Philadelphia: University of Pennsylvania Press, 2001), 14, 219.

⁴⁶ Jacques Le Rider, *Le cas Otto Weininger: racines de l’antiféminisme et de l’antisémitisme*, 1re éd, Perspectives critiques (Paris: Presses universitaires de France, 1982); Jacques Le Rider, *Modernity and Crises of Identity: Culture and Society in Fin-de-Siècle Vienna* (Cambridge, England: Polity Press, 1993).

The Czech women's movement had similar answers to the changing roles of women and to the problems of working women in the Czech Lands as in other parts of the Habsburg Monarchy. One was furthering education. The Ženský výrobní spolek český, for instance, established a school for women as early as 1871 that offered language classes and a commercial section with instruction in political arithmetic, correspondence, calligraphy, geography, history of economics, bookkeeping, and so forth. The Výrobní spolek was however different in its stance toward the emancipation of women: their goal was not to emancipate (economically and socially) women from their husbands but to make them more productive wives, and, if they could not marry, provide them with a profession.⁴⁷ The Minerva Association also endeavored to broaden the educational possibilities of women and established the first woman Gymnasium in the Habsburg Monarchy in Prague in 1890.⁴⁸ Výrobní spolek established other services to help female employees, similar to the NOE and to the VAF. They created an employment agency that mediated between employees and employers and favored graduates of the commercial school funded by the Výrobní spolek. The association also organized talk series to further the education of all working women because the education of both men and women constituted in reality the strength of the nation.⁴⁹

⁴⁷ Volet-Jeanneret, *La femme bourgeoise à Prague*, 217–19.

⁴⁸ Albisetti, “Female Education in German-Speaking Austria, Germany and Switzerland, 1866-1914,” 45; Jana Brabencová, “Pražské ženy v procesu vývoje českého dívčího vzdělávání ve 2. polovině 19. století” [Prague women in the development of female education in the second half of the nineteenth century], in *Žena v dějinách Prahy* [Women in the history of Prague], ed. Jiří Pešek and Václav Ledvinka (Praha: Scriptorium, 1996), 210.

⁴⁹ Volet-Jeanneret, *La femme bourgeoise à Prague*, 221–22.

3. German Associations and Female Clerks

Misogynist attitudes existed in Vienna as well. The *Privat-Beamten*, for example, wrote in 1908 that the association did not want to restrict female work in the bureau based on theoretical reasons and they wanted to rather do it for the material well-being of both male and female clerks.⁵⁰ The main issue was the relatively low salary of female clerks, a salary that only served to build wardrobes and functioned as an excuse to avoid housework. In addition, the salary of women was lower because they lacked appropriate education and performed mostly menial tasks in the bureaus of banks. The ideal solution was to introduce a minimum wage for both sexes and to raise the qualification of women, so that they could become rightful competitors of men. Yet, this could not solve the problem indisputably because “the female clerk would anyway long for her different and natural vocation.”⁵¹ The *Österreichische Bankbeamte* had also recourse to similar themes, although the bank association presented a more positive image of the female bank clerk. The *Beamtinnen* became a source of trouble for two reasons: they became too numerous to ignore—25 percent of clerks were female according to the estimate of the association⁵²—and their presence in the bureau was detrimental as a consequence of ruining the wage of male clerks.⁵³ The initial charter of the bank clerk association did not specify whether female clerks could be members or not, but they were customarily not admitted to the association and the question of female membership started to be discussed only in 1909.

⁵⁰ *Der Privat-Beamten* III, no. 11 (1908): 5.

⁵¹ “[...] auch die Privatbeamtin sehnt sich nach einem anderen, einem natürlichen Beruf.”

⁵² The *Österreichische Bankbeamte* assumed that the number of female bank clerks was 763 in Vienna and around 1000-1200 in the rest of Cisleithania in 1909 (*Der Österreichische Bankbeamte* III, no. 11 [1909]: 9). According to the 1910 census, 19.2 percent of bank clerks were female in Vienna (Table 2.2).

⁵³ *Der Österreichische Bankbeamte* III, no. 7 (1909): 2–4.

The *Österreichische Bankbeamte* published opinion articles by such figures as Otto Glöckel and Julius Ofner, both members of the House of Deputies at the time. Otto Glöckel, a social democrat, was particularly straightforward about the problems of private clerks.⁵⁴ The real issue was the arbitrariness of employers that affected both women and men in the same way. Glöckel expressed pragmatism concerning the question of female clerks: they had two options, either to join the existing association or to establish their own female clerk association, and from the two options the former was clearly more desirable. The *Reichsverein* supported the inclusion of female clerks into the association from 1910 and guaranteed a full equality in elections and in the administration of the association. Female clerks paid the same membership fee and were entitled to all the support services of the association like the resistance fund, legal aid, library services, and the consumer association.⁵⁵

The number of female members grew fast in the first years: by 1912, there were altogether 1,035 female members of the association out of 9,254 members, including 682 female clerks in Vienna.⁵⁶ The overall number of female members grew to 1,440 by 1914 and to 1,598 by 1916. This meant that respectively 12.9 percent and 14.8 percent of the membership were female in 1914 and 1916. The representation of female clerks was the highest in Vienna: 18.3 percent of the members were women in the imperial capital in 1916 (4,587 male clerks and 1,025 female clerks were the members of the association).⁵⁷

⁵⁴ *Der Österreichische Bankbeamte* IV, no. 1 (1910): 1.

⁵⁵ *Der Österreichische Bankbeamte* IV, no. 5 (1910): 1–3.

⁵⁶ *Der Österreichische Bankbeamte* VI, no. 5 (1912): 8–9.

⁵⁷ *Der Österreichische Bankbeamte* X, no. 9 (1906): 1–7. The *Reichsverein* was the only association that published the number of its membership on a yearly basis, the Hungarian and Czech associations of private clerks kept their membership numbers undisclosed or published rough numbers.

Parallel to this dynamic growth, the bourgeois association of bank clerks, the *Reichsverein* showed a much more favorable approach concerning the *Beamtinnen* than Czech private clerks. Misogynist arguments were caricatured from the very beginning. “How could an intelligent person question that the same work deserved the same salary?”, asked one contributor.⁵⁸ But other arguments were equally challenged: if not women, then uneducated apprentices would do the office work for the meagre salaries; if married male clerks deserved a higher salary, to provide for their family, single men should also get smaller salaries. The latter disputed the idea that salaries should be set according to the needs of the employee instead of merit and performance. All the more, the legal and social definition of the private clerk did not include any reference to gender. In addition to the full equality in the midst of the association, equality at the workplace was also envisioned by contributors to the *Österreichische Bankbeamte*.

They pledged that, just like in the Czech and Hungarian case, women would no longer be *Lohndrückerinnen* if they received the same salary as men. To arrive at this stage, minimum age and qualification requirements were proposed for female clerks as well as the abolition of forced female celibacy.⁵⁹ The *Reichsverein* declared to fight for the complete equality of employment conditions: inflation allowance, quarterly allowance, residence allowance, yearly remuneration, pension scheme, and notice period.⁶⁰ Yet, according to a commentator, there was not much change in terms of gender equality until the outbreak of the Great War, but the attitude of female clerks toward their work changed “for the good” during the war. The bad economic conditions fundamentally changed the purpose of female work. This meant that earnings of female clerks became indispensable for the family budget and they no longer served as a pocket

⁵⁸ *Der Österreichische Bankbeamte* IV, no. 3 (1910): 2.

⁵⁹ *Der Österreichische Bankbeamte* IV, no. 5 (1910): 1–3.

⁶⁰ *Der Österreichische Bankbeamte* VI, no. 5 (1912): 8–9.

money for women. All the more, female clerks married less and less during the war, which resulted in a more stable staff in bank and insurance bureaus.⁶¹

Negative opinions also prevailed during the Great War. The answer to the question whether one should make their daughter pursue a career in a bank or not was a definite no according to the *Österreichische Bankbeamte*. First, women entered banks in order to have an occupation until they find a husband, but reality became bitter as it took more time to get married while working as a bank clerk. Second, these women lacked the basic skills of managing a household and men had a tendency to stay away from such women when looking for a wife. Lastly, went the prevailing reasoning, women—by nature—were not fitted for office work: they lacked the inner vocation and educational background, and, in addition, the cold and rigid office environment was alien to the female personality. Bank clerks also mingled nurture and nature when talking about female weaknesses. To prove the incompetence of female clerks, the author proudly mentioned that women were not able to enumerate the particular industrial branches their bank was involved in and they could not recall the amount of yearly dividends.⁶²

In spite of these changes, however, the gender pay gap remained significant in the period under scrutiny. It was at its first historical peak in the second half of the nineteenth century that was perceived in salaries in the bank sector as well.⁶³ The official service regulations and salary schemes of banks allow us to estimate the gender pay gap in banking in Austria. The *Österreichische Bankbeamte* published revised

⁶¹ *Der Österreichische Bankbeamte* X, no. 2 (1916): 1–2.

⁶² *Der Österreichische Bankbeamte* XI, no. 6 (1917): 18–19.

⁶³ Ernst Gerhard Eder, “Gravierende Einkommensunterschiede und die patriarchalische Struktur in den Arbeitswelten des 18., 19. und frühen 20. Jahrhunderts,” in *Sozialgeschichte Wiens 1740-2010: Soziale und ökonomische Ungleichheiten, Wanderungsbewegungen, Hof, Bürokratie, Schule, Theater*, ed. Andreas Weigl, Peter Eigner, and Ernst Gerhard Eder (Innsbruck: Wien, 2015), 63–260.

salary schemes between 1911 and 1914 that attested a large wage difference between men and women. Overall, the salary of female clerks ranged between four fifth and half of the salary of male clerks. The gap was the smallest in the first years of employment and gradually opened up as the number of service years grew. The existence of a salary cap for female employees further enlarged this difference at many companies.⁶⁴

The Niederösterreichische Escompte-Gesellschaft, for example, paid Kr 800 for male and Kr 720 for female junior clerks (eighty percent of the former), but by the fifth year of employment, female clerks only received 60 percent of the salary of male clerks (Kr 1620 and Kr 3350) that decreased to 52 percent by the twentieth year of service (Kr 3270 and Kr 6315).⁶⁵ The gap was less wide at the k.k. priv. Allgemeine Verkehrsbank, where the salary of female clerks was 74 percent of that of male clerks in the first year of service (Kr 1068 and Kr 1448) and decreased to 69 percent in the twentieth year of service (Kr 3504 and Kr 5100).⁶⁶ At the Wiener Giro- und Cassen-Verein female junior clerks were paid 92 percent of the salary of their male colleagues (Kr 1650 and Kr 1800) but the gap increased substantially by service years, so in the nineteenth year of employment female clerks received only 57 percent of the salary of male clerks (Kr 3200 and Kr 5655).⁶⁷ In practice, the gap was still larger since the probation period, with a small salary, lasted from two and half to three years for female and from one and half to two years for male clerks according to the above service regulations.

The discrepancy was less important between the strategy of bank clerks and the demands of female clerk associations in questions regarding female clerks in Austria.

⁶⁴ See the salary schemes published in *Der Österreichische Bankbeamte* and the service regulations of the *Živnostenská banka*.

⁶⁵ *Der Österreichische Bankbeamte* VIII, no. 11 (1914): 1–3. I refer to the overall salary of clerks including the basic salary, the quarterly remuneration, the inflation allowance (*Teuerbeitrag*) but without exceptional remunerations and the pension contributions.

⁶⁶ *Der Österreichische Bankbeamte* V, no. 12 (1911): 1–2.

⁶⁷ *Der Österreichische Bankbeamte* VIII, no. 8 (1914): 4–5.

The association of female employees, the *Vereinigung der arbeitenden Frauen* was established in 1902 and set out three basic goals: to improve the general and professional education of women; to represent the class interest of female employees; and to improve the economic situation of female employees.⁶⁸ The means of reaching these goals were comparable to male clerks' propositions. Women clerks needed to be better organized to be able to force a minimum salary of Kr 90 per month, to impose an educational requirement for clerkly work, and to introduce fix working hours.⁶⁹ As in the case of the NOE in Hungary, the education of female clerks became a decisive topic for the VAF. A female clerk from Prague described the situation of women in trade and industry at a session of the *Bund Österreichischer Frauenvereine*: female clerks were often the daughters of middle-class families who had a poor professional education and received small salaries. In Prague, the average salary of male clerks varied between Kr 90 and Kr 100 a month, whereas it only reached Kr 50 to Kr 70 for female clerks. Yet, female clerks themselves were in part responsible for this situation. They lived at their parents, had meager needs (they only needed pocket money), and could afford to be employed with small salaries. The biggest issue, however, was their lack of education: higher positions in the office hierarchy could be only achieved if one had an appropriate professional education.⁷⁰ In this spirit, the VAF was actively engaged in creating educational opportunities. Until 1906, the VAF offered 85 courses that were attended by about 2,400 female employees.⁷¹

⁶⁸ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 4, no. 38 (1906): 2–4; *Österreichische Frauen-Rundschau* X, no. 116 (1913): 6–9.

⁶⁹ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 4, no. 39 (1906): 4–6.

⁷⁰ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 4, no. 35 (1906): 1–4, *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 4, no. 36 (1906): 4–6.

⁷¹ *Mitteilungen der "Vereinigung der arbeitenden Frauen"* 4, no. 38 (1906): 3.

The male image of the Lohndruckerin was considerably revamped through the lens of female clerks. One commentator in the “surveys” of the association enumerated three types of female clerks: there were those who had to work for a living, those who entered the profession as a necessary distraction until marriage, and those who worked out of fashion. The latter two types degraded the professional standing of those who worked for a living and were accused of ruining the salary of female clerks. The second type did not have any professional qualification and entered the bureau when marriage prospects faded. For this reason, their salary only served to build their wardrobe. The third type, the *Müßiggängerinnen* (loafers), entered the profession because it was fashionable in their social class, but they avoided all physical effort and mostly idled in the bureau.⁷² The VAF also tried to battle male stereotypes. Male accusations were called “painful errors,” the fact that women were not hired in upper positions was declared “not surprising,” and the tendency to marry and quit the bureaus on the part of female clerks an “error of inexperience.”⁷³

Yet, the most important issue was to be able to lead a middle-class lifestyle that small salaries considerably hindered. Female insurance clerks complained about the effects of “protection” and the arbitrary treatment regarding promotions, but small salaries became their deepest regret: the salary cap of female employees often meant that they could not earn more than Kr 250 a month.⁷⁴ Lesser amounts were clearly not enough to lead a middle-class lifestyle. According to the *Österreichische Frauen-Rundschau*, the average monthly salary of female clerks varied between Kr 70 and Kr 120, however they needed at least Kr 2,200 a year to be able to sustain a single middle-class household. Overall, this budget contained meals, clothing, a one-room apartment

⁷² *Mitteilungen der “Vereinigung der arbeitenden Frauen”* 4, no. 39 (1907): 2–6.

⁷³ *Österreichische Frauen-Rundschau* IX, no. 101 (1912): 3–5.

⁷⁴ *Österreichische Frauen-Rundschau* IX, no. 100 (1912): 3–4.

in the outer districts of Vienna, and additional expenses like pension contributions, personal income taxes, and cultural expenditures.⁷⁵ Having a fixed salary, the only option for female clerks was to reduce their needs, both material and cultural. This represented another instance of double standards in the discourse on salaries: the needs of (married) male clerks provided enough ground for higher salaries, yet the financial needs of middle-class female clerks were disregarded.

4. Female Clerks in Hungary

Lipót Kreutzer (1867-1940?), a Jewish professor at the academy of trade in Budapest and Kolozsvár and head accountant at the Budapest savings bank (Budapesti Takarékpénztár), blamed women and the growing number of trade school graduates for the overcrowding of the profession in an early issue of the *Magántisztviselők Lapja*. Kreutzer, who later became the president of the private clerk association (MOSz), advised parents to send their sons to public service instead of the unpleasant career prospects in private bureaus.⁷⁶ Kreutzer's words echoed the antifeminists reactions to the opening of certain university faculties to women in 1895. The decision of Gyula Wlassics, Minister of Religion and Public Education, distressed many, for women represented a prospective source of intellectual proletariat in their eyes. The typical anti-feminist opinion likewise parroted that nature destined women to lead the household and to take care of the children and public functions only distracted them from their "natural duty." In addition, the masses of uneducated women, unwilling to do practical jobs, only augmented the number of unemployed and impoverished intellectuals.⁷⁷

⁷⁵ *Österreichische Frauen-Rundschau* VIII, no. 78 (1910): 3–5.

⁷⁶ *Magántisztviselők Lapja* I, no. 15 (1895): 1–3.

⁷⁷ Müller, "Vélemények a nők felsőfokú képzéséről a dualizmus időszakában"; and see: "A tűzhely körül" [Around the stove], Annex to *Pesti Napló*; August 2, 1896, 17–18; *Pesti Napló*, September 1, 1897, 1; *Uj Idők* I, no. 51 (1895): 406–407.

The 1897 essay contest held by the MOSz further demonstrated that the place of women was not taken for granted in the bureau. For example, it sought to answer the question, “Should women become private clerks?”⁷⁸ This was an odd inquiry considering the fact that the association of female clerks (Nőtisztviselők Országos Egyesülete, NOE) was established in August 1897 in Budapest with a membership of more than 350 clerks at the statutory meeting⁷⁹ and the NOE immediately joined the ranks of associated organizations at the MOSz. Yet, the MOSz completely ignored the interests of female clerks that explains the reason they established a separate female clerk association. The male clerk association envisaged to build an apartment house to foster the professional engagement of clerks and this tenement house was intended to accommodate only (single) male private clerks.⁸⁰ Furthermore, the ignorance of female clerks was palpable in the gender composition of the membership too. For example, between March and December 1905 1,210 new members joined the MOSz, and there were only ten women among them.⁸¹

One of the main goals of the NOE was to create an employment bureau to mediate between employers and job applicants and to force better working conditions for female clerks. The experience of this office demonstrated the consequences of the lack of adequate professional training for women that resulted in a parallel shortage of qualified female workforce and oversupply of uneducated job applicants. The so-called 10-month trade courses provided training in typing, correspondence, and basic political

⁷⁸ *Magántisztviselők Lapja* V, no. 16 (1897): 5.

⁷⁹ *Pesti Napló*, August 14, 1897, 9, and *Budapesti Hírlap*, August 7, 1897, 9. The porte-parole of the NOE was *A Nő és a Társadalom* (*The Woman and the Society*), for its general thematic see: Orsolya Kereszty, “*A nő és a társadalom*” a nők művelődéséért, 1907-1913 [“Woman and society” for the education of women: 1907-1913] (Budapest: Mati, 2011); Kereszty, “A Great Endeavor.”

⁸⁰ *Magántisztviselők Lapja* V, no. 2 (1897): 3–4.

⁸¹ The *Magántisztviselők Lapja* published in each number the list of new members that joined the association indicating their names, position, and residence.

arithmetic, but these courses did not provide sufficient training—on an equal level with secondary trade schools for boys—to be able to fill advanced positions in the bureau hierarchy.⁸² Between 1903 and 1905, the association of female clerks advertised 854 positions and there were 410 applicants; still, 160 candidates were rejected because of insufficient training.⁸³ By this time, Lipót Kreutzer also made a U-turn concerning the woman question. He welcomed the inclusion of female clerks into the private clerk pension fund in 1903, became an advocate of universal (male and female) suffrage, and served as a board member of the NOE in 1908.⁸⁴ Moreover, following the abolition of gender discrimination in the charter of the pension fund in 1910, the NOE started to campaign amongst female clerks to join the fund as the only viable alternative to company funded pension institutes.⁸⁵

In general, male clerk associations showed little interest in the affairs of female clerks. In 1905, Mariska Gárdos (1885-1973) published a call for dialogue, entitled “The battle of the sexes.”⁸⁶ Gárdos was a social democrat, women’s right activist, and founder of the Magyarországi Munkásnő Egyesület (Hungarian Female Worker Association) that accounted for the leftist tone of her remarks.⁸⁷ Yet, she mentioned all the key aspects of the pre-war discourse in the article. In a nutshell, the battle of the sexes was harmful for the general situation of private clerks: a class war broke out between the two sexes instead of a joint fight for the betterment of their professional

⁸² Zimmermann, *Die bessere Hälfte?*, 122–36., see Chapter 1.3.

⁸³ *A Nő és a Társadalom* I, no. 3 (1907): 1–2.

⁸⁴ Lipót Kreutzer, *Kreutzer Lipót programbeszéde* [Lipót Kreutzer’s political speech] (Kolozsvár: Gámán Ny., 1906); *Emlékfüzet a Magántisztviselők Országos Nyugdíjgyesülete...*; *Nő és Társadalom* II, no. 5 (1908): 87.

⁸⁵ *Nő és Társadalom* IV, no. 6 (1910): 108; *Nő és Társadalom* V, no. 5 (1911): 74–75; *Nő és Társadalom* VII, no. 1 (1913): 10–11.

⁸⁶ *Magántisztviselők Lapja*, no. 20 (1905): 1–3.

⁸⁷ Susan Zimmermann, “Hogyan lettek feministák? Gárdos Mariska és Schwimmer Rózsika a századforduló Magyarországon” [How did they become feminists? Mariska Gárdos and Rózsia Schimmer in fin-de-siècle Hungary], *Eszmélet* 32 (1996): 57–92.

and economic status. The source of the antagonism was their different social standing. Men were educated for a “hardworking” life, whereas in the case of women, “breadwinning” was not the ultimate goal of professional careers; the bureau represented a transitory period before one’s wedding. This is why the bureaus of banks and insurance companies were full of the daughters, widows, and divorcees of middle-class men. In Gárdos’s opinion only a small minority, the offspring of the proletariat “fought in a manly way”⁸⁸ to excel in their profession. Men complained about the situation and labeled women as salary ruiner.

But, the true origin of the problem lay in the different educational background of girls and boys. In reality, the inadequate qualification of women was the main factor that forced them to do menial tasks in the office, ruled out all possibility to climb the office hierarchy, and made it possible for employers to take advantage of female workforce. Grossmann Janka, a private clerk at the time and later the president of the association of female clerks, also claimed that this was not a war between the two sexes but a conflict between clerks with different levels of qualification and salary. Grossmann called for the introduction of co-education and an equal trade education for boys and girls.⁸⁹ Education was therefore a recurring topic on the pages of *A Nő és a Társadalom*, the official journal of NOE and the Feministák Egyesülete (Association of Feminists).

The association of insurance clerks devoted attention to female clerks from 1913 and muttered the same tropes as the *Magántisztviselők Lapja* earlier. The *Biztosítási Tisztviselők Lapja*, for example, heavily criticized the emancipatory movement in an article entitled “Deterred feminism.” According to the author, women should first fight

⁸⁸ *Magántisztviselők Lapja*, no. 20 (1905): 2.

⁸⁹ *Magántisztviselők Lapja*, no. 21 (1905): 6–7.

for appropriate social positions and economic independence because both were indispensable to be able to defend their rights and privileges. A class war should end the capitalist exploitation of women that took place at the expense of both women and men. The problem was that women considered clerking a temporary occupation, and therefore the female clerk was able to accept Kr 50–100 a month to spend on clothing and entertainment until she found a husband.⁹⁰ The insurance clerk association self-willingly assumed the task of improving the economic conditions of female clerks and in exchange expected them to join the ranks of their association.

Their rationale for the inclusion of women was that female clerks remained a threatening competition only if their labor was cheaper than male labor and only the well-paid female employee could guarantee the high salary of male clerks.⁹¹ An anonymous “female” clerk complemented the list with a reason well embedded in the male bourgeois worldview: women usually lived “at home,” meaning at their parents, they did not need to run their own household, and therefore did not need a decent salary.⁹² This argument was repeated several times on the pages of the journal with the addition that women only needed money for clothes and entertainment.⁹³ The argument was so powerfully embedded in public opinion that the interwar manual on female labor in Austria found the reason for the depreciation of female clerks in the stereotype (often held by working class observers) that female financial clerks only worked to satisfy their needs for luxury goods. The repetition of male stereotypes of women by women

⁹⁰ *Biztosítási Tisztviselők Lapja* 2, no. 1 (1913): 8–9.

⁹¹ *Biztosítási Tisztviselők Lapja* 2, no. 2 (1913): 4–6.

⁹² *Biztosítási Tisztviselők Lapja* 2, no. 6 (1913): 10–11.

⁹³ *Biztosítási Tisztviselők Lapja* 3, no. 3 (1914): 8–9. See also: *Biztosítási Tisztviselők Lapja* 2, no. 12 (1913): 11–12; *Biztosítási Tisztviselők Lapja* 3, no. 4 (1914): 16–17; *Biztosítási Tisztviselők Lapja* 5, no. 1-2 (1916): 8–9; *Biztosítási Tisztviselők Lapja* 5, no. 6-8 (1916): 89; *Biztosítási Tisztviselők Lapja* 5, no. 9-12 (1916): 3–4; *Biztosítási Tisztviselők Lapja* 6, no. 1-3 (1917): 6.

was not a unique feature of the Hungarian women's movement. In Wilhelmine Germany, for example, the 1902 *Handbook of Women's Movement* referred to the ideology of the "woman surplus" as one of the main causes of the German woman question.⁹⁴ In the same vein, activists of the Allgemeiner Österreichischer Frauenverein criticized pioneering female university students for they attended university on a "whim of fashion," studied for the purpose of "fancy and vanity," and were ungrateful for the women's movement.⁹⁵ In the bourgeois circles of the 1890s, women could not admit that they needed to work to sustain themselves, so they allegedly worked for clothes and entertainment.⁹⁶

The issue of salary ruining was often raised by male clerks to hinder the integration of female clerks in the social group. The argument reappeared regardless of professional affiliation and regional background amongst insurance clerks in Budapest, bank clerks in Vienna, savings banks clerks in Prague, and so forth. There was, however, a change in attitudes around 1910: male clerks started to contemplate the possibility of a labor union solution to the lower salary of female clerks. Male clerks often expressed the principle that equal work should get equal pay but did not raise their voice, for example, in the case of the payment table of Austrian banks, against the discrimination of women concerning unequal career progression and the existence of a salary cap for women at certain banks. The publication of salary tables was a means to battle exploitation, but it did not apply to female clerks, at least not in the

⁹⁴ Dollard, *The Surplus Woman*, 66–88.

⁹⁵ *Dokumente der Frauen* 7, no. 11 (1902): 296; *Neues Frauenleben* XX, no. 6 (1908): 154, quoted by Michaela Raggam-Blesch, "'If a Woman Should Be True To Her Natural Destiny, She Ought Not To Compete With Men': Jewish Intellectual Women between Anti-Semitism and Misogyny in Fin-de-Siècle Vienna," in *Gender and Modernity in Central Europe: The Austro-Hungarian Monarchy and Its Legacy*, ed. Agatha Schwartz (Ottawa: University of Ottawa Press, 2010), 141.

⁹⁶ Käthe Leichter, *Handbuch der Frauenarbeit in Österreich* (Wien: Kammer für Arbeiter und Angestellte, 1930), 219.

Österreichische Bankbeamte and the *Pénztintézeti Tisztviselők Lapja*. In that sense there was a competition element in the picture: trying to exclude women from the higher level of employment hierarchies was indeed an option to protect the position of male clerks.

Yet, it is paradigmatic that claims about the salary ruiner female clerk were repeated by female clerks as well. In a petition sent to the Ministry of Religion and Public Education, the NOE argued that mixed education could end the effect of salary ruining and male clerks could equally profit from it.⁹⁷ The claim was repeated several times on the pages of the journal without any reconsideration in 1907 and 1908,⁹⁸ but a change in attitudes took place in 1909. An article entitled “Is the female clerk in competition with her male colleagues?” explained that the inflow of female clerks influenced neither the number of male clerks nor their salary and those two factors were independent of the proportion of female clerks.⁹⁹ Competitive salaries rather depended on economic conjunctures and the economic state of individual branches. It also has to be added, I argue, that salary ruining was rather an ideological argument than an economic fact: female clerks were simply not competing with their male colleagues, since they carried out different (lower level and manual) tasks in the bureau. The position of typewriter and copyist was by default offered to female candidates. For Erna Appelt, this was also a crucial aspect in the mechanisms of discrimination against women: work performance was only ideologically determinant, in reality, women had to fight for equality against a patriarchal society and state.¹⁰⁰

An important component of employees’ discrimination against women was the practice of forced female celibacy at banks and insurance companies. The topic became

⁹⁷ *Nő és Társadalom* I, no. 6 (1907), 112.

⁹⁸ *Nő és Társadalom* I, no. 10 (1907), 165; *Nő és Társadalom* II, no. 3 (1908): 52.

⁹⁹ *Nő és Társadalom* III, no. 11 (1909): 188–189.

¹⁰⁰ Appelt, Erna, *Von Ladenmädchen, Schreibfräulein und Gouvernanten*, 34.

the center of discussion in 1913 when the Magyar Kereskedelmi Bank (Hungarian bank of Trade) refashioned its service regulations at the expense of clerks' rights. The regulation stated that the marriage of female clerks implied immediate dismissal. All female clerks at the bank revolted against the proposal, and the board agreed to postpone the implementation of the new rule and created the possibility to grant permission for marriage at their own discretion.¹⁰¹ The issue was widely reported and thus directed further attention to the problems of female private clerks in the press.¹⁰² Female celibacy, however, was not a unique feature at the trade bank in Budapest. A similar clause was included in the service regulations of both the Oesterreichisch-ungarische Bank and the Živnostenská Banka and the data about the female employees of the latter showed that marriage almost exclusively meant dismissal for female clerks.

As for the position of female clerks, Janka Gergely (1881-1954), president of the NOE, argued against the practice of female celibacy. The right for marriage, she argued, was inalienable and motherhood was not an "individual delight," instead, it was the most difficult and important social function. The celibacy of female clerks forced the middle classes—that composed the backbone of the nation—into extinction.¹⁰³ Her description of a typical weekday of female and male clerks points to the importance of unpaid housework in the lives of female clerks and is worth a longer quote:

After the official bureau hours, the male clerk either does work that pleases him or has a walk, plays sports, goes to the café and has some company, reads, so he does something that is pleasantly opposite to his daily office work and mentally and physically refreshes him. Or he goes home and requests two or three people to ensure that he enjoys himself. They should heat, clean, and air the apartment, cook, bake, be happy and satisfied not to spoil the mood of the male clerk.

¹⁰¹ *A Nő és a Társadalom* VII, no. 6 (1913): 122.

¹⁰² *Pénzügyi Tisztviselők Lapja* VI, no. 4 (1913): 1–7; *A magánalkalmazott* XII, no. 5 (1913): 13; *Pesti Hírlap*, April 30, 1913, 14–15.

¹⁰³ *A Nő és a Társadalom* III, no. 12 (1909): 199–201.

The day goes completely differently for the female clerk. If she lives at her parents, her duty is to spare them. She has to wake up early in the morning to help cleaning up for it is a womanly job. Afterwards she has to accompany the servant—or alone if there is no servant—to buy everything that is needed in the household that day. Thereafter she goes to the office.

After the morning office hours, she runs home, sets the table, helps the serving, and tidies the dining-room before going back to the office. In the evening, she runs home again, sets the table again, helps the serving again, clears the table again. When her “proper” job is finished, she sits down and gets her wardrobe fixed or embroiders a pair of slippers, a hat, a pillow, a runner, or something similarly important.

If she gets married, the same circle goes around in a different form. She would have a smaller household but greater responsibility. It is the troubled stomach and nervous system of the husband, her master and commander, that she has to take good care of. Her duties regarding her elders have transformed now. She has to visit them very often and invent newer and newer types of tenderness every time. It has also changed in the way that now the number of elders multiplied in the form of the in-laws having none too modest needs of tenderness on their own.¹⁰⁴

Their share of marital duties, concluded Gergely, explained why married female clerks were absent more often from work than married men. The solution was not celibacy but the liberation of married women from housework duties with the help of modern technology and cooperative households. This was basically a call to treat housework as part of the capitalist reproduction system and not as part of the private sphere of families that had nothing to do with the professional life of family members.

Yet, women increasingly sought economic independence or at least some independent income, even after one’s marriage. The mixing of romantic and economic motifs was harmful in their eyes: women should keep their jobs—i.e. economic independence—even having married a wealthy man, otherwise they would become a “kept woman.”¹⁰⁵ In that sense, feminism was not “deterred,” however, current practices worked against it through the forced celibacy of female clerks. Another issue

¹⁰⁴ *A Nő és a Társadalom* III, no. 12 (1909): 200.

¹⁰⁵ *A Nő és a Társadalom* III, no. 4 (1909): 56–57.

was the accusation leveled at women that they ruined the salary of male clerks. Here, the source of the gender pay-gap was a traditional remnant of paying employees based on needs and not based on performance. Female clerks actually complained that if they lived at their parents and employers discovered it, they were offered a significantly lower pay.¹⁰⁶ This was, however, not uniquely valid for female clerks. Karel Ullmann, a clerk at the Živnostenské Banka, also requested a raise because he wanted to move out of his mother's house. Another case in point was the rent supplement of male clerks that was based on their family situation and disbursed more to married male clerks.¹⁰⁷

Parallel to insurance clerks, the association of bank clerks also reckoned that the inclusion of female clerks provided a good service for the movement and therefore invited women to join their association. This realization was accompanied by an elaborate analysis of the situation of women in banking that repeated the already mentioned tropes: women were salary ruiners who lacked the appropriate qualification and could only perform menial and routine tasks in the bureau. It was equally assumed that women regarded bureaucratic work as a temporary activity before marriage.¹⁰⁸ This situation created a vicious circle as bank managers abused the argument to demote women to perform routine tasks—women were allegedly only capable of carrying out those tasks—even when better qualified. As a result, professional schooling for women was dominated by lower level trade courses that provided insufficient training for Beamten positions. A year later, the association started to complain about the lack of engagement of female clerks despite the fact that they were proposed a full membership and, in addition, *one* woman was elected to the general board of the association to “prove its liberalism.” It was also acknowledged that equal work should get paid equally

¹⁰⁶ *A Nő és a Társadalom* I, no. 12 (1907): 196–197.

¹⁰⁷ *Szolgálati szabályzat a Pesti Magyar...*, 7–8.

¹⁰⁸ *Pénzügyi Tisztviselők Lapja* VI, no. 4 (1913): 4–6.

regardless of the clerk's gender and the bank clerk association pledged for full equality in terms of service regulations and pension rights.¹⁰⁹

The NOE was, however, not enthusiastic about female clerks joining the bank clerk association. The case of the female clerk association in Pécs provided an unlucky example. Instead of joining the NOE, they chose to join the local male association of trade employees in 1909. As a result, they lost their financial independence and all means to campaign, and the female clerk association was soon dissolved.¹¹⁰ Female clerks had also other reasons not to join the "little particular associations,"¹¹¹ as they put it, such as the insurance clerk association and the bank clerk association. The NOE had successfully defended the interests of the whole group of female clerks for almost two decades, whereas these newly founded associations had not yet proved their worth. In addition, until gender inequalities prevailed in all spheres of society, women had to fight separately for their rights and gender equality in general; male associations never cared about the improvement of women's situation. Last but not least, female clerks had their own, special issues to deal with, and the difference between female clerks and male clerks altogether was much larger than the difference between bank clerks, insurance clerks, and so forth.¹¹²

The specific demands of the NOE were in line with the feminist agenda that sought equality between the sexes. Demands included the abolition of the ten-month trade courses for women and the parallel creation of female secondary trade schools, the abolition of marriage clauses in service regulations, better and equal pay for female clerks, and gender-neutral pension regulations. Once gender equality was established,

¹⁰⁹ *Pénzügyi Tisztviselők Lapja* VI, no. 12 (1913): 11–12.

¹¹⁰ *A Nő és a Társadalom* III, no. 6 (1909), 106–107.

¹¹¹ *A Nő és a Társadalom* VII, no. 10 (1913), 173.

¹¹² *A Nő és a Társadalom* VII, no. 10 (1913), 172–174.

the NOE would willingly join the cause of male clerks. For example, having abolished gender discrimination in the regulations of the private clerk pension fund—married female clerks lost their membership until 1910—the NOE began to intensively campaign among female clerks to join the pension fund.¹¹³ Gender equality was a key topic in other issues as well. The NOE opposed the idea of regulating Sunday office hours differently for male and female clerks for a specific reason: if legal regulation protected women separately, the principle of gender neutrality in the office might become unattainable. Women, for example, would be unable to reclaim equal pay.¹¹⁴

Political rights also became an important issue for the NOE as an association. Suffrage reform, for instance, was amongst the most frequent topics in *A Nő és a Társadalom*¹¹⁵ and constituted an important objective for the Feministák Egyesülete (Association of Feminists), the sister association of the NOE. Not only female clerks but also the NOE itself was discriminated in public endeavors: the association of female clerks was often not invited to surveys and official inquiries on education, employment issues, and old-age pensions. An important change, however, took place in 1913 on the occasion of the general elections at the Francis Joseph trade hospital and the political involvement of the NOE led to a greater appreciation in the eyes of male clerk associations. There were the two lists of candidates at the elections and the NOE decided to support the list willing to nominate female candidates into the general assembly. The “radical” party refused to cooperate, but the “autonomy” party nominated female candidates in proportion to the number of female clerks in the scope of the hospital. This was interpreted as a huge success by the NOE.¹¹⁶ Although the

¹¹³ *A Nő és a Társadalom* IV, no. 6 (1910): 108; *A Nő és a Társadalom* V, no. 5 (1911): 74–75; *A Nő és a Társadalom* VI, no. 1 (1913): 10–11.

¹¹⁴ *A Nő és a Társadalom* II, no. 10 (1908): 160.

¹¹⁵ Kereszty, “A Great Endeavor,” 98.

¹¹⁶ *A Nő és a Társadalom* VII, no. 12 (1913): 200–202.

“radical” party won the elections, the efforts of the NOE did not remain unnoticed: the bank and insurance clerk associations started to discuss the issues of female clerks and accepted women as full members into their associations following the elections in late 1913.

5. Conclusions

The numerical growth of private clerks after the turn of the century coincided with their increasing discrimination on multiple levels. Women were systematically discriminated in the educational system, including professional education, and entered the job market with a considerable disadvantage compared to men. In both states of the Habsburg Monarchy, male students attended the more prestigious, more lucrative, and more advanced trade schools (the Handelsakademien and secondary trade schools), while women were restricted to the lower segments of the field, the ten-month trade courses in Hungary and lower level secondary trade schools in addition to trade courses in Austria. The educational system, here, seemingly failed to serve the increasing needs of private companies and flooded the job market with undereducated women.

Discrimination against women was equally practiced by employers and employee associations. Employers willingly profited from the “capitalist exploitation” of female clerks, in the words of the *Biztosítási Tisztviselők Lapja*, and offered lower salaries, lesser career advancement, and curtailed old-age pension rights of women to maximize their profit. Male dominated employee associations and trade unions also discriminated against female clerks by first excluding them from interest group organizations and then by consciously neglecting the issues of female clerks, themselves profiting from the gender pay gap and speaking up against gender equality in education. The gender pay gap gave grounds, male clerks argued, to exclude “salary

ruiner” women from the bureaus of private companies. Male clerks therefore became the silent accomplice of employers in exploiting cheap female workforce. It is paradigmatic that even after male dominated trade unions publicly and officially recognized female clerks as full members and began to support the particular problems of female clerks, they, for instance, often remained silent over the gender pay gap, the salary cap, and the marriage barrier or forced celibacy of female clerks, all institutionalized in service regulations and still practiced at many banks in the times of the Habsburg Monarchy.

Male clerks, I argue, turned to discursive strategies to create and maintain gender discrimination against women, to normalize male dominance, and to exclude female clerks from power positions in the bureau. They increasingly used gender values, in their middle-class variety, that hampered the integration of female clerks in private clerk movements and in the social universe of the bureau. Male clerks were hostile to the advancement of female clerks because working women did not fit their archetype of the bourgeois woman. Gender differences concerning old-age pensions, clerkly budgets, office rights, and salaries all point to the fact that the female clerk was essentially imagined by male clerks as a bourgeois woman and the *wife* of a male clerk. And, the wife of a male clerk was to lead the household, stay at home, and fulfill tasks in the private sphere. In addition, the male clerk was used as a proxy to approach the issues and status of female clerks that in itself caused discrimination. For example, the structure of pension provisions was tailored to fit the needs of male clerks by default and thus the female clerk—both in company funded pension institutes and according to the law on compulsory old-age pensions for private clerks in Austria—paid the same premiums for lesser services. Male clerks also turned to a gender-based distinction between private and public spaces, each providing the framework for reproductive and

productive work and respectively reserved for women and men. This argumentation was most distinctly expressed in the case of the Czech discourse on female clerks. Accordingly, *Gesellschaft* relations in the bureau were incompatible with the nature of women who only fit *Gemeinschaft* relations and were accustomed to subordination only within the family (to the husband and the father). Such gender distinctions were present in the educational system as well. For instance, vocational schools for women, even on the secondary level, offered a gender adjusted curriculum for women that contained subjects to develop the sense of beauty of female students and taught them the basics of leading a household.

From the perspective of companies, the exploitation of female clerks made a constitutive part of their economic rationality. Banks and insurance companies simply wanted to make as much profit as possible and the profit-oriented strategy applied to both male and female clerks. The source of gender differences lay in their ability to defend clerkly interests against the potential exploitation of companies and, in this respect, male clerks were by far better equipped than their female colleagues. They, for example, had voting rights and could protest against injustices at work on different channels. They also were successful in certain areas: male clerks arrived to improve their salary, inflation allowances, pension provisions, and so forth. Male clerks could easily utilize the public sphere to their own interests to fight against the unfair dismissal of a colleague or the curtailment of their right of assembly. Changes, though, took place after 1910 in the attitude of male dominated associations: they also started to publicly criticize the unfair treatment of female clerks, for example, in the case of the institutionalized marriage barrier at the Kereskedelmi Bank or in the case of a female

clerk unfairly dismissed because the boss “got to know something about her” but refused to tell what exactly.¹¹⁷

The main goal of female clerk associations was to battle gender discrimination by redressing inequalities in the educational system. In this framework, undereducated women could not claim equal positions and damaged the prestige of educated women in their fight for proper treatment in the office. Accordingly, the NOE actively criticized the ten-month trade courses in Hungary that could only form lower level office employees and the VAF also propagated equality in vocational secondary education. Both associations established a recruitment office for female clerks to help members find appropriate jobs and to force employers to offer fair conditions to female clerks; in addition, they offered courses and lectures to improve the professional qualifications of members. Overall, their efforts tackled gender inequalities in work and society and aimed to establish women as independent economic actors in fin-de-siècle societies.

¹¹⁷ *Pénzüntézet Tisztviselők Lapja* VIII, no. 10–12 (1915): 16–17.

PART III

Private Clerks at Work

Chapter 6

Quantifying Mortality: Actuaries and Statisticians

Death itself is a quite obvious phenomenon, yet, one could describe the mortality of a population by a multitude of indicators and rates based on the mortality of the overall or select populations for a given period divided, again, by overall or select population figures. The lack of standard measures became a source of controversy when statisticians noted that regional and international mortality comparisons varied depending on the indicator chosen. The mortality rate of Budapest—yearly overall mortality divided by the standing population—was, for example, lower than the corresponding figure in the Hungarian countryside. Yet, in terms of age specific mortality rates, all age groups in the capital had a significantly higher mortality than the corresponding population in the countryside.¹ Such and other mortality statistics represent the object of analysis in the present chapter. Mortality tables generally covered a cohort of 1,000 to 100,000 persons and predicted the average number expected to remain living year by year on average up to the age of 100. These tables

¹ Zoltán Ráth, “Népünk korviszonyai és halálozási statisztikánk” [The age distribution of our people and mortality statistics], *Nemzetgazdasági Szemle* XVII, no. 1 (1893): 729–31.

were most generally used by insurance companies to calculate premiums. The other important indicator of mortality, the mortality rate, represents the number of deaths occurring in a given territory in a given time per unit of population, most often the number of deaths per year and per thousand inhabitants. It does not take into account of the age structure of the population.

Actuaries and statisticians take the leading role in mortality investigations in the present inquiry. The actuary was a crucial component of the life insurance company: accurately calculated life tables and premiums were the first step to ensure the viability of the company, yet the lack of empirical investigations forced many to merely copy the life tables and business structure of other, already established, companies. Statisticians, in contrast, performed a public duty in their investigations that mainly helped social reform and state administration. Statisticians often worked in government agencies but were given a considerable autonomy. The comparison of mortality statistics in government and insurance contexts provides a crucial means to study the application of mathematical tools in statistics and to understand the logic of action of actuaries as private clerks. The logic and function of mortality tables in government and insurance contexts were fundamentally distinct; thereby statisticians and actuaries applied quite separate approaches for the construction of their object of analysis and the application of mathematical and statistical tools. For actuaries, the aim was to guarantee the profitability of the business enterprise—mortality tables being the most crucial proxy in this endeavor. In the ventures of statisticians and hygienists, on the other hand, mortality rates represented an end in themselves. These experts made inferences about the causality of living conditions, infectious disease, poverty, and mortality based on the available statistics with the aim of providing guidelines for further state intervention and of helping to reduce the mortality of the local populace.

The driving framework of the chapter is the historical development of credibility in quantification.² The pursuit of mechanical objectivity plays a key role in the competition for expert credibility. Mortality figures are used as quantitative and standardized modes of measurement, which provide a technology of distance to ensure compliance with impersonal rules and calculations, and thus enabling experts to exclude bias and personal preferences.³ The standardization of mortality statistics encountered particular difficulties in both contexts. Insurance companies manipulated mortality tables in order to secure “mortality gains” that formed a substantial part of their profit in the pre-war era, whereas statisticians were under pressure to produce mortality rates more favorable to public authorities and their employees. The pursuit of expert credibility involved a power struggle over control, both social and intellectual. In the words of Fritz Ringer, they constantly competed for “the right to define or to co-define what shall count as intellectually established and culturally legitimate.”⁴ The main thread of the present argument is thus to find similarities and dissimilarities between the government and corporate accounts of mortality statistics in the Habsburgian context. While the empirical basis of their inquiry is plainly identical, namely, the aggregate of individual death, the methods and theories they applied were utterly different. While both social statisticians and actuaries formed part of the process in

² Desrosières, *The Politics of Large Numbers*; Donald A. MacKenzie, *Statistics in Britain, 1865-1930: The Social Construction of Scientific Knowledge* (Edinburgh: Edinburgh University Press, 1981); Jean-Guy Prévost, *Statistics, Public Debate and the State, 1800–1945: A Social, Political and Intellectual History of Numbers* (Routledge, 2015); Theodore M. Porter, *The Rise of Statistical Thinking, 1820-1900* (Princeton, N.J: Princeton University Press, 1986); Porter, *Trust in Numbers*; Stephen M. Stigler, *The History of Statistics: The Measurement of Uncertainty before 1900* (Cambridge, Mass: Belknap Press of Harvard University Press, 1986); Stephen M Stigler, *Statistics on the Table: The History of Statistical Concepts and Methods* (Cambridge, Mass.: Harvard University Press, 1999).

³ Porter, *Trust in Numbers*.

⁴ Ringer, *Toward a Social History of Knowledge*, 4.

which the world became “made of numbers,”⁵ the objectives they pursued in the development of quantification were fundamentally different.

The chapter focuses on a key clerk in life insurance, the actuary and analyzes their relation to statisticians. It starts by examining the mortality statistics of government and municipal agencies as descriptors of modernity in the Habsburg Monarchy in different contexts and perspectives. It then turns to the early professionalization of insurance mathematics in Hungary following the establishment of insurance companies based in the country, in close connection with the rise of trade education, and very much under the auspices of the Hungarian Academy of Sciences. The third part introduces the insurance companies’ joint Austrian-Hungarian project to develop mortality tables after 1900, which took place in parallel with the construction of mortality tables based on the 1900 census under the guidance of the two national statistical offices. The last part of the chapter deals with the epistemological consequences of insurance practices and their influence on the conceptual nature of mortality tables.

1. Mortality Rates as a Proxy of Modernity: Theory and Methodology

Mortality Rates in Hungary

The establishment of the national statistical office (1867) and the municipal statistical office of Pest (1870) led to the rapid development of demographic statistics in Hungary. Results were published periodically in the *Hungarian Statistical Yearbook*⁶

⁵ Rey, *Quand le monde s’est fait nombre*.

⁶ *Magyar statisztikai évkönyv-Statistisches Jahrbuch für Ungarn* (Buda: Országos Magyar Kir. Statisztikai Hivatal, 1870).

and in the bulletins of the municipal statistical office.⁷ The former published results without a detailed commentary, while József Körösy, the director of the latter, was keen to turn his data into inferential statistics and identify the causes of high mortality in the capital. Körösy's agenda was clearly formulated and adopted by other statisticians as well. For these scholars, the *raison d'être* of mortality rates must be sought in their practical application. The fact that mortality rates increased across Europe from West to East confirmed "the natural effects of the general law concerning European cultural development,"⁸ which had to be acted upon, and not simply ignored through self-deception. Budapest, and Hungary in general, needed comprehensive health reforms to "catch up" with the more favorable mortality rates in the West. It was important to publicly acknowledge the reason for Hungary's relative backwardness; remedies could only be found that way. The measures suggested by Körösy were a better drinking water supply, the reform of foundling care, improvement of housing conditions, the elimination of basement apartments, and the reform of municipal hospitals.⁹

Others also saw mortality statistics as an indicator of modernity. As such, they illustrated the relative backwardness of Hungarian society. Béla Földes (1848–1945), professor of statistics at the Pester Handels-Akademie and at the Budapest University, called mortality a "yardstick of people's prosperity and culture,"¹⁰ it was the task of culture and science to lower mortality rates to the "natural extent." At the turn of the

⁷ *Budapest Főváros Statistikai Hivatalának Közleményei* [Communications of the Municipal Statistical Office of Budapest] (Budapest: Ráth biz., 1870).

⁸ József Körösi, "Észrevételek a halandósági statisztikához" [Considerations on mortality statistics], *Nemzetgazdasági Szemle* 2, no. 4 (1878): 122.

⁹ Körösi, 128.

¹⁰ Béla Földes, "Újabb adatok hazánk halandósági és közegészségi viszonyairól" [New data on the conditions of mortality and public health in our country], *Budapesti Szemle* XL, no. 95 (1884): 257.

century, Béla Kenéz described mortality as the “index of civilization,”¹¹ and János Bud called it “the strongest measure of the development of culture.”¹²

The drive toward regional and international comparisons was the consequence of this conceptualization of mortality as an indicator of modernity. The main analytical tool of such mortality statistics was thus the comparative dimension of cross tables. This, at the same time, presupposed a certain degree of standardization at the international level. In Kőrösy’s words, the “statistical photo”¹³ could be meaningful only if commensurable, since “statistical conclusions could only be made through comparisons.”¹⁴ The 1872-1873 mortality rates in Pest, compiled by Kőrösy, were thus presented in the form of a comparison with 41 cities of more than 150,000 inhabitants.¹⁵ Mortality rates in the Hungarian capital (47.7 per thousand) were twice as high as those of the most advanced cities, such as Philadelphia (19.3), Paris (22.4) and Vienna (24.6).

The result was inevitably displeasing to local notables because it suggested that poor sanitary conditions were responsible for the high mortality of lower-class inhabitants in the capital. The validity of Kőrösy’s statistics was immediately challenged,¹⁶ forcing him to clarify why and how his numbers should be acknowledged, taken as facts, and acted upon. Kőrösy sarcastically compared his critics, who doubted

¹¹ Béla Kenéz, *Magyarország népességi statisztikája* [Demographic statistics in Hungary] (Budapest: Stampfel, 1906).

¹² János Bud, “Népünk halandósága és élettartama” [The mortality and life expectancy of our people], *Közgazdasági Szemle* XXXI, no. 37 (1907): 234.

¹³ József Kőrösy, “Megyei monográfiák” [County monographies], *Budapesti Szemle*, 1891, 134.

¹⁴ Kőrösi, “Észrevételek a halandósági statisztikához,” 119.

¹⁵ József Kőrösi, *Pestváros halandósága 1872-ben és 1873-ban és annak okai* [The mortality of Pest in 1872 and in 1873 and its causes], Budapest Főváros Statistikai Hivatalának Közleményei 11 (Budapest: Ráth biz., 1876), 3–4.

¹⁶ “A budapesti összhalandóság nagysága 1874. és 1875-ben és az elhaltak személyes viszonyai” [The overall mortality in Budapest in 1874 and 1875 and the personal circumstances of the deceased], *Közegészségügy és törvényszéki orvostan—Melléklet az Orvosi Hetilap 41-dik számához*, no. 5 (1877): 82–84.

the accuracy of mortality rates in Pest, to the case of Schleswig in Imperial Germany, whose population angrily destroyed the poles recently installed to warn of a coming storm because they naively presumed that it must be the poles themselves that had caused the tempest.¹⁷ *Peppercorn Jackie*, a satirical journal, duly ridiculed Kőrösy's opponents: mortality rates for Budapest must have been overestimated in any case, since "the Hungarian man, even if dead, has more vitality than a Dutchman—so he can be simply omitted from the list of the deceased."¹⁸

The theoretical underpinnings of Kőrösy's work were harshly attacked by a fellow statistician, József Jekelfalussy. The social gulf between the two men could not have been wider: Kőrösy was the son of an impoverished Jewish merchant, with no university education, who had recently Magyarized his name from Hajduska to Körösi, and, on the occasion of his ennoblement, to Kőrösy. He was a member of the upwardly mobile Jewish middle class viewed with contempt by the gentry.¹⁹ Jekelfalussy, a landowner's son, noble by birth, and a former soldier, possessed all the necessary social prerogatives to express his disdain for Kőrösy by quoting Phaedrus: "ignotos fallit, notis est derisui."²⁰ Jekelfalussy's frequent use of Latin phrases and expressions, completely absent from the writings of the Jewish statistician, was a status symbol connecting him to the ideal of the classical *Bildung*. It was for the same reason that he saw himself as

¹⁷ Based on a report in the *Wiener Medizinische Wochenschrift*, Körösi, "Észrevételek a halandósági statisztikához," 133.

¹⁸ "Statisztika—A patrübanyalukai főorvostól" [Statistics—from the chief physician in Patrübanyaluk], *Borsszem Jankó* XI, no. 48 (December 1, 1878): 5.

¹⁹ Gábor Körmendi, *Jekelfalussy József (1849-1901) műveinek válogatott bibliográfiája* [The bibliography of József Jekelfalussy's works] (Budapest: KSH Kvt. és Dok. Szolgálat, 1989); Márta Szalay, *Kőrösy József (1844-1906) műveinek válogatott bibliográfiája* [Selected bibliography of József Kőrösy (1844-1906)] (Budapest: KSH Kvt. és Lvt., 2006); Gyula Vargha, *Emlékezés Jekelfalussy József r. tag felett* [The obituary of József Jekelfalussy] (Budapest: Akadémia, 1903).

²⁰ József Jekelfalussy, "Még egyszer statisztika és logika" [Once again statistics and logic], *Nemzetgazdasági Szemle*, 1892, 60.

the protector of Hungarian statistics in response to Kőrösy's vanguard ideas about the nature of statistical inferences.²¹

It is something else that obliged me to speak in this journal, although, I have to admit, it is rather difficult to contribute to such an odious thing; however, those who are active in periodicals have the moral obligation to pull out all the weeds from the press.²²

According to Jekelfalussy, Kőrösy's work had never really been discussed in Hungarian periodicals, though the director of the municipal statistical office tended to boast about his international success, which could never really be verified by fellow statisticians at home. Jekelfalussy claimed that his rival liked to focus attention on himself, to attitudinize, but in fact only managed to show his ineptitude and to impose “yackety-yaks” on the public. “[...] trying to find meaning in meaninglessness is a useless trouble,”²³ he concluded. While the harshness of this treatment might appear shocking, the debate symbolized a lot more than a mere theoretical tussle between the two statisticians.

As a response to critics, in 1874, Kőrösy set out the ideal method by which average life expectancy and mortality should be recorded and calculated. The most important criterion was that no *a priori* assumption should precede calculations; the statistician had to determine the figures based on the “unbiased perception of phenomena.”²⁴ A major part of the 1874 study dealt with the refutation of all prior deduction-based methods, like those of Süssmilch, Halley, and Farr. In contrast, Kőrösy

²¹ Kőrösy, “Megyei monográfiák”; József Jekelfalussy, “Statisztika és logika” [Statistics and logic], *Nemzetgazdasági Szemle*, 1891, 946–52; József Kőrösy, *Statisztika és logika: egyúttal válasz Jekelfalussy József úrnak* [Statistics and logic: at once a reply to József Jekelfalussy] (Budapest: Grill, 1891); Jekelfalussy, “Még egyszer statisztika és logika” [Once again statistics and logic].

²² Jekelfalussy, “Statisztika és logika,” 947.

²³ Jekelfalussy, 948.

proposed an inductive approach for calculating mortality rates and suggested implementing an “individual and direct method.” The core of this method was to register every death individually on the census files in each municipality. On the occasion of the next census, all those who had moved to another municipality could be removed from the list and added to the corresponding list of their new residence. By observing the trajectory of each individual, the statistician could thus avoid the numerous analytical assumptions inherent to other methods.

However, Kőrösy’s method also entailed methodological errors and was impossible to implement, as his failed attempts demonstrated.²⁵ One such error was the omission of migration; migrants significantly influenced the mortality of certain regions: migrants usually represented the young and vigorous parts of the population.²⁶ The practical problem was that the individual method proved too costly and labor-intensive, so not even Kőrösy was able to implement it in Budapest. This issue could only be resolved using the method proposed by *Peppercorn Jackie*: the satirical journal kindly asked the deceased to go directly to the municipal statistical office and report their death and its cause.²⁷ At the Chicago meeting of the *Institut international de statistique*, Heinrich Rauchberg justifiably lamented that Kőrösy’s method could be discussed in a meaningful way only if at least one model census was carried out successfully in Budapest.

The social and political context significantly influenced Hungarian statistical thinking. Gender bias is a case in point. In nineteenth-century censuses, age statistics

²⁵ Tivadar Szél, *Kőrösy József hatása a statisztika fejlődésére* [The influence of József Kőrösy on the development of statistics] (Budapest: Magyar Tudományos Akadémia, 1927), 127–31.

²⁶ Eduard Bratassevič, “Die Sterblichkeit in den grösseren österreichischen Städten und Gemeinden im Quinquennium 1886-1890,” *Statistische Monatsschrift* XVII (1891): 83.

²⁷ “Készületek a világ végén alkalmatosságára augusztus 12-én” [Preparations for the end of the world on August 12], *Borsszem Jankó*, August 11, 1872.

relied on self-reported age and date of birth and this became a source of concern in the processing of data. The over-representation of age cohorts with a jubilee in the census year increased with the respondents' age, that, of course, served as proof of large-scale inaccuracies in age reporting. To remedy the situation, the statistician could apply "probability reasoning"²⁸ to identify the extent of the error in the raw data. Zoltán Ráth (1863-1902), an employee of the national statistical office and later professor of statistics at the Academy of Law in Kassa / Košice / Kaschau, interpreted the variation of age-specific proportions in the raw data as a proof of error.²⁹ Once a significant error was identified, Ráth started to search for a possible cause, and he made a blatant distinction between men's and women's attitudes toward their age. For men, he argued, age misreporting was basically a rational means to avoid civic duties such tax payment, military conscription, or compulsory education, which primarily concerned the younger generations. Women, on the other hand, were motivated by vanity and their age misreporting was an emotional action in the Weberian sense. For Ráth, young and middle-aged women wished to appear younger, whereas elderly women preferred to be seen as older than their true age.³⁰

The logic of nationalism also transcended statistical thinking. In terms of content, the efforts at Magyarization from above were accompanied by a careful statistical attention to processes of assimilation. To boost the proportion of Hungarians, the concept of ethnicity was defined in terms of language use from 1900,³¹ and more

²⁸ Ráth, "Népünk korviszonyai és halálozási statisztikánk," 98.

²⁹ Ráth, 90–99.

³⁰ Ráth, 81–82.

³¹ The question concerning national identity changed between 1890 and 1900 from a mere "What is your mother tongue?" to an interpretive "What is your mother tongue that is the language that you consider yours and you prefer to use and speak the best?" See A Magyar Kir. Központi Statisztikai Hivatal, ed., *A M. Kir. Központi Statisztika Hivatal munkássága: (1871-1911)* [The works of the Hungarian Royal Central

elaborate language statistics were produced in the 1900 and 1910 census publications. Nonetheless, ethnicity (language use) was not connected to mortality in statistical data, and statisticians had to use geographical categories to compare the mortality of different nationalities. For example, the mortality of counties having a Magyar majority (over 75 percent of the population reported Magyar as their language of primary use) was unconvincingly compared with that of counties having a Romanian or Slovak majority. Naturally, this type of comparison undermined the demographers' ambition to produce theoretically unbiased and "scientific" statistics.

2. Early Life Insurance and Mortality Tables

The actuarial sciences remained in an embryonic state in Hungary until the turn of the century. Before the first "Magyar" life insurance company was established in 1857,³² only "foreign" insurance companies had operated in the country. For Hungarian business activities, they adopted mortality tables and premium calculations constructed at the home branch.³³ Most companies calculated premiums based on a modified version of the English Seventeen Life Assurance Officers' Table (1843), that remained the main reference until as late as the 1910s.³⁴ The subsequent development of "Magyar" actuarial sciences was triggered by two factors: the need for proper actuarial calculations at the Erste Ungarische Assekuranz Gesellschaft and other Hungarian

Statistical Office], Magyar Statisztikai Közlemények, Új sorozat 36 (Budapest: Pesti Könyvnyomda, 1911), 457, 461.

³² For the early history of the company: Vilmos Ormody, ed., *Első Magyar Általános Biztosító Társaság: 1857-1907* [The First Hungarian General Insurance Company: 1857-1907] (Budapest: Pallas Ny., 1908).

³³ The Hungarian Statistical Yearbook published data on life insurance only from 1895 and plainly differentiated between "home" ("hazai") and "foreign" companies. See *Magyar Statisztikai Évkönyv 1895* (Budapest: Magyar Királyi Statisztikai Hivatal, 1896), 340–341.

³⁴ See *Magyar Biztosítási Évkönyv* (Budapest: Biztosítási és Közgazdasági Lapok, 1898–1915).

companies, and the rise of business education in Hungary. The two fields were interconnected on an individual level since many insurance mathematicians like Vincze Weninger, Jakab Lewin, Miksa Havas, and Samu Bogyó pursued parallel careers as business school professors. Their profiles were similar on many levels: they became professors at the Budapest Academy of Trade, published the standard textbooks on “political arithmetic” until 1914, were employed by insurance companies (except Lewin), and were of Jewish origin (except Weninger).

Early textbooks of insurance mathematics accordingly were produced as a teaching material for trade schools like Weninger’s *Political Arithmetic*, Jakab Lewin’s introduction to political arithmetic, and the textbook of Miksa Havas—at the time a professor at the Academy of Trade of Pozsony (Bratislava, Pressburg).³⁵ Lewin was the director of the Academy of Trade in Budapest between 1871 and 1884 and published his articles in the yearly reports of the school.³⁶ The professor of “political arithmetic” did not undertake the task of inventing new theories but wished to simplify existing calculations.³⁷ As a consequence, the peculiarity of teaching insurance mathematics as part of “political arithmetic” was its association with interest, annuity, and lottery calculations.

The Erste Ungarische was keen to put its business on a firm basis and asked the renowned statistician Elek Fényes (1807-1876) to act as chief mathematician at the life insurance branch. Fényes had been an active public figure from the 1830s and published several statistical studies of the population and economy of Hungary. However, this collaboration was soon terminated because of a dispute between Fényes and the board.

³⁵ Miksa Havas, *Kereskedelmi és politikai számtan: 1-3. r* [Commercial and political arithmetic] (Budapest; Pozsony: Stampfel, 1888).

³⁶ Bricht, *A Budapesti Kereskedelmi Akadémia története*, 43–53, 108.

³⁷ Jakab Lewin, *Vázlatos megjegyzések a politikai számtanhoz: 1. szakasz* [Preliminary notes on political arithmetic: first section] (Budapest: Pesti Könyvnyomda, 1875).

When Fényes decided to resign in 1859, he explained his decision in a virulent memorandum.³⁸ In his view, the Erste Ungarische, contrary to its agenda, did not represent Hungarian interests; instead, the director of the institute, Henrik Lévy, was seeking to boost profits by merely increasing insurance tariffs. By governing the institute in a purely for-profit spirit, the national mission was being greatly hindered, and high tariffs discouraged potential clients. Another complaint was about the official language used, which was still German, a situation made worse by Lévy's hiring of German-speaking Jewish agents and clerks. The plethora of complaints revealed a textbook confrontation between the for-profit logic of life insurance and the national agenda of the social reformer. Fényes had been committed to serving the Magyar cause³⁹ and was unwilling to accept a profit-oriented business strategy at a "national" company. Fényes did not blame foreign companies for "profiteering," but a patriotic insurance company should, in his eyes, "make sacrifices for the benefit of the Magyar nation."⁴⁰ Premiums should be determined according to the needs of the Magyar people and not the insurance company's economic rationality.

The remaining mathematical calculations were carried out by Vincze Weninger, a graduate of the Technical University and lecturer in political arithmetic at the Pester Handels-Akademie. In the early 1860s Weninger was convinced that only life insurance had a truly "mathematical basis" and

³⁸ Elek Fényes, *Szózat a magyar biztosító társulat érdekében* [Hymn in favor of the Hungarian insurance company] (Bécs: Sommer Ny., 1859).

³⁹ Contrary to assimilation trends at the turn of the century, Fényes remarked upon the Jewish community's lack of acculturation and assimilation: "the Jews, even more than the German population, hold on to the German language, to the extent that they remain German even in purely Hungarian villages" (Elek Fényes, *Magyarország hátramaradása ügyében felelet Dr. Wildner Ignácznak* [Answer to Ignác Wildner in the matter of Hungary's backwardness] (Lipcsében: Ottónál, 1844); Elek Fényes, *A magyar elem s ellenesei* [The Hungarian people and its enemies] (Pest: Wodianer Ny., 1860); Fényes, *Szózat a magyar biztosító...*, 47.)

⁴⁰ Fényes, *Szózat a magyar biztosító...*, 25.

in other types of insurance, the calculations of probability were overwritten by practical life, by experience, because the character of risk was changing so fast that even the experience of several years could not produce reliable calculations.⁴¹

Agricultural insurance was a case in point: weather forecasting was unable to anticipate risk and local conditions were highly variable, making it impossible to create homogeneous risk categories like the age groups of mortality tables. Life insurance, meanwhile, was a fertile ground for mathematical calculations.

What occurred as a gamble for decades is no longer a gamble; we have gained knowledge of the limitations concerning risks in life insurance, and this knowledge now supports the most beautiful of humanistic institutions.⁴²

In Weninger's thinking, the limited application of mathematical probability was soon replaced by a wide-ranging understanding of the law of large numbers. In 1864, he claimed that all types of insurance should have recourse to the law of large numbers. There was no event that did not follow a certain law from a numerical point of view, and even apparent hazards conformed to laws.⁴³ Weninger strongly believed in the regularity of human actions and took Quetelet's examples—the steady rates of suicide, marriage, and crime—to prove his point. In his eyes, the law of large numbers (referring to Poisson and not to Bernoulli) and *la loi des accidents* (referring again to Quetelet) ensured that statistical observations produced the same results from year to year. The

⁴¹ Vincze Weninger, "A biztosítás ügye Magyarországon" [The situation of insurance in Hungary], *Statisztikai Közlemények* 3, no. 2 (1862): 254. It must be noted that even at the turn of the century, the mathematics of fire insurance remained very basic: they simply divided the overall amount of insurance policies by the sum of paid damages in average for the previous ten years to calculate the tariffs for the next year.

⁴² Vincze Weninger, *Politikai számtan* [Political arithmetic], 3. (Budapest: Athenaeum, 1875), 387.

⁴³ Vincze Weninger, "A statistika fontossága a tűzkár ellen biztosító társaságoknál" [The importance of statistics for insurance against fire damage], *Statisztikai Közlemények* VI, no. 1 (1864): 71–85.

logical base of insurance was thus founded upon sound statistical data and the principles of mathematical probability.

It was early comprehended that mortality described with the tools of mathematical probability could not ascertain the status of laws in the natural sciences. As a reaction to Theodor Wittstein's treatise *The Mathematical Law of Mortality*,⁴⁴ Julius Graf, actuary at the Assicurazioni Generali in Trieste, formulated the reasons to exclude the possibility of such a mathematical law. Wittstein, professor of mathematics and director of the life insurance company in Hannover, endeavored to create the order of mortality of the population in an indirect way without direct observations. For Graf, this was impossible and unnecessary. The mathematical law of mortality should take into account all possible causes of death to be able to function like Newtonian laws. Otherwise, it lacked flexibility and could not account for time and changes in mortality patterns. The actuary thus was only able to establish death and survival probabilities based on the law of large numbers and could never reach the "undisputable and necessary trueness" (untrügliche und notwendig richtige Resultate) of mathematical laws.⁴⁵

Regularity and the law of large numbers were key elements in the thinking of other insurance experts. László Kőváry (1819-1907), a historian and statistician in Transylvania, became acquainted with the insurance industry as an agent of the Erste Ungarische in Kolozsvár (Cluj, Klausenburg) and as the director of the local Victoria Insurance Company. He compiled an encyclopedia of insurance in the 1870s that remained largely unpublished except for the parts on life insurance. In his eyes,

⁴⁴ Theodor Wittstein, *Das mathematische Gesetz der menschlichen Sterblichkeit. 2. verm. Aufl.* (Hannover: Hahn, 1883).

⁴⁵ Julius Graf, "Das mathematische Gesetz der Sterblichkeit" in *Oesterreichische Revue* VI, no. 49 (1881): 195.

“actuarial sciences” were based on the “law of large numbers: this confirmed the assumption that individual accidental events all follow certain laws on the large scale.”⁴⁶ This made it possible to calculate premiums for a given risk. The main problem of actuarial sciences was thus framed in a probabilistic language: insurance mathematicians should calculate how long a person would probably live, how much in premiums this person would pay during the insured period, and when the insurance payout was expected to be made. Austrian actuaries faced the problem in a similar way: the large number and differentness of death causes excluded the possibility of deducting the order of mortality. The law of large numbers thus provided the solution: a larger number of observations resulted in more unbiased (regarding the errors of observation) mortality tables.⁴⁷

The cases of Fényes, Weninger, and Kőváry show that actuarial practices and the study of demography were not clearly separated in the early history of life insurance in Hungary. Prior to their encounter with life insurance, all of them produced general statistical studies and were keen to apply the methods of demography in their actuarial endeavors. For example, Weninger’s main interest was in applied mathematics as a clerk of the Erste Ungarische (after 1858), head of department at the joint Ministry of Finances (1867-1870), and chief executive at the Hungarian General Credit Bank (1870-1879). Yet, he was elected as a correspondent member of the Hungarian Academy of Sciences, and this dual affiliation had an impact on his actuarial ideas. When talking about mortality tables, Weninger was keen to use census data and the mortality tables of the overall population in life insurance. For Weninger, three methods were ideally available to construct scientifically accurate mortality tables: one included

⁴⁶ László Kőváry, *Az életbiztosítás rendszere* [The system of life insurance] (Budapest: Hornyánszky Ny., 1884), 105.

⁴⁷ *Oesterreichische Revue* VIII, no. 27 (1883): 105.

the statistics of insured lives compiled by insurance companies and another was based on the decennial census data. However, the best empirical option was the panel study, to be carried out by village teachers, pastors, and public servants.⁴⁸ This proposal was very similar to the individual method of Kőrösy, who, in contrast, turned to insurance practices as a methodological source for investigations of mortality rates.

Gender differentiation provides an example of the way social stratification and cultural values influenced the use of mortality statistics in the insurance business:

As the father died and his soul flew to Heaven,
Then the mother was stricken with grief,
But the sorrow soon disappeared,
Because the father—first insured his life.⁴⁹

This advertisement appealed to the sensibilities of the middle-classes in a commonly way: it described the father as the sole provider who had to secure the financial stability of the family in the event he became invalid or suddenly perished. Women performed a passive role in this exercise as the recipient of insurance claims and the majority of policy holders were accordingly male: between 1875 and 1900 there were altogether 423,637 life insurance policies taken out in Transleithania and only 11.5 percent of the policy holders were female, while in Cisleithania, a mere 14.3 percent of the 618,465 life insurance policies were taken out by women.⁵⁰

⁴⁸ Vincze Weninger, “Halandósági táblázatok készítése a népszámlálási adatokból” [The construction of mortality tables based on census data], in *A matematikai és természettudományi osztályok közlönye*, vol. 2, Magyar akadémiai értesítő (Pest: Emich Gusztáv M. Akad. nyomdász, 1861), 54–59.

⁴⁹ William II Hughes, *Die mathematischen Grundlagen der Lebens- und Renten-Versicherung. Populäre Anl. etc. Nach dem Englischen von Friedrich Fachini*, trans. Friedrich Fachini (Wien: Köhler, 1889), 3.

⁵⁰ *Magyar biztosítottak halandósága* [The mortality of Hungarian insured lives] (Budapest: Magyar Halandósági Táblákat Szerkesztő Központi Hivatal, 1910), XIV; *Absterbe-Ordnungen aus Beobachtungen an österr. Versicherten*, vol. I (Wien: Verlag des Verbandes, 1907), 14.

The small involvement of women not only had to do with the marketing of insurance companies (and the lower level of female employment in general), but companies also discriminated against female policy holders in their business strategies. One type of discrimination was the mere refusal of insuring female persons; it was a general rule to consider it a “bad business.” Women were deceitful in the eyes of insurance experts. They were posited the “enemies of insurance” for they often dissuaded husbands from taking out a life insurance policy:

Where do this antipathy and repulsion come from against an institution that we deem the most charitable and sublime? Admit, dear ladies, that this is about fear. Yes, fear misguides you, dear ladies, for you fear that you have an interest in your husband’s death.⁵¹

A report about an American congress of insurance companies recounted that participants discussed whether the special quality of women—that made them capable of sensing and predicting death in many cases—could increase the life insurance risk of women or not. They also discussed whether the ability to predict death was more developed in the case of married or in the case of single women. Deceitfulness was important because the medical examination of women could be hardly carried out and, in that way, women could successfully hide physiological deficiencies.⁵²

Women certainly had a different mortality curve: female mortality was higher among younger women and became lower subsequently compared to male mortality in the overall population. In addition, women were more susceptible to certain diseases and had differing resistance to medical issues. These formed the actuarial and physiological grounds of higher premiums even though insurance experts were well

⁵¹ *Biztosítási és Közgazdasági Lapok* XIII, no. 12 (1907): 3.

⁵² *Magyar Biztosítási Kurir* I, no. 14. (1913): 1–2, *Biztosítási és Közgazdasági Lapok* IV, no. 3 (1898): 1–2; Eduard Buchheim, *Handbuch für Versicherungs-Aerzte : Aertzliche Versicherungskunde* (Leipzig : F.C.W. Vogel, 1878), 31–32.

aware that the lethality of pregnancy and crib fever, the causes of excess female mortality in younger ages, was not significant anymore⁵³ or that men also posed specific risks like alcoholism. Another practice was to consider women high-risk (*fokozott kockázatú*) lives and charge an extra premium on female policy holders. A 20-year old man was considered a good investment for the “value of his life” increased until he became middle-aged and sometimes beyond, whereas a 20-year woman was considered an “insurance danger”: the potential of child-birth, abortion, menopause, and climactic change made women high-risk lives.⁵⁴ Many Hungarian insurance companies, for example, billed a supplementary five to ten percent for all female policy holders until 45 or in some cases for all age groups.⁵⁵

The mortality of women was indeed an enigma for actuaries. At the International Congress of Insurance Physicians in 1901, a lecturer tried to explain the following paradox: women had lower mortality rates among the overall population compared to men, but their mortality was significantly higher among insured lives. In his eyes, this had moral and physiological reasons, but the moral “reasons” were actually merely middle-class stereotypes. In general, women took out less insurance policies because of their economic standing. Women were generally neither employed, nor had their own business, so a woman that sought to have a life insurance always created suspicion on the part of insurance companies. Insurance agents merely supposed that the woman in question was already aware of a physiological deficiency and that gave her rationale to take out a life insurance policy in the first place.

⁵³ *Biztosítási és Közgazdasági Lapok* IV, no. 3 (1898): 1–2.

⁵⁴ Buchheim, *Handbuch für Versicherungs-Aerzte*, 32.

⁵⁵ Miksa Havas, “Fokozott kockázat az életbiztosításban” [Increased risk in life insurance], *Közgazdasági Szemle* XLII, no. 59 (1918): 159.

The other moral “reason” was the special “mental setting” of women. The insufficiency of medical examinations in the case of women made insurance fraud highly possible. Women were more prone to cheating due to their special character, and also, women better endured pain that often made them forget important medical problems in their past. Insurance physicians thus required great tact to be able to weigh every word and gesture during the medical examination.⁵⁶ Eduard Buchheim, chief insurance physician of the Erste-Allgemeine Beamten-Verein, warned physicians of being distracted by the beauty of the female body. The gaze of the physician should remain “cold” and the presence of the husband was desirable during the medical examination. Careful examination was especially important because the experienced over-mortality of women was due to the “secrets” of female policy holders. The family of women that experienced physiological problems, in Buchheim’s narrative, forced them to take out a life insurance policy for the benefit of potential heirs.⁵⁷

The insufficient medical examination was taken as a reason for the over-mortality of female policy holders by even the defenders of female insurance. Ernő Reinitz, senior clerk at the “Foncière” Insurance Institute (“Foncière,” Pesti Biztosító-intézet), gave a lecture at a meeting of the Nőtisztviselők Országos Egyesülete in 1916.⁵⁸ He addressed the issue of women’s insurance and sought to establish the “completeness of equality” between the sexes in all aspects of life.⁵⁹ For him, the solution was to hire female insurance physicians, so that the prudishness of women would not hinder the medical examination. Yet, his emphasis on the effects of medical examination was odd for mortality investigations manifold showed that the impact of

⁵⁶ Dr. Mahillon, “Die Frau als Lebensversicherungs-Risiko,” *Oesterreichische Revue* XXVI, no. 39/40/41 (1901): 178–179, 182–183, 186–187.

⁵⁷ Buchheim, *Handbuch für Versicherungs-Aerzte*, 32–38.

⁵⁸ *Az Újság*, 1916, February 16, 18.

⁵⁹ *Közgazdasági Szemle* XL, no 55 (1916): 364.

medical examination on the mortality of insured lives disappeared after the first five years of the insurance contract.

3. The Joint Project of Mortality Tables

The approach to mortality of business endeavors, especially insurance companies, differed from that of social reformers. The *Magyar Biztosítási Kurir* outlined the contrast between the practical goals of demographic statistics and the objectives of an insurance manager. The source of profit in life insurance, it was claimed, was not connected to the business activities of companies. Instead, profit was created by the additional fee to cover the policy acquisition costs (the cost of the agent that was already included in the net premium), by the surplus of interest when the accrued interest was above the preliminary calculations, and by the over-pessimistic calculation of mortality rates.⁶⁰ In general, insurance companies were not interested in compiling up-to-date mortality tables relevant to Hungarian lives and they simply used a modified version of the Seventeen Life Insurance Officers' Table.⁶¹ The profit of life insurance companies indeed depended to a large extent on actual mortality that was consistently below the estimated rates. In this way, Hungarian insurance companies

⁶⁰ *Magyar Biztosítási Kurir* I, no. 16 (1913): 2.

⁶¹ See the volumes of the *Hungarian Insurance Yearbook*—Jenő Endre Török, ed., *Magyar Biztosítási Évkönyv* [Hungarian insurance yearbook], vol. II (Budapest: A Biztosítási és Közgazdasági Lapok, 1899)—that enumerated the specific mortality tables used by each company year by year. The idea of compiling the Seventeen Offices Table was initiated by the Statistical Society of London in 1838 and revived by a proposal of Benjamin Gompertz in the same year. They were produced and published five years later in order to guarantee the authenticity of life insurance premiums. See Alborn, *Regulated Lives: Life Insurance and British Society, 1800-1914*, 110–13. Hungarian experts complained that most European insurance companies still used the Seventeen Offices Table, though it was seriously out of date and mortality rates had decreased significantly between the 1840s and the turn of the century. See Jenő Endre Török, ed., *Magyar Biztosítási Évkönyv* [Hungarian insurance yearbook], vol. VI (Budapest: A Biztosítási és Közgazdasági Lapok, 1904), 14.

earnt Kr 1,114,954 of profit in 1890 and Kr 5,256,092 in 1900, which, of course, made it possible to pay dividends of five to ten percent each year to shareholders.⁶² This was not a uniquely Hungarian practice as Austrian, German, and English life insurance companies also tended to overestimate the mortality of insured lives to secure higher profits.⁶³

The main difference between the mortality statistics produced by the likes of Kőrösy and those used by insurance companies could be found in the specific interpretation of the law of large numbers that was tailored to fit the goals of the given endeavor. Both believed in the “leitmotif of nineteenth century statistical thinking,”⁶⁴ that *order* is to be found in large numbers, although their perspectives were very different. Kőrösy’s example showed that *order* was crucial in its implication of unknown causes that could account for social problems; interpretive statistics surpassed mere social accounting. In life insurance, on the other hand, *order* was a guarantee of the predictability and regularity of mortality, and thus made it possible to produce reliable and profitable calculations.

The most important factor for calculating risk was the age of the insured person, but actuaries searched for other factors as well: nationality, the insured person’s body, hereditary disease, gender, occupation, wealth, marital status, and temperament. Even though calculations only extended to the age of insured persons, life insurance was very much an interdisciplinary enterprise. A central figure in the subsequent discussions, Gyula Altenburger (1866-1945), described the “science of life insurance” as a collection

⁶² *Biztosítási és Közgazdasági Lapok*, n.d., 1904, 1, 6-7.; 2, 5.

⁶³ Albarn, *Regulated Lives: Life Insurance and British Society, 1800-1914*, 109–10; Hughes, *Die mathematischen Grundlagen der Lebens- und Renten-Versicherung. Populäre Anl. etc. Nach dem Englischen von Friedrich Fachini*, 21.

⁶⁴ Porter, *The Rise of Statistical Thinking, 1820-1900*, 6.

of mathematical, commercial, legal, and medical problems.⁶⁵ This enumeration reminds us that all along with the “numerical view of life,” as Timothy Alborn put it,⁶⁶ insurance companies took into account other “manifestations of modernity” that affected their business: the “medical view of life,” the scientific evaluation of a given individual’s risk of death at any moment; the “commodified view of life,” the process of putting a value on human life; and the “sympathetic view of life,” that referred to the humanistic goals of insurance in general.

The construction of the Hungarian and Austrian insurance companies’ mortality tables was pursued as a joint project in both halves of the Habsburg Monarchy after 1901. Ernst Blaschke (1856-1926), the government insurance commissioner in Vienna and professor of insurance mathematics at the University of Vienna, initiated the project in 1899 at the meeting of the Verband der österreichischen und ungarischen Versicherungstechniker.⁶⁷ This explains Blaschke’s influence on the implementation of the project and the similarities of the final tables in Austria and Hungary. The Hungarian part of the project was commissioned in July 1900 by the Minister of Trade, Sándor Hegedűs, and it also included the parallel construction of life tables for the overall population based on the 1900 census,⁶⁸ a venture that was accomplished a decade later in Austria based on the 1910 census. The comparability of the Austrian and Hungarian mortality tables was further enhanced by the use of similar data gathering and processing methods (report cards, counting method, graduation method). This served the interests of companies that had life insurance branches in both parts of the Monarchy

⁶⁵ Gyula Altenburger, “Mozgalom az életbiztosítás tudományának terén” [The movement in the field of actuarial sciences], *Magyar Biztosítási Évkönyv* IX (1907): 227–54.

⁶⁶ Alborn, *Regulated Lives: Life Insurance and British Society, 1800-1914*, 296–312.

⁶⁷ *Mitteilungen des Verbandes der österr. und ungar. Versicherungs-Techniker*, no. 2, (May, 1900): 1–2.

⁶⁸ *Magyar Nemzet*, July 20, 1900, 6.

and resulted in the construction of life tables for the entire Monarchy, presented later at the Viennese international congress of actuaries in 1909.⁶⁹ The center of the joint project was in Vienna: the Hungarian committee sent mortality data to the Viennese association of actuaries to construct the common life tables.

Insurance mathematicians became key actors in both projects in Hungary. Mortality tables based on the census data were constructed under the guidance of Jákó Raffmann (1858-1930), who created the mathematical basis for the calculations. Besides his telling links to astronomy, not much is known about Raffmann: born in 1858 in Nyitra (Nitra), he was an assistant clerk in the observatory in Ógyalla (Hurbanovo, Altdala) and in Vienna in the 1880s, and later joined Erste Ungarische as an actuary. The committee of the insurance project included such figures as Gyula Altenburger (Adriai), Károly Bein and Vilmos Ormody (Erste Ungarische), or James Klang and Alfréd Tauber (Phönix),⁷⁰ all members of the Viennese actuarial society that served as a hub of professional collaboration for insurance mathematicians in both parts of the Habsburg Monarchy. In the *Versicherungswissenschaftliche Mittheilungen*, the journal of the association, papers were published and discussed by members from Vienna, Prague, Budapest, or Trieste. It thus served as a platform for knowledge transfer at the imperial level. In contrast, the Hungarian association of insurance mathematicians worked as a merely local meeting point. The *Hungarian Insurance Yearbook* published articles written solely by Magyar insurance experts, while the non-Magyar nationalities were not represented at all in the association's proceedings.

The goals and methods of the two projects were quite different. The statistical office regarded mortality tables as a tool for social analysis and reform. Béla Kenéz

⁶⁹ *Absterbe-Ordnungen aus Beobachtungen an österr. Versicherten*, I:14–15; *Magyar biztosítottak halandósága*, XIII–XIV.

⁷⁰ *Magyar biztosítottak halandósága*, V.

(1874-1946), a clerk at the National Statistical Office and later professor of statistics at the university in Kolozsvár, suggested that the regional disparities in mortality pointed to the lack of social policy. It was unacceptable, for instance, that average male life expectancy was as high as 52 years and 11 months in Vas county, but only 27 years and 8 months in Trencsén county.⁷¹ Here, the relative backwardness of Hungary made it urgent to remedy the situation. Kenéz also expressed the old *Statist* view about the importance of human life for a strong state. “Human life” needs to be protected by public health measures because it forms the most valuable part of a nation’s wealth. The mortality tables of insured lives served the business goals of insurance companies, as Vilmos Ormody, director of the Erste Ungarische, rather optimistically claimed:

The observed cases that are the basis of these tables, 5½ million observed years and almost 93,000 deaths among men and almost 1 million observed years and 22,000 deaths among women, form such a huge mass that these mortality tables will become assuredly the practical basis of insurance business.⁷²

These tables were produced using the direct and individual method, with each insurance policy registered on an individual card (start date of the insurance, end date, reason for cancellation, and so forth). All insurance policies contracted between 1876 and 1901 were taken into account in the survey. In the *Budapesti Szemle*, Károly Goldziher presented the work as a key step to “solidify the mathematical basis of life insurance and consequently to ensure business security”⁷³ in the insurance industry. He also clarified the rationale for separating the two types of mortality tables: the mortality

⁷¹ Jákó Raffmann, Béla Kenéz, and Gyula Vargha, eds., *A Magyar Korona országainak halandósági táblázata az 1900. évi népszámlálási és az 1900. és 1901. évi népmozgalmi adatok alapján* [The mortality table of the lands of the Hungarian Crown based on the 1900 census and demographic data in 1900 and 1901], Magyar Statisztikai Közlemények 11 (Budapest: Athenaeum, 1906), 18*.

⁷² *Magyar biztosítottak halandósága*, XIV.

⁷³ Károly Goldziher, “Magyar biztosítottak halandósága” [The mortality of Hungarian insured lives], *Budapesti Szemle* 149 (1912): 465.

tables of insured lives addressed particular business objectives, and insured lives formed a homogenous group due to their medical selection.⁷⁴

The methodological challenges that arose were closely connected to the empirical basis of the projects. Mortality tables based on the 1900 census had to tackle the problem of unreliable self-reported age, the issue being that people celebrating a jubilee in the year of the census were overrepresented and the proportion of ages ending in zero and five grew with the respondent's age.⁷⁵ This forced Raffmann to rethink the graduation method applied in the construction of age specific mortality rates.⁷⁶ The mortality tables of insured lives posed different methodological problems. Here, there was no uncertainty about age, since only "selected lives" were included in the survey⁷⁷ and policy holders had to provide a birth certificate before signing the insurance policy.

The method of counting insurance policies represented a notable methodological challenge as there was no theoretical rule about whether separate cases should be counted per person or per medical selection, i.e. each time a policy holder passed a medical examination.⁷⁸ The Hungarian project complied with the instructions of the Austrian project and both methods were applied so that the results could be compared. According to the editors, this comparison was reassuring: "[...] the variance between the mortality probabilities obtained with 'person counting' and 'selection counting' was so minor in the Hungarian case that it had no practical significance at all."⁷⁹ Another challenge of person counting was the identification of policy holders

⁷⁴ Goldziher, 471.

⁷⁵ Raffmann, Kenéz, and Vargha, *A Magyar Korona országainak halandósági...*, 2*.

⁷⁶ Raffmann, Kenéz, and Vargha, 23*-43*.

⁷⁷ *Magyar biztosítottak halandósága*, LVI. The Austrian project concerning the mortality tables of insured lives compiled tables for policyholders with and without a medical examination.

⁷⁸ *Magyar biztosítottak halandósága*, VII-IX.

⁷⁹ *Magyar biztosítottak halandósága*, VIII.

having multiple policies over time: 43.2 percent of (male) insurance policies belonged to policy holders with multiple policies⁸⁰ so the Magyarization of names became a source of practical difficulty. This could only be remedied in a mechanical way by manually checking policyholders who had the same birth date.

The Hungarian project relied heavily on methods used by previous mortality tables and was carried out in close collaboration with the Austrian insurance companies' mortality project. The English Healthy Males Table (1869) introduced practices that were subsequently applied by both Habsburg projects: the card system was introduced to facilitate the handling of data without "frequent risk of error";⁸¹ theoretical assumptions were made about the precise age of the insured persons at the beginning of the contract to deal with year-fractions in calculations; and seasonal fluctuations in the number of contracts over the calendar year were to be disregarded.⁸² The latter two theoretical assumptions belonged to the type that demographers had previously rejected as false premises, like that of "stationary populations" and the idea that negative and positive errors would cancel each other out, as in the case of migration in overall statistics. Yet, actuaries were happy to use such assumptions as a means to simplify calculations.

Actuaries had to apply incorrect theoretical assumptions, for example, to operationalize the length of insurance policies. While the unit of measurement was given in whole years, people took out and cancelled insurance policies, and died at different times in the year. The practical solution put forward by Samu Bogyó (1881-1928), professor at the Pester Handels-Akademie and actuary of several insurance

⁸⁰ *Magyar biztosítottak halandósága*, XIV.

⁸¹ *The Mortality Experience of Life Assurance Companies* (London: Charles and Edwin Layton, 1869), 2.

⁸² *The Mortality Experience of Life Assurance Companies*, 18.

companies, was to assume that these events were evenly distributed,⁸³ a theoretical assumption that had been severely criticized by social statisticians a few decades earlier.

Gyula Altenburger was more vocal about the preference for practical solutions over theoretical objections.

The theoretical framework of the investigation first and foremost has to identify those circumstances that are important from the perspective of the business side of insurance practice and has to make a compromise with the existing practice if theory cannot provide better, simpler, and in that way more practical solutions. Taking into account these practical necessities is the reason why we applied consciously such hypotheses that were in the past criticized and successfully attacked on theoretical grounds.⁸⁴

In the actual calculations, *false* hypotheses of this kind were made concerning the separation of age cohorts, the duration of the observed period, and the unit of counting.

Ernst Blaschke played a crucial role in disseminating actuarial methods within the Habsburg Monarchy, and in introducing German and English actuarial practices. From 1882 to 1896, Blaschke worked as an actuary at the Erster Allgemeiner Beamtenverein and he established the basis of his actuarial theory during these years. When revising the mortality tables of the Beamtenverein pension fund, Blaschke implemented the core of the method that was later used in the mortality tables of Austrian and Hungarian insurance companies.⁸⁵ The problem with the Beamtenverein

⁸³ Samu Bogyó, “A halandósági táblák készítése” [The construction of mortality tables], *Biztosítási és Közgazdasági Lapok* XI, no. 1/2/3 (1905): 1-2/3/4-5.

⁸⁴ *Magyar biztosítottak halandósága*, XLVII.

⁸⁵ Ernst Blaschke, “Megvizsgált férfiéltre vonatkozó halandósági táblázat szerkesztése az osztrák-magyar első általános tisztviselő-egylet huszonnégy évi tapasztalata nyomán” [The construction of mortality tables for medically examined male lives based on 25 years of experience at the Austro-Hungarian First General Clerk Association], in *Az Osztrák-Magyar Első Általános Tisztviselő-Egylet: alapításának története, fejlődése és működése fennállásának első 25 évében 1865-1890* (Budapest: Buschmann Ny., 1890), 483–512; Rudolf Schwingenschlögl, *Der erste, allgemeine Beamten-Verein der österr. - ungarischen Monarchie. Geschichte seiner Gründung, Entwicklung und Thätigkeit während der ersten 25 Jahre seines Bestehens (1865-90)* (Wien: Gerold, 1890).

mortality tables was that, based on the modified versions of English and German tables, they underestimated the mortality of younger members of the pension fund and overcalculated the mortality of older members. While this was disadvantageous for policyholders, it had a positive effect on the financial balance of the fund: the lower than expected interest rates could be offset by the gains on mortality over the long term. In these mortality tables produced in 1890, Blaschke opted for the card system and copied the card templates used for the German mortality tables,⁸⁶ that, in turn, copied the 1869 English ones. The same templates were used for the Austrian and Hungarian mortality tables of insured lives a decade later.

Another practice that reveals Blaschke's influence was the counting method. Theoretically, the counting unit could be the insurance policy, the insured sum, the medical examination, or the insured person.⁸⁷ Blaschke preferred to use the medical examination as the counting unit from the 1880s.⁸⁸ This choice was implemented for the Beamtenverein mortality tables, and later in the case of the Austrian life tables. Blaschke's reasoning went as follows. The probability of mortality (w) is the function of age (x), year of birth (y), and the observed duration (z) [$w = f(x, y, z)$]; accordingly, only those empirical observations that have an equal value for x , y , and z will have the same probability (w). This can only be guaranteed if the medical examination is taken as the counting unit.⁸⁹

Even though the actuary of the Hungarian project, Gyula Altenburger, did not agree with Blaschke's method, the Hungarian project nonetheless applied "medical

⁸⁶ *Deutsche Sterblichkeits-Tafeln aus den Erfahrungen von dreiundzwanzig Lebensversicherungs-Gesellschaften* (Mittler, 1883), LXIII.

⁸⁷ *Absterbe-Ordnungen aus Beobachtungen an österr. Versicherten*, I:I, 6–7.

⁸⁸ Ernst Blaschke, "Ueber die Behandlung der dasselbe Leben betreffenden mehrfachen Versicherungen bei Constatirung der Sterbenswahrscheinlichkeiten ausgelesener Leben," *Österreichische Revue* XIII, no. 21 (1888): 81–82.

⁸⁹ Blaschke, "Megvizsgálja a férjélete..."

counting” in the processing of data, which shows the strength of the link between the two Habsburg projects. The counting method should equally be conceptualized, Altenburger explained, as a method for weighting individual observations. Weighting of observations was necessary because the practical goal of mortality tables was to determine the expected business cost of each age cohort in the upcoming years. If person counting was used, it became unnecessary to divide age cohorts into sub-groups according to the value of policies because the same mortality would be applied to all sub-groups. The variation of sub-groups was merely caused, in this case, by observation error.⁹⁰ The Hungarian project pursued the processing of data using both person and medical counting so as to compare the results and settle the counting method issue once and for all. Surprisingly, the results of the two methods did not differ significantly, and Altenburger finally complied with the more practical solution. Person counting was no longer used as it involved a huge amount of additional work without producing the expected benefits.

4. The Epistemology of Life Insurance

From a statistical perspective, death is an obvious phenomenon. Yet, connecting the individual and the collectivity raises significant conceptual problems. The previous section described the difficulties involved in constructing mortality tables as a scientific object, which brought the individual into the purview of the collectivity. At the same time, actuaries and statisticians also needed to reflect on the nature of the predictions that mortality tables can make about individuals. The controversy was often framed in terms of a contradiction between statistical laws and free will. József Kőrösy, for example, thought that it was impossible to accept the constraint of statistical laws and

⁹⁰ *Magyar biztosítottak halandósága*, XLIX–LII.

free will at the same time. If statistical laws work with the same inevitability as the laws of the natural sciences, there can be no place for free will in human action. If the suicide rate is three per thousand in a given population and 997 people decide not to commit suicide, this leaves no choice for the remaining three persons. If we presume that the doctrine of free will is not challenged, he concluded, then statistical laws cannot act with absolute constraint on the individual.⁹¹ Béla Kenéz also tried to tackle the apparent contradiction between the regularity of “moral statistics” and the doctrine of free will. Given that similar causes result in similar effects, statistical numbers can achieve regularity over time. The law of large numbers, in this sense, is just a confirmation that on a large scale one can continuously experience “the overall effects of the forces that act on the collectivity.”⁹² Kenéz escaped the contradiction by stating that both individual choice and external (social) causes are essential components of human action. Furthermore, Kőrösy studied social statistics that is the science of mass social phenomena. In his view, statistics explored society from a specific angle and searched for laws concerning its functioning. Kőrösy interpreted statistics as a depiction of “real life” and a scientific investigation of “social reality.”⁹³ This “social physical cosmology” (his definition of “demology”)⁹⁴ was to help improving society by, for example, demonstrating the harmful effects of bad housing or the effects of vaccination. In this endeavor, Kőrösy was keen to produce and interpret any statistical variation as

⁹¹ “Dr. Schweiger Lázár értekezése: A nagy szám törvénye” [The study of Lázár Schweiger: the law of large numbers], *A Magyar Filozófiai Társaság Közleményei*, no. 10 (1904): 22.

⁹² Béla Kenéz, *A statisztika elmélete* [The theory of statistics] (Pozsony: Stampfel, 1903), 71.

⁹³ Szél, *Kőrösy József hatása*, 28–29.

⁹⁴ József Kőrösy, *Demológiai tanulmányok* [Studies on demology] (Pest: M. Tud. Akad., 1889).

an attempt to identify the underlying causes of social phenomena. In this sense, these collectivities and the corresponding causes were as real as individuals.

Insurance mathematicians, on the other hand, did not have to tackle the problem of free will; emphasis was placed rather on the nature of their predictions about the collectivity and the individual policy holder. For them, human life was a commodified object having a fluctuating value in the eyes of the company that depended on the worth and type of insurance policy and the insurance reserves accumulated. The practical goal of mortality tables was to enhance business stability. Thus, instead of taking individuals as the basis of calculation, actuaries often took the value of insurance policies to weight data and to graduate mortality tables. This method makes good sense because insurance companies were interested in monetary risks rather than in the expected and actual mortality of the future. Still, Altenburger, did not go as far as American actuaries⁹⁵ in describing the mortality rate of “Kr 1,000” and predict the number of insured *Österreichisch-Ungarische Kronen* expected to remain “living” each year on average up to the age of 100. Altenburger considered this to be an impractical solution as the essential question was about the worth of insurance policies and the risk not covered by insurance reserves at the time of the policy holder’s death. Consequently, it was impossible to calculate collective risk based on the specificities—type of insurance and duration of the contract—of each policy. Altenburger found the solution, as described earlier, in the person counting method.⁹⁶

The relation between collective observation and individual probabilities, as well as the status of long-term predictions based on mortality tables, remained an enigma to be explained by insurance mathematicians. According to Altenburger, the “unconscious

⁹⁵ *Absterbe-Ordnungen aus Beobachtungen an österr. Versicherten*, I:18.

⁹⁶ *Magyar biztosítottak halandósága*, XLIX-LI.

question” represented a philosophical problem: “why should we believe that we can predict the future based on the past?”⁹⁷ If the same cause, he replied, resulted in the same effect, then statistics could establish “the limits within which, most probably and without absolute certainty, truth can be found.”⁹⁸ Statistics cannot reveal reality because actual conditions are abundant and unknowable; in other words, the insurance mathematician can only study probabilities but never certainties. It also follows that no law of mortality can be formulated analytically, and that pursuing such a law must not be the purpose of insurance mathematics. Consequences were crucial to the practice of life insurance. The method of least squares could be used to eliminate measurement errors in astronomy only because Gauss knew the law he wanted to test and measure. However, as insurance mathematicians can never know the law of mortality, the observed mortality errors (i.e. when the normal order of mortality is modified by chance) cannot be easily corrected. Actuaries were forced to use a graduation method devoid of theoretical assumptions in order to construct flat mortality tables. It was in this regard that Altenburger produced his main actuarial achievement: the invention of a mechanical graduation method that did not set any a priori assumption about the order of mortality.⁹⁹

The practice of life insurance drew further attention to the relation between the collectivity of policy holders and the individual client. The very principle of insurance placed the collectivity at the forefront: the basic idea was that the losses of the individual

⁹⁷ Gyula Altenburger, *A biztosítás matematikájának ismeretelméleti jelentősége* [The epistemological importance of actuarial mathematics] (Budapest: [Pallas Ny.], 1942), 1.

⁹⁸ Altenburger, 6.

⁹⁹ Gyula Altenburger, “Beiträge zum Problem der Ausgleichung von Sterblichkeitstafeln,” *Versicherungswissenschaftliche Mitteilungen* I, no. 4 (1905); Gyula Altenburger, “Versuch einer allgemeiner Theorie der mechanischen Ausgleichungs-Methoden,” *Mitteilungen des Österreichisch-ungarischen Verbandes der Privat-Versicherungs-Anstalten* III, no. 1 (1907): 45–83.

were distributed among and compensated by the collectivity.¹⁰⁰ In the event of policy cancellation, however, insurance companies had to determine how much of the actuarial reserves individual policyholders were entitled to receive. Ferenc Nagy (1852-1928), state secretary and author of the non-ratified insurance legislation in 1895, claimed that the actuarial reserves in life insurance belonged to policy holders and not to the company, so in the event of policy cancellation, individuals were entitled to receive their share. Nagy conceptualized life insurance as a savings account plus a risk payment. The insured sum was thus composed of the increasing amount on the savings account and the rest covered by the risk payments, the latter decreasing at the same time.¹⁰¹ For Altenburger, the primacy of the individual over the collectivity was unacceptable and he proposed a fundamentally collectivist epistemology. Mortality tables were applicable to the death probabilities of the collectivity and individual risk could not be determined. The actuary was not able to withdraw individuals from the collectivity and determine their share of the actuarial reserves. To do so, the actuary would have to know the future: the business details of the company (the premiums paid by clients, future interest rates, business expenditures) and the future mortality of policy holders.¹⁰²

In addition, actuarial reserves were calculated based on the law of large numbers and were relevant only for the whole group of policy holders. The reserves were assessed on the assumption that actuaries were dealing with a homogenous group, but in the case of policy cancellations, the multitude of policy holders became very much a heterogeneous group: it included people in excellent health but also some who had a

¹⁰⁰ Gyula Altenburger, “Állami ellenőrzés az életbiztosítás terén” [State control in life insurance], *Közgazdasági Szemle* 22 (1898): 156; Havas, “Fokozott kockázat az életbiztosításban,” 145.

¹⁰¹ “A biztosítási törvényjavaslat” [Draft of the law on insurance], *Jogtudományi Közlöny* XXX, no. 22 (1895): 169–75.

¹⁰² Gyula Altenburger, “A biztosítási díjtartalékról” [On premium reserves in insurance], *Magyar Biztosítási Évkönyv* II (1899): 74–82.

terminal illness.¹⁰³ The consequences were crucial for insurance legislation as well. Actuarial reserves were an undivided and indivisible entity, and clients were not automatically entitled to a refund; they could only be made at the company's discretion. Mathematical probability provided the remedy for this impasse and also changed Altenburger's stance on the question: later, he was able to make a conservative estimate about the individual's share in the reserves, thus reinstating their right in the event of cancellation.¹⁰⁴ Yet, he still held mathematical probability in low esteem for, very often, "real life" disproved its results. It could only anticipate the likelihood of events, and the "expected error" of predictions could always be overwritten by real life.¹⁰⁵ A practical consequence was that, in contrast to the views of such statisticians as Wilhelm Lexis and Ladislaus Bortkiewicz, the actuary could not know anything about the real risk of an insurance company.

The debate between Altenburger and Nagy was a replica and made part of Austrian discourses that cited similar tropes about the nature of actuarial reserves and their consequences.¹⁰⁶ Proponents of the double-nature theory (Doppelnatur-Theorie)—which described life insurance as a savings account with a risk attached—easily solved

¹⁰³ Altenburger, "Állami ellenőrzés az életbiztosítás terén," 153–54.

¹⁰⁴ Gyula Altenburger, "Die Theorie des Policen-Rückkaufes in der Lebensversicherung," *Oesterreichische Versicherungs-Zeitung* XXVII, no. 1, 3, 4 (1900): 1–3, 13–15, 19–21.

¹⁰⁵ Altenburger, "Mozgalom az életbiztosítás tudományának terén."

¹⁰⁶ Mathias Wiedermann, "Ueber den Rückkauf von Lebensversicherungs-Policen," *Oesterreichische Revue* VIII, no. 19–21 (1883): 73, 77–78, 81–82, Dr. G. R., "Die rechtliche Wesenheit der Prämienreserve bei der Lebensversicherung," *Oesterreichische Revue* XVI, no. 4–8 (1891): 13–14, 17–18, 21–22, 25–26, 29–30, Dr. G. R., "Die Rechte des Versicherten an der Prämienreserve," *Oesterreichische Revue* XVI, no. 9–12 (1891): 33, 37, 41–42, 44, "Dr. G. R., "Die rechtliche Bedeutung der Prämienreserve," *Oesterreichische Revue* XVII, no. 5–9 (1892): 17–18, 21–22, 25–26, 30, 41–42, 44–45, Rudolf Schönwiese, "Ueber den Rückkauf einer Lebensversicherung-Police," *Oesterreichische Versicherungs-Zeitung* XXIII, no. 5–7 (1896): 25–26, 31–32, 37, and "Die Prämienreserve, ihr Zweck und ihre Bedeutung," *Oesterreichische Versicherungs-Zeitung* XXVI, no. 14–15 (1899): 91–92, 100–101.

the question, but opponents of the theory found it difficult to account with the ownership and individual shares of actuarial reserves. The problem was no different in Austria: it was impossible to calculate the individual's share in the collective reserves. The lack of regulation provided an additional layer to the debate. Since the ownership of actuarial reserves was not dealt with in the law of trade, all aspects of the issue were one-sidedly determined by the insurance company. The individual's share was thus basically defined by three factors: the life table, the interest rate, and the age of the policy holder. The actuarial reserves being the property of the insurance company, policy holders could only appeal against the practices of the company if different life tables and interest rates were used in the calculations concerning the individual's share and in the general bookkeeping of the company.¹⁰⁷

5. Conclusions

Both social hygienists and actuaries profited from and participated in the “taming of chance” that took place in the nineteenth century¹⁰⁸ in the sense that the possibility of statistical laws made disorder and chance epiphenomenal from the perspective of their agenda. However, they took different approaches to the law of large numbers and the conception of normalcy that followed. For Kőrösy, the statistician and social hygienist, the focus was on identifying the pathological in order to change the existing social laws by promoting social care. Kőrösy's struggles showed us how a Jewish intellectual had to overcome the consequences of a lower social status to gain intellectual credibility for his statistical work. This type of confrontation was an

¹⁰⁷ Dr. G. R., “Die rechtliche Wesenheit der Prämienreserve bei der Lebensversicherung,” *Oesterreichische Revue* XVI, no. 4–8 (1891): 13–14, 17–18, 21–22, 25–26, 29–30, Dr. G. R., “Die Rechte des Versicherten an der Prämienreserve,” *Oesterreichische Revue* XVI, no 9–12 (1891): 33, 37, 41–42, 44,

¹⁰⁸ Hacking, *The Taming of Chance*, 1–11.

essential constituent of Hungarian modernization in the second half of the nineteenth century in which the Jewish minority in Hungary played a crucial role and participated significantly in the country's economic and cultural modernization, very much to the chagrin of the gentry.¹⁰⁹ The other element was the relative backwardness of Hungarian society. Alongside Kőrösy, other demographers also looked at mortality statistics from the perspective of Hungary's belated development. They set the goal of catching-up with the "civilized countries" and searched for causes and potential remedies.

In contrast, actuaries were neither interested in the pathological, nor in what constitutes normalcy. They cared about the convergence of expected and actual mortality in the long run to ensure the viability of their business. Medical selection and the identification of healthy males were crucial to the goal of excluding high risk. However, having signed the insurance policy, insurance companies mostly directed their attention to disease in cases of insurance fraud. This focus changed slightly at the turn of the century when they became interested in insuring inferior or high-risk lives and realized that early signs of disease could predict divergence from the overall mortality rate. Actuaries, like statisticians, were not immune to social values as the case of women exemplified this. Here, insurance companies were willing to swap objectivity for a better fit with the middle-class values of their clientele. Yet, actuaries themselves were quite apodictic about the relevance of social origins within their midst. Altenburger, Roman Catholic and son of the deputy notary public in Pest,¹¹⁰ made part of the Magyar gentry but this had no influence on his relations with the mostly Jewish

¹⁰⁹ Andrew C. Janos, *The Politics of Backwardness in Hungary, 1825-1945* (Princeton, N.J.: Princeton University Press, 1982); Karády, *Zsidóság és társadalmi egyenlőtlenségek (1867-1945)*; Gábor Gyáni, György Kövér, and Tibor Valuch, *Social History of Hungary from the Reform Era to the End of the Twentieth Century*, East European Monographs, no. 642 (Boulder, Colo: Social Science Monographs, 2004).

¹¹⁰ OSZK kéziratár, Fond 36/587, Altenburger Gyula.

actuaries in Budapest and in Vienna. He also became an upfront anti-Semite during the Great War,¹¹¹ but this did not stop him from expressing favorable opinions about other (Jewish) actuaries like Károly Bein, Károly Goldziher, Miksa Havas, Samu Bogyó, and so forth.¹¹²

Despite these differences, proponents of both groups became agents of modernization and thus contributed to the crystallization of a particular mindset that included a tendency toward rationalization, a strong belief in the calculability of all social phenomena, and a Weberian disenchantment. This emerging belief eventually facilitated different kinds of human organization while paving the way for the “upsurge” of the industrial revolution and the emergence of modern economic growth as theorized by Kuznets, with population growth being a prerequisite for both. The latter, to duly close the circle, was made possible by statistics and the advances of vaccination and other measures that reduced mortality from infectious diseases.

¹¹¹ Gyula Altenburger, *Magyar politika a háború után* [Hungarian politics after the war] (Budapest: Szerző, 1916); Gyula Altenburger, *Levelek a magyar nemzethez* [Letters to the Hungarian nation] (Budapest: Szerző, 1918); Gyula Altenburger, *A választójog és a zsidóság* [Franchise and Jewry] ([Budapest]: A Cél, 1920); Gyula Altenburger, *Nincs többé antiszemitizmus!: a zsidó kérdés gyökeres megoldási lehetősége* [No more antisemitism: the definite resolution of the Jewish question] (Budapest: [Hollóssy János Ny.], 1941).

¹¹² Gyula Altenburger, *Megemlékezés Bein Károly-ról* [The obituary of Károly Bein] (Budapest: Markovits - Garai Ny., 1907); Gyula Altenburger, “Tudományos fejlődésem útja” [My scientific development], *Magyar Biztosítástudományi Szemle* III. (1932): 3–10.

Chapter 7

The Challenge of Cooperatives on the Credit Market

1. The Idea of Community

A pamphlet entitled *Love in the Village*¹ recalled with nostalgia the “old times” in Hungary when workers and landholders grew up together, they were conscious of others’ sorrow and happiness, and their bitter quarrels had a greater moral value than the indifference of fin-de-siècle societies.

There are landholders who just migrated from Galicia. They don’t go to the church that the villagers go to; they don’t eat the food that the villagers eat; they don’t speak the language that the villagers speak; they are not in the village on days of joy and sadness; they have no friends in the village; they have not entered any residence in the village; they live for themselves, solely for their money. The land for them is only an interest-bearing investment.²

The lack of sympathy in social interactions, the growing alienation of social classes, and the transformations induced by revolutions were the greatest “sins” of the time. Aside from the anti-Semitic overtone, the excerpt evoked the tropes that Ferdinand Tönnies identified with *Gemeinschaft* social relations. Tönnies’ work holds particular importance for the present chapter as the sociological framework of *Gemeinschaft* and *Gesellschaft* associations and interactions provides an analytical framework to understand the contrasting financial principles of credit cooperatives and universal

¹ Endre György, *Szeretet a faluban* [Love in the village] (Budapest: Stephaneum Ny., 1904).

² György, 11.

banks.³ The pamphleteer in question, Endre György (1848-1927), himself became an advocate of credit cooperatives in Hungary and the romantic view about feudal social relations was thus materialized in his political and economic endeavors. The likes of Endre György used the *Gemeinschaft* idea to shape and legitimate the alternative modernity of agrarians in which personal ties, regional identities, and communal interests still held a significant role. In this regard, the present chapter fulfills the particular task of applied sociology that should serve in the eyes of Tönnies as an elaboration of his own theory.⁴ My task is therefore to juxtapose the capitalist modernity of universal banks with the anti-capitalist reaction of agrarians to the challenges of the post-feudal market economy and to the emerging capitalist structure of agrarian production. The process also entailed the emergence of the cooperative clerk who functioned on the fringes of two worlds: the world of bank clerks where he often remained an enthusiast amateur and the agrarian world where he had to import the ideas of the former.

The primary aim of agrarians was to deal with the destructive effects of capitalism, which equaled the “accommodationist” realization—in the words of Fritz Ringer—that there was “no total escape from modernity.”⁵ The path from the critique of capitalism to the idea of cooperation was a well-trodden road. Disraeli’s *Sybil* explains us plainly the problems of city life:

In great cities men are brought together by the desire of gain. They are not in a state of co-operation, but of isolation, as to the making of fortunes; and

³ Ferdinand Tönnies, *Community and Civil Society*, trans. José Harris and Margaret Hollis (Cambridge: Cambridge University Press, 2001), 17–91.

⁴ Ringer, *The Decline of the German Mandarins*, 169.

⁵ Ringer, 163.

for all the rest they are careless of neighbours. Christianity teaches us to love our neighbor as ourself; modern society acknowledges no neighbor.⁶

The only relevant response, thus, could be cooperation, an idea that the protagonists of the present chapter realized in different settings and principles. To duly close the circle, let us turn to Robert Nisbet's description of how the ideal of community legitimized the establishment of cooperatives and mutual-aid societies:

Much of the impetus of the co-operative and mutual-aid movements in the century came from the effort to restore to society something of what had been lost with village community and guild. In a great many tracts and pamphlets of the time, the vanished solidarities of village community and guild are held up against the egoism and avarice of the age.⁷

The great tragedy of (European) history was, in consequence, the gradual transformation of communal relations into *gesellschaftlicher* social bonds. The early work of Ferdinand Tönnies, *Community and Society* (1887), provided a sociological analysis, which took the idea of *Gemeinschaft* as an independent, causal variable in the capitalist transformation of social relations; accordingly, capitalism was the consequence of the demise of community, of the transformation from *Gemeinschaft* into *Gesellschaft* type of social relations. The contrast between the two concepts is best expressed in the words of Tönnies as follows:

The theory of the *Gesellschaft* deals with the artificial construction of an aggregate of human beings which superficially resembles the *Gemeinschaft* insofar as the individuals live and dwell together peacefully. However, in *Gemeinschaft* they remain essentially united in spite of all separating factors, whereas in *Gesellschaft* they are essentially separated in spite of all uniting factors. In the *Gesellschaft*, as contrasted with the *Gemeinschaft*, we find no actions that can be derived from an a priori and necessarily existing unity; no actions, therefore, which manifest the will and the spirit of the

⁶ Benjamin Disraeli, *Sybil, or, The Two Nations* (London : Henry Colburn, 1845), 148; quoted by Raymond Williams, *Culture and Society, 1780-1950* (Garden City, New York: Doubleday, 1959), 106.

⁷ Robert A Nisbet, *The Sociological Tradition* (New Brunswick, N.J., U.S.A.: Transaction Publishers, 1993), 53.

unity even if performed by the individual; no actions which, insofar as they are performed by the individual take place on behalf of those united with him. In the *Gesellschaft* such actions do not exist. On the contrary, here everybody is by himself and isolated, and there exists a condition of tension against all others.⁸

The key to this description lies in Tönnies' distinction between *Wesenwille* (natural will) and *Kürwille* (rational will).⁹ *Wesenwille* is the will that expresses the very essence of the nature of man, that acts, whereas *Kürwille*, the arbitrary willfulness seeks action that is rational and consciously separates means and ends—similarly to the *zweckrational* action of Max Weber. The two types of will dominate the corresponding *gesellschaftlich* and *gemeinschaftlich* social relations. Hence, the archetype of *Gemeinschaft* is the family that provides its main pillars: blood (kinship), place (neighborhood), and mind (friendship); that is also the home of morality and the seat of virtue. The *Gemeinschaft* represents the image of the good society in which the submergence of individual will contributes to the communal wellbeing. There is a stark contrast, here, between community and impersonal individualism, the latter represented by *Gesellschaft*.¹⁰ The essence of *Gesellschaft* encapsulates contractualism, rationality, and calculated actions, the very attributes of joint-stock companies. *Gesellschaft* society is further characterized by a high degree of individualism, the impersonality of contractual relations, and by the fact that its home is the city. It proceeds from free will and mere self-interest rather than from the combination of affective states, habits, and traditions, the constituencies of *Gemeinschaft*. The capitalist landowner, for György, was at fault precisely for acting according to self-interest and being negligent toward *gemeinschaftlich* values.

⁸ Tönnies, *Community and Society*, 64; Tönnies, *Community and Civil Society*, 52. The 1963 translation is presented here on purpose, because its eloquence fits better the objective of the quotation.

⁹ Tönnies, *Community and Civil Society*, 95–131.

¹⁰ Nisbet, *The Sociological Tradition*, 72–79.

2. The Cooperative Idea

The Capitalization of Agriculture

The abolition of peasants' remaining labor obligations in 1848 brought about the necessary legal conditions for the capitalist transformation of agriculture in the Habsburg Monarchy, yet it also created a new set of problems. In general, landowners faced financial difficulties in the new situation because they lost free serf labor, which often included the loss of the working tools of serfs, and taxation was introduced for all agricultural holdings. At the same time, landholders increasingly needed capital to modernize agricultural production both by the intensification of agriculture and by the transformation of their production structure. The modernization of production included the transformation of the cropping system, the introduction of improved breeds in animal husbandry based on the import of Western patterns, mechanization, the development of irrigation systems, and fertilization, both natural and artificial. Production levels and the modernization of agriculture displayed considerable regional disparities, the Western borderlands of the empire presenting much more favorable indicators than the Eastern parts. In this setting, the main impetus for the establishment of credit cooperatives was the acute shortage of *good* agricultural credit, which included both the lack of available credit and its inadequate quality. This explains the apparent contradiction of simultaneously experiencing excessive indebtedness and acute credit shortage—both ever-present issues in agricultural production in the nineteenth century. In other words, the growing indebtedness of land became a cause for distress in the eyes

of contemporaries—a problem flagged by György as well—,¹¹ and at the same time, signaled the success of the modern credit market in the eyes of later historians.¹²

This process did not affect landholders of different sizes in the same way. Great landholders (above 1000 cadastral hectares)¹³ had various options to deal with the challenges of modernization. Latifundia were the beneficiaries of feudal compensations all over the Monarchy; they could rely on renting parts of the holdings or even selling it to raise capital for investments, and also, the clients of land credit institutions were mostly the owners of large and medium-sized estates.¹⁴ In Transleithania, middle-sized landowners (between 100 and 1000 cadastral hectares) got into the most difficult situation after 1848. As in the case of great landowners, free labor, animal yokes, and working tools were no longer at their disposal, and, in addition, most of them did not accumulate enough savings to finance the modernization of their holdings. Coupled with the fact that the gentry did not cut down their conspicuous consumption, despite the decrease in revenues, this resulted in a rolling bankruptcy for many.¹⁵ The shortage of credit was aggravated by the inadequate quality of available credit. Landholders could turn to private loans, bills of exchange, and mortgage loans, but these did not

¹¹ Endre György, *A magyar középirtokos hiteléről* [About the credit of Hungarian medium landowners] (Budapest: Kilián, 1900), 3–4.

¹² Berend, *History Derailed*, 151–67.

¹³ “Cadastral hectare” refers to *katasztrális hold* / *Katastraljoch*, that is equal to 5755 square meter or 0,5755 hectare.

¹⁴ Antal Vörös, “A magyar mezőgazdaság a kapitalista átalakulás útján” [*The capitalist transformation of Hungarian agriculture*], in *A Magyar mezőgazdaság a XIX-XX. században: 1849-1949* [Hungarian agriculture in the nineteenth and twentieth century: 1849-1949], ed. Péter Gunst and Tamás Hoffmann, *Agrártörténeti tanulmányok* 4 (Budapest: Akadémiai Kiadó, 1976), 13–20; Gyula Vargha, *A magyar hitelügy és hitelintézetek története* [The history of Hungarian credit and credit institutes] (Budapest: Pesti Ny., 1896), 313–16.

¹⁵ Péter Gunst, “A magyar agrártársadalom 1850-1914 között” [Agrarian society in Hungary between 1850 and 1914], in *A magyar agrártársadalom a jobbágyság felszabadításától napjainkig* [Hungarian agrarian society from the liberation of serfs until now], ed. Péter Gunst (Budapest: Napvilág Kiadó, 1998), 175.

really fit the needs of agriculture. Commentators called for permanent mortgage loans (that banks could not terminate at any moment), an amortization schedule fitted to the needs of agriculture (repayments scheduled to the agricultural production cycle), and an upper limit on mortgaging land. A common complaint concerning the cyclical liquidity of farms was brought up by Sándor Gubody: it was problematic that landowners had to pay taxes four times a year, but they received income only once a year.¹⁶ Interest rates were generally too high, and land could not produce enough value to be able to pay back the loans. Mortgage loans were also too expensive for middle-sized landholdings. Stefan Richter, for example, calculated that in order to get a thousand Gulden mortgage loan in the 1880s, one had to pay altogether 58 Gulden in additional costs (commission fee, taxes, administrative cost, stamp fee, and so forth).¹⁷ In addition to these “faux frais” of the mortgage loan, landowners had to deal with the potential decrease in the value of mortgage bonds, which altogether made mortgage loans an usurious endeavor.¹⁸

The Beginnings of the Cooperative Idea (Raiffeisen and Schultze-Delitzsch)

Unsatisfactory credit conditions prompted the agrarian sector to look for alternative sources of credit and co-operation seemed an appropriate remedy for the situation. In the Habsburg territories, Hermann Schultze-Delitzsch and Wilhelm Friedrich Raiffeisen provided the theoretical principles of credit cooperatives: Schultze-

¹⁶ Sándor Gubody, *Az Országos Takarékpénztár kérdéséhez* [About the question of the national savings bank] (Pest: Légrády testvérek, 1872), 14.

¹⁷ Stefan Richter, *Der landwirtschaftliche Credit und die Spar- und Darlehenskassen-Vereine nach F.W. Raiffeisen, im Vergleiche zu den Vorschuss- und Credit-Vereinen nach Schulze-Delitzsch: eine Zeit- und Streitfrage auf dem Gebiete des landwirtschaftlichen Creditwesens* (Prag: S. Richter, 1888), 5.

¹⁸ Endre György, *A kisbirtoki hitelszervezet hiányai* [Deficiencies in the credit market of smallholders] (Budapest: Pesti Könyv Ny., 1885), 27.

Delitzsch cooperatives mainly served the credit needs of urban petty industry and trade, whereas the Raiffeisenkassen functioned mostly in village communities. The main principles of both organizations were very similar, however. The enumeration of the international co-operative congress included the following maxims: cooperatives are based on voluntary and free association; they promoted internal democracy, self-government and independency; profits were directed to refund members and to increase the reserve fund, or spent on training and educational subsidies; they promoted cooperation between cooperatives on both the national and international level; and lastly, they were engaged to improve the social and economic standing of the community in general.¹⁹ These principles represented a particular economic ethic that overcame the individualism and profit-oriented strategy of the capitalist economic rationality. The basic unit of the cooperative worldview was the individual, who made an organic part of the collectivity; in other words, the interests of the individual and the interests of the collectivity should become identical in cooperation.

Cooperatives were primarily based on the solidarity between members that resulted in the subordinate role of financial capital in their functioning. The often-parroted slogan of the movement, “when the individual is too weak to succeed alone, the collective can easily succeed,” intended more than the mere summation of individual capital; it went beyond the economic sphere and encompassed other, moral and social, spheres of life. The basic trust between members, the “Wir-Gefühl,”²⁰ made possible for each credit cooperative to make the membership its basic foundation

¹⁹ International Co-operative Congress, ed., *Report of the First International Co-operative Congress: Held in the Hall of the Society of Arts, on 19th, 20th, 22nd, and 23rd August 1895*. (London: International Co-operative Alliance, 1896). For a more comprehensive account: Karlheinz Mistlbachner, “Die Volksbanken in Österreich: Grundzüge der Genossenschaftsideologie und historische Analyse der gewerblichen Kreditgenossenschaften” (PhD dissertation, Wirtschaftsuniversität Wien, 1976), 72–85.

²⁰ Mistlbachner, “Die Volksbanken in Österreich,” 77.

instead of the accumulated capital of shareholders—as was the case with profit-oriented joint-stock companies. In other words, members did not unite financial capital, but rather their overall economic power that included financial, personal, and moral assets. Michael Luwisch, the director of the n. ö. Genossenschaft für Handel und Industrie handsomely stated this principle:

While the joint-stock company is an association of financial assets, as if it represented the only type of big, available capital, the cooperative is a multi-layered union of material funds as well as moral and personal forces—work, honor, immaculate reputation, and trust—that are used in reciprocity to stand up and act for the collectivity and its communal interests.²¹

The emphasis on the mutual trust of members and the particular trustworthiness of individual loaners was expressed early on by Magyar pioneers of the cooperative idea as well. On the occasion of the 1885 International Agricultural Congress in Budapest, Endre György plainly explained the differences between mortgage and personal loans from the perspective of cooperation. Accordingly, the foundation of the mortgage loan was not the person, but the land,²² whereas the foundation of personal credit was indeed the person—the will and capacity for payment of the person, both publicly known within any village community. The social control of the community played a key role in the process of credit granting. “If, where possible, members live in the same municipality, and know each other to the fullest extent, this goal is feasible and, moreover, should be easy to reach.”²³ It was assumed that cooperative members had knowledge of the business and personal circumstances of credit clients, which altogether granted an ethical worth to the credit transaction of cooperatives. These

²¹ Michael Luwisch, *Rückschau auf die Entwicklung des Genossenschaftswesens in Österreich* (Wien: Selbstverl., 1876), 5, quoted by Mistlbachner, “Die Volksbanken in Österreich,” 78.

²² György, *A kisbirtoki hitelszervezet hiányai*, 18–36.

²³ György, 60.

personal ties, feelings of togetherness, and the presence of a common, moral perspective made cooperatives part of gemeinschaftlich associations.

Raiffeisen Cooperatives in Cisleithania

The beginnings of Raiffeisen cooperatives in Cisleithania were connected to Gustav Marchet's (1846-1916) endeavors; as a teacher at the Forstakademie Mariabrunn and later professor at Hochschule für Bodenkultur in Vienna, Marchet was involved in the credit problems of agriculture from the 1870s. He then became a long-time correspondent of Raiffeisen and extensively published on the question of credit cooperatives.²⁴ Following discussions at the 1873 Agricultural Congress in Vienna, Hieronymus von Graf Mannsfeld, minister of agriculture between 1875 and 1879, commissioned Marchet to investigate the possibilities of establishing Raiffeisen cooperatives in Galicia. Marchet proposed the following principles in line with Raiffeisen's recommendations: there should be an unlimited liability of cooperative members, the scope of each cooperative should be limited to a small territory to be able to get acquainted with the individual personality of all loanees, the goal of the cooperative was to attract outside capital in addition to the deposit of members, profit

²⁴ Wolfgang Werner, "Zur Entwicklung der Raiffeisenidee in Österreich," *Zeitschrift für das gesamte Genossenschaftswesen* 43, no. 1 (1993): 141–149; Wolfgang Werner, *Raiffeisenbriefe erzählen Genossenschaftsgeschichte: die Frühzeit der Raiffeisen-Organisation an Hand der Briefe von Raiffeisen an Marchet (1872-1884)* (Wien: ÖsterrAgrarverl, 1988). His main contributions include Gustav Marchet, *Zur Organisation des landwirtschaftlichen Credits in Österreich: mit einem Anhang bestehend aus zwei Statuten-Entwürfen für Credit-Genossenschaften; mit einem Anhang bestehend aus 2 Statuten-Entwürfen für Credit-Genossenschaften* (Wien: Gerold, 1876); Gustav Marchet, "Die Credit des Landwirthes," *Landwirtschaftliche Jahrbücher* VII (1878): 341–410.; for the beginnings of agrarian cooperatives in Styria see: Hermann Ibler, *Die Anfänge der bäuerlichen Kreditgenossenschaften in der Steiermark* (Graz: Kienreich, 1967).

should not be paid out to members, and the cooperative should also provide a moral and economic education to the peasantry.²⁵

In the Czech lands, there already existed a broad network of savings banks and Schultze-Delitzsch credit cooperatives in the 1870s when German Raiffeisenbanks started to blossom in the late 1880s. The first Raiffeisenbank was established in the Sudetanland in Michelsdorf / Veliká Ves (Chomutov region); the overall number of German Raiffeisen cooperatives increased to 358 by 1900 and to 574 by 1906 in Bohemia alone.²⁶ The main figure of the Bohemian cooperative field was Stefan Richter (1861-1929); he gave a pioneering speech on the cooperative idea of Raiffeisen in Neusattel bei Saaz / Nové Sedlo in 1887, followed by many publications on credit cooperatives; he also served as the editor of *Das landwirtschaftliche Genossenschaftsblatt für Deutschböhmen* and the director of the Zentralverband der deutschen landwirtschaftliche Genossenschaften Böhmens (1899), and was a diet deputy in Bohemia between 1893 and 1901. Richter became accustomed with Raiffeisen's ideas at the Hochschule für Bodenkultur in Vienna as a student of Gustav Marchet, which considerably influenced his attitude about the establishment of cooperatives.

The insufficient organization of agricultural credit constituted the starting point of Richter's exposé: agricultural production could not bear the weight of present-day indebtedness due to the high amount of debt (altogether, the debt of landowners was 3,600 million Gulden in Cisleithania in 1881) and due to high interest rates (reaching

²⁵ Marchet, *Zur Organisation des landwirthschaftlichen Credites in Österreich*.

²⁶ M. Weden, "Das landwirtschaftliche Genossenschaftswesen in Deutsch-Böhmen," in *Das landwirtschaftliche Genossenschaftswesen in einigen österreichischen Ländern mit besonderer Berücksichtigung der Mittelstandsfragen. Sammlung von beim Zweiten Internationalen Mittelstandskongreß in Wien 1908 erstatteten Referaten* (Wien: Otto Maaß' Söhne, 1908), 84–86.

12 percent in some cases, but generally amounting to 5-6 percent). The characteristics of ideal agricultural credit determined the type of institutions needed to resolve the credit crisis. Agricultural credit, accordingly, should be cheap, have a fixed interest rate, constitute an interminable contract, should serve only productive purposes (productive Credit), and loanees should receive it without loss of time and considerable additional costs.²⁷

Richter considered Raiffeisen cooperatives the best option, especially in comparison with the Schultze-Delitzsch advance funds (Vorschußkasse), and the author's elaborate juxtaposition of the two reveals much about their working principles. Schultze-Delitzsch cooperatives were by definition much larger—these served the credit needs of urban craftsmen, petty industrialists, and tradesmen—and had less limitations on their memberships. One could be a member of more cooperatives and assign an unlimited number of shares in Schultze-Delitzsch cooperatives, whereas membership in Raiffeisen cooperatives was exclusive and each member was only entitled to purchase one single share of the cooperative. The main reason for these restrictions was to be found in the intended source of credit. Schultze-Delitzsch cooperatives relied on collective self-help: members borrowed from deposits paid by other members and the credit issued by such cooperatives rarely exceeded the amount of deposits put down by the membership. In contrast, Raiffeisen cooperatives relied on the moral capital of the membership, and their collective solidarity constituted the guarantee of outside credit, in the words of Richter, “Geldmittel unter gemeinschaftlicher Garantie zu beschaffen.”²⁸ The trustworthiness of applicants and the

²⁷ Richter, *Der landwirtschaftliche Credit und die Spar- und Darlehenskassen-Vereine nach F.W. Raiffeisen, im Vergleiche zu den Vorschuss- und Credit-Vereinen nach Schulze-Delitzsch*, 1–5.

²⁸ Richter, 10.

productive purpose of all loans were both taken into account in credit ratings, and, as Richter proudly proclaimed, the system was so successful that members had never had to cover losses due to the unlimited liability of Raiffeisen cooperatives up to that time.²⁹

Czech proponents of Raiffeisen cooperatives like Jiří Bouček and Arnošt Bláha (1879-1960) came up with similar ideas about the functioning of cooperatives. The promotion of professional education, the establishment of agricultural associations, and the foundation of credit, agricultural production, and insurance cooperatives all formed part of a comprehensive reform program to economically save the peasantry.³⁰ Like in the classic Raiffeisen model, Czech proponents also wanted to promote thriftiness among the peasantry and provide them with cheap credit.³¹ Money was less important than the moral uplift and edification of the populace:

It is fair to say that money in these associations is not a purpose but merely a means, since the main weight is the moral enhancement of membership that is some kind of a branched family whose members have been effectively and kindly supported in every respect.³²

A key principle was to limit the scope of each cooperative to one municipality or parish, composed of no more than 2000 inhabitants, so that members could know each other and the use of the credit could be checked with small administrative expenses. The Czech adaptation of the Raiffeisen idea likewise restrained the use of profit, put emphasis on providing only productive credit, and barred from issuing bills of exchange.

²⁹ Richter, 12.

³⁰ Jiří Bouček, *Potřeba osobního úvěru pro rolnictvo a záložny Raiffeisenovy* [The need for personal credit amongst peasants and Raiffeisen cooperatives] (V Praze: Nákladem Národní jednoty severočeské, 1889), 1–5.

³¹ Arnošt Inocenc Bláha, *Raiffeisenovy záložny* [Raiffeisen cooperatives] (V Hradci Králové: Politické družstvo tiskové, 1899), 3.

³² Bouček, *Potřeba osobního úvěru*, 7.

Jiří Bouček, a clerk at the Prague municipality, defined the most important characteristics of cooperative leaders: they had to be wealthy, experienced, conscious, and righteous citizens of the community and have a great esteem in the eyes of cooperative members. The supervisory board should be able to oversee the situation of all members and check the use of credit on all occasions. The most important persons were the mayor of the village and the treasurer of the cooperative.³³ The cooperative helped the “capitalistically weak” members of the community (“kapitalisticky slabší členové společnosti”) to better adapt to capitalistic agricultural production by diligence, mutual-sacrifice, and solid association.³⁴ Arnošt Bláha, who studied theology at the time and later became a professor of sociology at the Masaryk University in Brno in 1920, defined the constitutive characteristics of the “good” directorate; their most difficult task was the processing of loan applications, and therefore they should act neither too lenient nor too strict. Righteousness and consciousness were to protect them from being over-anxious or ruthless.³⁵

Credit Cooperatives in Hungary

The 1885 International Congress of Agriculture, held in Budapest, gave a particular impetus to the development of Raiffeisenbanks in both parts of the Habsburg Monarchy.³⁶ On the occasion of the congress, the National Agricultural Society (Országos Gazdasági Egyesület) published a Hungarian version of Raiffeisen’s

³³ Bouček, 9–10.

³⁴ Bouček, 11, 14.

³⁵ Bláha, *Raiffeisenovy záložny*, 18–19.

³⁶ András Vári, *Urak és gazdászok: arisztokrácia, agrárértelmiség és agrárius mozgalom Magyarországon, 1821-1898* [Gentlemen and farmers: aristocracy, agrarian intellectuals, and the agrarian movement in Hungary, 1821-1898] (Budapest: Argumentum, 2009), 314–24.

magnum opus,³⁷ which significantly contributed to the emergence of agricultural credit cooperatives in Transylvania and in Pest-Pilis-Solt-Kiskun county in the next few years. The 1885 Congress resulted in a multitude of essays and pamphlets on agrarian credit cooperatives. Endre György, the pamphleteer of *Love in the Village*, published his above-presented programmatic study about agricultural credit on the occasion of the congress. Ferencz Parlagi (1860-1907),³⁸ director of the Hungarian export and package delivery company (Magyar kiviteli és csomagszállítási részvénytársaság), proposed the idea of a central “agrarian bank” to coordinate the network of credit cooperatives.³⁹ With the collaboration of Sándor Károlyi (1831-1906), prominent agrarian, parliamentary deputy, and later member of the House of Magnates, and József Hajós (1853-1917), who later became the director of the credit cooperative of Pest county (Pestmegyei Hitelszövetkezet) as well as the director and president of the First Savings Bank of Pest (Pesti Hazai Első Takarékpénztár), Endre György played a prominent role in the establishment of the first Raiffeisen cooperatives in Pest county. In the beginning, the movement was a top-down initiative, full of personal favors and connections. The first significant discount credit of 300,000 Gulden was provided by the Erste Ungerische Assekuranz Gesellschaft in 1887-1888, whose director at the time was the father of József Hajós, whereas the pioneering villages that established the earliest cooperatives were often connected to the founders of the movement through land ownership.⁴⁰

³⁷ Friedrich Wilhelm Raiffeisen, *A hitelszövetkezetek, mint eszközök a falusi népesség bajainak elhárítására* [Credit cooperatives as means to ease the problems of village populations] (Budapest: Orsz. Gazdasági Egyesület könyvkiadó vállalata, 1885).

³⁸ *Vasárnapi újság* 1907, vol. 54, no. 39, 29 September 1907, 788.

³⁹ Ferencz Parlagi, “Agrár-bank” [Agrarian bank], *Nemzetgazdasági Szemle* IX, no. 6 (1885): 477–501.

⁴⁰ András Vári, “A magyarországi hitelszövetkezeti mozgalom megalapítása 1886-1894” [The establishment of the credit cooperative movement in Hungary, 1886-1894], *Századvég* 142, no. 3 (2008): 647.

Endre György composed the model statutes of future Magyar cooperatives to overcome the “Asiatic credit conditions” in Hungary. Overall, the credit cooperatives in Pest county represented a mixture of Raiffeisen and Schultze-Delitzsch principles. For György, the most important ingredient was the personality of members. Mutual knowledge was therefore a must, and the geographical scope of each cooperative was to be relatively narrow. A distinct feature of cooperatives was the special allocation of profit: first, it was used to boost the reserve fund and then to finance local non-profit endeavors.⁴¹ Here, unlike the original Raiffeisen model, cooperative members were only liable for twice their share in the credit cooperative, but, to emphasize the non-profit orientation of the endeavor, members could only receive dividends up to the amount of the interest of their current loans.⁴²

The Hungarian translator of Raiffeisen, Jakab Pólya (1844-1897) emphasized the importance of formal equality between members as a basis of communal solidarity. For the lawyer of the Erste Ungarische Allgemeine Assekuranz Gesellschaft (in the 1880s), and later professor of agricultural politics at the Budapest University, credit cooperatives meant to serve a broader role than a mere financial institution, in particular by being involved in the moral and economic education of the people. They promoted thriftiness, industriousness, and punctuality, but credit cooperatives also contributed to strengthening the economic rationality of landholders. It was not enough to provide cheap credit, they had to be “taught to live with credit.”⁴³ The elements of “reasonable credit” were thus that it served productive goals, and not consumption, and was always

⁴¹ Endre György, “Raiffeisen-féle hitelszövetkezetek Magyarországon” [Raiffeisen cooperatives in Hungary], *Nemzetgazdasági Szemle* XVI, no. 5 (1892): 351–62.

⁴² János Csepregi Horváth, *A magyar szövetkezeti intézmény története* [The history of Hungarian cooperatives], vol. I (Budapest: Magyarországi Szövetkezetek Szövetsége, 1926), 156–58.

⁴³ Jakab Pólya, “A mezőgazdasági hitelszövetkezetek” [Agrarian credit cooperatives], *Nemzetgazdasági Szemle* XVI, no. 2 (1892): 115.

preceded by calculations concerning the prospective increase in yield and in the potential to repay the credit.

Others also pointed to the economic perspective of creditworthiness, and the productivity of credit. Parlagi's *Agrárbank* was a better option than savings banks because the latter disregarded the interests of loanees altogether, and only assessed the collateral of credit applications. Cooperatives were aware of the importance of the production cycle in agriculture and the special liquidity problems of landholders, as well as concentrating on the security of the loan, in other words, on the personality of the cooperative member. Such a practice could only function in small institutions like village cooperatives. A lawyer from Somogy county, for example, called credit cooperatives the "bank of those in need for credit,"⁴⁴ because they review the loanee's ability to use the credit "well" and "usefully." The virtue of credit cooperatives, in contrast to savings banks, was that they transferred money from depositors to loanees in a just and publicly profitable way.

Community ties represented a crucial element in hitting the moral target for the cooperative movement.

The cooperatives do not only help in trouble, but also instill better morals in the people. The untidy people who do not make their payments in order [...] will not be tolerated within the cooperative. [...] It is important for the whole plot farmer, where his neighbor, the cottar, who is also member of the cooperative, would put his savings. Slowly, a strong circle is formed of the more fitting farmers in the village, who help each other mutually, and respect and support each other. Sober life and thrifty foresight will be more honored because these values not only attract prestige but cheap credit as well.⁴⁵

⁴⁴ Henrik Weisz, *A hitel Somogymegyében* [Credit in Somogy county] (Kaposvár: Hegelman, 1898), 97.

⁴⁵ *Szövetkezés* I, no. 1 (1890): 2-3, quoted by Vári, "A magyarországi hitelszövetkezeti mozgalom megalapítása 1886-1894" [The establishment of the credit cooperative movement in Hungary, 1886-1894].

In the same spirit, the economic association of Bars county (Barsmegyei Gazdasági Egyesült) prescribed the following criteria for mortgage loans: the loanee must be known as trustworthy within the community, must be the proprietor of the land, must farm the land productively (“földjét jól művelje”), must be a hard-working farmer and have the appropriate collateral for the mortgage loan.⁴⁶ It is evident that being trustworthy or hard-working were unintelligible characteristics for universal banks and savings banks in application for mortgage loans or personal credit. These institutions would only be able to judge the collateral of a mortgage loan, the individual wealth of the client, or the feasibility of the business plan. It is to be noted that the idea of a mortgage loan through cooperatives is a deviation from the original Raiffeisen idea, mostly Schultze-Delitzsch cooperatives provided mortgage loans for petty merchants and craftsmen, but the amortization period of such loans was much shorter than the often fifty year-long period for mortgage loans in agriculture.

The journalist Pál Mudrony (1843-1891) proposed the integration of agrarian producers into the credit network as part of a larger program of agrarian modernization. This program entailed the introduction of protective customs, preferential railway tariffs to ease the way of Hungarian products into the Austrian market, the amelioration of agrarian credit, the establishment of pressure groups, and the reform of professional education.⁴⁷ The “ideal” end product of these endeavors was the “making of a reasonable agrarian business model,”⁴⁸ which ultimately resulted in a major increase in crop yield and revenue. Although Mudrony was the son of a landowner, born in the upper-Hungarian town Késmárk / Kežmarok / Käsmark, his education—being a

⁴⁶ Károly Sarlay, “A mezőgazdasági hitelszövetkezetekről” [About agrarian credit cooperatives], *Nemzetgazdasági Szemle* VII, no. 6 (1883): 19–28.

⁴⁷ Pál Mudrony, “Mezőgazdasági feladatainkról” [Our tasks in agriculture], *Nemzetgazdasági Szemle* IX, no. 5 (1885): 271–385.

⁴⁸ Mudrony, 376.

graduate of the Viennese and Budapest law faculties—loomed over his reform ideas. For example, he looked at the issue of credit shortage principally from the perspective of credit solvency.⁴⁹ Accordingly, citizens could undersign bills of exchange only if the committee of the Austrian-Hungarian Bank approved the person's solvency as stated in the bank regulation. Small landholders were at a disadvantage from two perspectives. First, chambers of commerce and trade proposed the members of this committee, and agrarian interests were thus not represented; second, and more importantly, agrarian producers could not provide the necessary guarantees in such a process. Prompt accounting and trade books were the *sine qua non* in determining one's paying capacity, and these were often lacking in the business repertoire of smallholders. The *bon mot* of Mudrony was that everyone needed to become a businessman, even landholders should be keeping commercial books. "Commercial bookkeeping is all the more important, since it promotes agrarian credit."⁵⁰ Farmers needed to know better their own financial situation to be able to evaluate the usefulness of their credit.

A higher rate of credit solvency among landholders would stimulate the establishment of a long-term business plan for individual producers, itself a necessary condition to increase the crop yield of Magyar land. Mudrony imagined the furthering of credit cooperatives via the Austrian-Hungarian bank. He proposed to raise the capital of the central bank in order to create "cheap capital" for agricultural cooperatives.⁵¹ This was necessary as cooperatives paid high interest on savings accounts, and their own capital thus became quite expensive. Cooperatives also served to exclude the

⁴⁹ Pál Mudrony, "A magyar gazdák bankhitelképessége" [The credit solvency of Hungarian farmers], *Nemzetgazdasági Szemle* VIII, no. 1 (1884): 38–45.

⁵⁰ Pál Mudrony, *Magyar üzletkönyv* [Hungarian business book] (Budapest: Szerző, 1881), 152.

⁵¹ Pál Mudrony, "A pénzforgalom fejlesztése hazánkban" [How to improve cash circulation in our country], *Nemzetgazdasági Szemle* VIII, no. 5 (1884): 373–88.

“cavalier bill of exchange” from the market. These notes were not properly used in business activities but served to bypass usury regulations and often resulted in the bankruptcy of underwriters. Credit cooperatives, as a consequence, would exclude the acceptance of such notes with a more stringent examination of the incoming notes payable.

One and all could become member of the cooperative if they possessed or rented land in the municipality: this applied to both women and men that were all entitled to get credit from the cooperative.⁵² In line with the main goal of the cooperative, that is to raise the intellectual level of the community, Jakab Pólya advised to establish at the same time a “peasant club” in each municipality but limited it to the male members of the cooperative.⁵³ Women were thus represented in credit cooperatives, although there was no gender parity. In Kunszentmárton, a village in Jász-Nagykun-Szolnok county of 10,410 inhabitants in 1910, a credit cooperative was established in March 1912 and altogether 97 persons joined during the first year out of which 70 were men and 27 women.⁵⁴ In Szigetmonostor, the gender distribution of loanees was similar. Between September 1900 and July 1901, the directorate approved 123 loan applications, 65.3 percent was disbursed to male members, 33.1 percent to female members—largely widows—and 2 applications were made jointly by spouses. Women could also become

⁵² Kálmán Imrédy, *A mezőgazdasági hitelszövetkezetek s azok hivatása* [Agrarian cooperatives and their function] (Budapest: Deutsch M.-féle Műintézet Czettel és Deutsch, 1892), 30.

⁵³ Jakab Pólya, *A községi hitelszövetkezetek feladata, vezetése és működése: két függeléssel: a szövetkezeti törvény reformjáról és a könyvvitelről* [The role, management, and functioning of village credit cooperatives: about the reform of the cooperative law and its bookkeeping] (Budapest: Hornyánszky Ny., 1892), 25.

⁵⁴ MNL-JNSZML, Fond XI. 237, Kunszentmártoni Hitelszövetkezet, file 1.a., Igazg. és felügyelőbizottsági ülések [Meetings of the board of directors and the supervisory board] (1912-1926).

guarantors: 31.4 percent of the first signatories and 39.5 percent of the second signatories were women.⁵⁵

Kinship connections played an important role in credit practices. Signatories were most often related to the loanee and families took collective responsibility. This view was reinforced by the regional center of cooperatives as well. In Kunszentmárton, for instance, the inspector of the center warned the directorate and the supervisory board to withhold loans given to the wives of board members. The inspector reminded them that wives could not take out loans alone and both wife and husband had to be registered on the debit note. Board members were displeased with the observation: the assets of their wives, they argued, covered a lot more than the amount of the loan, and thus the center should not worry about losing the loaned sum.⁵⁶

The Management of Credit Cooperatives

The governing bodies of credit cooperatives were similar in both Cisleithania and Hungary. The management was composed of a directorate, a supervisory board, and an accountant (sometimes an additional cashier). The general meeting elected a directorate and supervisory board usually for three years with a renewable tenure. The directorate had to hire the accountant and the cashier, monitor expenses and incomings, and the accountancy, manage membership changes, and approve and oversee loans. The supervisory board oversaw the functioning of the directorate and the accountant; the directorate and the supervisory board were often made accountable for all the transactions of the cooperative so as to make them more engaged and more aware of its

⁵⁵ MNL-PML, Fond XI. 363, Szigetmonostori Hitelszövetkezet, box 6, file 2, Váltókölcsonök nyilvántartási könyve [Book of credit bills], 1900-1941; similar proportions could be found in Budakeszi: MNL-PML, Fond XI. 313, Budakeszi Járási Hitelszövetkezet, tome 2 and 3, Jegyzőkönyv [Minutes], 1900-1921.

⁵⁶ MNL-JNSZML, Fond XI. 237, 1.a.

business activities. The accountant and the cashier were in charge of executing the decisions of the directorate and keeping charge of the daily business of the cooperative. They were also accountable for the losses of any potential mismanagement.⁵⁷

Although all inhabitants of the village, regardless of gender, could become members of the cooperative, female members were excluded from the ranks of functionaries. Raiffeisen complained that they could participate in the general assembly and had voting rights but could not become members of the directorate and the supervisory board for villagers thought that “these affairs were unfamiliar to women and were outside of their scope of activities.”⁵⁸ The directorate was the guarantee for the viability of the cooperative and thus board members needed the following personal attributes: having a warm heart for their fellow men; being charitable; unconcerned over political issues; active; and have the full trust of the community.⁵⁹ The nature of the business structure at cooperatives made it also necessary that cooperative leaders had a full insight into the economic circumstances of individuals. The director of the cooperative needed information to be able to decide whether the credit need was real, appropriate, and could produce adequate returns on the investment. The director also had to watch the correct utilization of the loan and that its collateral remained intact.⁶⁰

⁵⁷ Günther Kreinecker, *Die Anfänge der Raiffeisenkassen in Oberösterreich (1889 - 1914): Die wirtschaftliche Entwicklung und ihre sozioökonomische Bedeutung für Gesellschaft und Wirtschaft*, Linzer Schriften zur Sozial- und Wirtschaftsgeschichte ; 6 (Linz: Trauner, 1982), 72–73; *Útmutatás hitelszövetkezetek alakítására és vezetésére* [Guidance to establish and manage credit cooperatives] (Budapest: Pátria, 1895), 18–21; Imrédy, *A mezőgazdasági hitelszövetkezetek s azok hivatása*, 32–35.

⁵⁸ Friedrich Wilhelm Raiffeisen, *Darlehnskassen-Vereine in Verbindung mit Consum-, Verkaufs-, Winzer-, Molkerei-, Viehversicherungs- etc. Genossenschaften sowie den dazu gehörigen Instruktionen als Mittel zur Abhülfe der Noth der ländlichen Bevölkerung: praktische Anleitung ...*, 5th ed. (Raiffeisen und Cons., 1887), 20.

⁵⁹ Kreinecker, *Die Anfänge der Raiffeisenkassen in Oberösterreich*, 84.

⁶⁰ Imrédy, *A mezőgazdasági hitelszövetkezetek s azok hivatása*, 15–16.

3. Nationalist Conflicts and Credit Cooperatives

The Czech Lands: Czechs and Germans

National competition in the Czech lands forced financial institutions to choose a side, even for those that remained utraquist and successfully balanced between their German and Czech clientele. “Personal national affiliation ceased to be a private affair and became a matter of public record” due to the politicization of trade and banking by the “to each his own” initiatives.⁶¹ Credit cooperatives found themselves in the midst of the national competition in the Czech lands that significantly influenced their development. However, this influence was ambivalent in the long run. Language differences affected the type of credit cooperative (Raiffeisen or Schultze-Delitzsch) that dominated in different ethnic communities and created controversies over the use of profit, but particular business decisions of financial institutions remained utterly indifferent to the demands of nationalist principles. Catherine Albrecht, for example, repeatedly claimed that “despite the escalation in nationalist rhetoric, however, financial considerations continued to be the most important factor in determining the investment decisions of both local and central banks.”⁶² In our case, this conclusion was true for both banks and their clientele.

Nationalist leaders successfully polarized the field of agrarian production into a Czech and a German area by the end of the nineteenth century, but they were unable to actively engage the peasantry. The Czech peasant, as Peter Heumos argued, rarely gave support to nationalist claims. Both Old and Young Czechs were unable to fulfill the

⁶¹ Albrecht, “The Rhetoric of Economic Nationalism in the Bohemian Boycott Campaigns of the Late Habsburg Monarchy,” 58.

⁶² Catherine Albrecht, “Rural Banks and Czech Nationalism in Bohemia, 1848-1914,” *Agricultural History* 78, no. 3 (2004): 339.

agrarian demands for protectionist measures and the peasants were more concerned with practical matters such as the provision of credit according to agrarian needs, rather than the symbolic politics of nationalist leaders.⁶³ Albrecht also described ways of resistance on the part of Czech businessmen with regard to “svůj k svému” initiatives. The attempt of the National Economic Union (Národohospodářská jednota) to issue a stamp for all Czech-made products met fierce opposition amongst Czech merchants: the business association in Kolín/Kolin argued that it would harm tradesmen as “every businessman seeks to keep in secrecy their sources of purchase.”⁶⁴

A similar conclusion is reached concerning the link between nationalism and credit cooperatives. “[...] investment decisions rarely reflected overt nationalism. Cooperatives had an economic and social purpose that did not always conform to nationalist rhetoric.”⁶⁵ This attitude was evident in the cooperative principles of Czech pioneers. František Cyril Kampelík (1805-1872)—who gave the name *kampeličky* to the Czech *Raiffeisenkassen*—was an active pan-Slavist and was even detained for a month for pan-Slavist propaganda in 1840. The basic ideas of Kampelík, however, did not differ much from the general characteristics of German *Raiffeisenkassen*: the scope of each cooperative was restricted to small church communities, where everyone knew each other and thus administration became cheap and easy; he proposed unlimited

⁶³ Peter Heumos, *Agrarische Interessen und nationale Politik in Böhmen 1848 - 1889. Sozialökonomische und organisatorische Entstehungsbedingungen der tschechischen Bauernbewegung* (Wiesbaden: Franz Steiner Verlag, 1979).

⁶⁴ Národní Archiv, Fond Národní Rada Česká, Praha, inv. no. 412/2, flyer “O nákupu a prodeji zboží čes. původu” (On the purchase and sale of goods of Czech origin), Jan. 1909 quoted by Albrecht, “The Rhetoric of Economic Nationalism in the Bohemian Boycott Campaigns of the Late Habsburg Monarchy,” 60.

⁶⁵ Catherine Albrecht, “Nationalism in the Cooperative Movement in Bohemia before 1914,” in *Cooperatives in Ethnic Conflicts: Eastern Europe in the 19th and Early 20th Century*, ed. Torsten Lorenz, Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 15 (Berlin: Berliner Wissenschafts-Verlag, 2006), 215–27.

liability for the founding “bourgeois” members of the cooperative and a limited liability for other members; credit cooperatives were to promote the moral, cultural, and national well-being of the community, to foster the spirit of savings, and to prevent usury.⁶⁶

The question of liability made Kampelík’s cooperatives unsuccessful because only a few altruistic bourgeois took the risk and bore the responsibility of unlimited liability. Kampelík, similarly to Raiffeisen, put a special emphasis on the fact that members were known to each other within the community, as he introduced the practice of providing unsecured personal credit to members whose creditworthiness was well known within the community.⁶⁷ František Šimáček (1834-1885), editor and journalist, founder of *Posel z Prahy* and *Národ*, was also an overt advocate of Czech nationalism, and, in the spirit of economic nationalism, advocated national self-sufficiency and the principle that only an economically strong nation can be politically and culturally prosperous. This did not stop him from putting collective responsibility at the center of his economic thinking: smallholders could collectively guarantee creditworthiness and get the credit from the “capitalist,” that they would be unable to acquire individually.⁶⁸

Yet, an important difference could be noticed with regard to the liability of the membership in Czech and German cooperatives. The 1873 law on credit cooperatives (RGI. 70/1873) suggested the adoption of unlimited liability in Cisleithania,⁶⁹

⁶⁶ Karl Polák, “Die Organisation des böhmischen gewerblichen und agrarischen Kredites in Böhmen, Mähren und Schlesien,” in *Das landwirtschaftliche Genossenschaftswesen in einigen österreichischen Ländern mit besonderer Berücksichtigung der Mittelstandsfragen. Sammlung von beim Zweiten Internationalen Mittelstandskongreß in Wien 1908 erstatteten Referaten* (Wien: Otto Maaß’ Söhne, 1908), 174–75.

⁶⁷ Jan Hájek, “Počátky a rozmach českého záloženského hnutí ve třetí čtvrtině 19. století” [The beginnings and growth of Czech credit cooperatives in the third quarter of the nineteenth century], *Hospodářské dějiny = Economic history* 12 (1984): 273; Albrecht, “Rural Banks and Czech Nationalism in Bohemia, 1848-1914,” 336.

⁶⁸ Hájek, “Počátky a rozmach českého záloženského hnutí,” 269–71.

⁶⁹ Kreinecker, *Die Anfänge der Raiffeisenkassen in Oberösterreich*, 67–74.

however, national affiliation became a significant structuring element in this regard. Schulze-Delitzsch cooperatives represented a clear national pattern: in 1898, the majority of German cooperatives adopted unlimited liability (131 cooperatives of unlimited liability and 52 cooperatives with limited liability), while the Czech cooperatives opted for limited liability (230 cooperatives with limited liability and 68 cooperatives with unlimited liability).⁷⁰ The same pattern, actually, could be perceived in Transylvania as well, where Saxon cooperatives chose unlimited liability, whereas Magyar and Romanian cooperatives mostly adopted limited liability.

The landscape of credit cooperatives had an additional element in the Czech lands due to the functional overlap of savings banks and credit cooperatives. In Cisleithania, savings banks were regulated by law as “humanistic institutions,” most often endorsed and administered by municipalities. In short, they provided a platform for the collection of smaller deposits, made credit available for local businessmen and the municipality, and spent their profit on local cultural and social initiatives, similarly to credit cooperatives. It follows that in mixed communities the two functioned in tandem: if the municipality was controlled by the German speaking bourgeoisie, Czech speakers, on their turn, established credit cooperatives for their own community.⁷¹

The case of České Budějovice/Budweis⁷² is paramount in this regard. The Germans dominated the municipality until the turn of the century, so the control of the municipal savings bank, established in 1858, remained in the hands of the German elite. Though the Czech minority succeeded to establish a credit cooperative in 1864, they still felt the need for a separate Czech savings bank and proposed the establishment of a new bank to the provincial governor. Yet, the governor refused the request and

⁷⁰ Rauchberg, *Die deutschen Sparkassen in Böhmen*, 11.

⁷¹ Albrecht, “Rural Banks and Czech Nationalism in Bohemia, 1848-1914,” 325.

⁷² For the history of České Budějovice: King, *Budweisers into Czechs and Germans*.

declared that the purpose of savings banks, that is to serve the good of the community, especially the needy, irrespective of national affiliation, was already fulfilled by the original (German) savings bank.⁷³

In terms of business decisions, savings banks also essayed to please both publics to a limited degree. Since their interest lay in attracting the largest clientele possible—there was ever fiercer competition for deposits after the 1890s—in areas with mixed populations, banking services were offered in both languages. The Böhmisches Sparkasse, for example, decided to hire a translator to ensure the appropriateness of communication with Czech clients, whereas the Městská spořitelna Pražská (Prague municipal savings bank) chose to correspond with Czech and German firms in the vernacular from 1889.⁷⁴ In Bohemia, there were 13 Schultze-Delitzsch cooperatives that used both Czech and German as their official language in 1902 (and 8 in Moravia), but none amongst Raiffeisen cooperatives.⁷⁵

Language could precisely become a divisive factor in the field of Raiffeisen cooperatives because it was one of the main cultural constituencies of village communities. But it entered the financial field through the back door: the community idea made language an important factor for Raiffeisen cooperatives without the usual concomitants of economic nationalism. As the economist, parliamentary member, and university professor, Elemér Hantos (1880-1942) argued, the best way to fight off the competition of non-Magyar financial institutions was the amelioration of Magyar banks: “Money is a commodity, which complies with supply and demand thanks to the

⁷³ Catherine Albrecht, “Nationalism and Municipal Savings Banks in Bohemia before 1914,” *Slovene Studies Journal* 11, no. 1 (1989): 59.

⁷⁴ Catherine Albrecht, “Savings Banks in Bohemia, 1852-1914: The Politics of Credit” (PhD dissertation, Indiana University, 1986), 211.

⁷⁵ *Statistik der Registrierten Kreditgenossenschaften in den Reichsräte Vertretenen Königreichen und Ländern für das Jahr 1902*, Österreichische Statistik (Wien: Hof- und Staatsdr., 1906), XXIII–XXIV.

increasing competition of banks.”⁷⁶ It follows that clients would always turn to those credit sources that offer the cheapest money and the failure of Magyar banks in Transylvania and Upper-Hungary was due to their ineffective management and administrative deficiencies.

Transylvania: Magyars, Romanians, and Saxons

Community ties more easily embrace belongingness based on ethnic and religious bonds than the assumed impersonal and indirect ties of *Gesellschaft* associations. The very fact that religion and language make an essential constituency of rural social life—the latter withholding secularization and linguistic assimilation—suggests that these two factors might play a significant role in the evolution of agrarian credit cooperatives. The approach of recent literature on Central European credit cooperatives confirms the relevance of the questions, to what extent credit cooperatives became a tool of nationalism and also, which is more pertinent for our investigations, to what extent nationalism was used as a source of legitimation and principle of organization in the cooperative movement.⁷⁷ It was described in Chapter 3 that the

⁷⁶ Elemér Hantos, *Hitelszervezetünk fejlődésének újabb irányai összehasonlító statisztikai táblázatokkal* [New developments in our credit system with comparative statistics] (Budapest: Magyarországi Pénzüntézetek Orsz. Szövetsége, 1906), 27.

⁷⁷ Albrecht, “Rural Banks and Czech Nationalism in Bohemia, 1848-1914”; Elek Csetri et al., *Szövetkezetek Erdélyben és Európában* [Cooperatives in Transylvania and in Europe] (Kolozsvár: Romániai Magyar Közgazdász Társaság, 2007); Gábor Egry, *Nemzeti védgát vagy szolid haszonszerzés?: az erdélyi szászok pénzüntézeti rendszere és szerepe a nemzeti mozgalomban, 1835-1914* [National defense or firm profit making?: the financial network of Transylvanian Saxons and its role in the national movement, 1835-1914] (Csíkszereda: Pro-Print, 2009); Eduard Kubû, “Die Kreditanstalt der Deutschen 1911—1945: Ein Beitrag zum Wirtschaftsnationalismus der Deutschen in den böhmischen Ländern und ihrem Verhältnis zu Deutschland,” *Zeitschrift für Unternehmensgeschichte / Journal of Business History* 45, no. 1 (2000): 3–29; Torsten Lorenz, ed., *Cooperatives in Ethnic Conflicts: Eastern Europe in the 19th and Early 20th Century*, Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 15 (Berlin: Berliner Wissenschafts-Verlag, 2006); Müller, “Heslo svůj k svému v hospodářské emancipaci české společnosti. Česká společnost,

business logic of banks (and insurance companies) was alien to nationalist demands, and nationalism, if used by these financial institutions, functioned mostly as a means of securing further clientele. In contrast, ethnic affiliation played a significant role in cooperative movements in the Habsburg Monarchy as a structuring force both as regards the separation of cooperative networks and their particular business strategies.

The credit cooperative movement, in principle, was to follow the pattern of banks and insurance companies, which was plainly proclaimed in the regulations of the International Co-operative Alliance. The Alliance, established in Paris in 1895, held a firm ground in this regard: “The Alliance concerns itself with neither politics nor religion. It regards co-operation as a neutral ground, on which people holding the most various opinions and professing the most different creeds may meet and act in common.”⁷⁸ Since the clientele of the International Alliance was especially heterogenous, neutrality was a must for the success of the organization. Yet local leaders could alter this principle at their discretion. Hungarians chose to belittle the role of nationality in social life.

The cooperative leader from Transylvania, István Gidófalvy portrayed credit cooperatives as an effective means of reconciliation between Hungarians, Saxons, and Romanians in Transylvania. “Cooperation can cut off the force of national provocation because trustworthy people ally there and work for a common goal, for a common good.

nacionalismus a národní hospodářství” [The motto to each his own in the economic emancipation of Czech society. Czech society, nationalism, and national economy]; András Vári, “Agrarians, Peasant Party and Rural Co-operatives in Hungary 1886-1922,” in *Bauerngesellschaften auf dem Weg in die Moderne: Agrarismus in Ostmitteleuropa 1880 bis 1960*, ed. Helga Schultz and Angela Harre, Studien zur Wirtschafts- und Sozialgeschichte Ostmitteleuropas 19 (Wiesbaden: Harrassowitz, 2010), 179–93.

⁷⁸ *Rules of the International Co-Operative Alliance: Adopted by the International Co-Operative Congress at Glasgow, August, 1913* (Leicester: Leicester Co-operative Printing Society, 1913), 4.

Nobody examines among the members of the cooperative who is a Romanian, who is a Hungarian or who is a Saxon.”⁷⁹ Elsewhere, Gidófalvy argued that “this is even more important in Transylvania because, thanks to their social activities, the cooperatives will bring together the Hungarian, the Saxon, and the Romanian and there will be eternal peace.”⁸⁰ Proponents of the cooperative association in Pest county also called for the exclusion of national separatism. Jakab Pólya accused nationalism of abusing the cooperative idea; “some completely,” he argued, “oppose the cooperative idea, especially those cooperatives that wave the flag of nationalism and confessionism.”⁸¹ For Endre György, Minister of Agriculture between June and October 1905, the unfortunate circumstances of non-Magyar groups “caused suspicion everywhere, even when it was completely ungrounded.”⁸² However, both Pólya and György could confront the issue of nationalism without much uneasiness as the population was predominantly Magyar-speaking within the orbits of the Pestmegyei hitelszövetkezet (Credit cooperative of Pest county), whose foundation both actively fostered.

Saxons and Romanians of Transylvania, in contrast, promoted national separation, and the field of credit cooperatives in Transleithania was very much structured by ethnic and denominational differences. The Hungarian government itself treated non-Magyar financial institutions as the hotbed of nationalist separatism—Ajtay’s infamous pamphlet⁸³ is a perfect account of these attitudes—and Magyar

⁷⁹ István Gidófalvy, *Miért volt szükséges, hogy az erdélyi részekben az “Erdélyi Gazdasági Egylet” a szövetkezeti mozgalom vezetését kezébe vegye?* [Why it was necessary that the “Transylvanian Economic Society” led the cooperative movement in Transylvania] (Kolozsvár: E.G.E., 1897), 8.

⁸⁰ István Gidófalvy, *Hogy lettem én szocialistává?* [How have I become a socialist?] (Budapest: Stephaneum Ny., 1906).

⁸¹ Pólya, “A mezőgazdasági hitelszövetkezetek,” 112.

⁸² György, “Raiffeisen-féle hitelszövetkezetek Magyarországon,” 358.

⁸³ Ajtay, *Die Nationalitätenfrage in Ungarn*.

leaders tried to implement Magyarization policies in banking as well.⁸⁴ In Transylvania, ethnicity and denomination played a key role because ethnic differences heavily overlapped with denominational stratification. According to the 1900 census, 36.9 percent of the Magyar-speaking population in Transylvania (“Királyhágón túl” in the categorization of the Statistical Office) was Roman Catholic and 44.1 percent was Calvinist, while 84.1 percent of the German-speaking inhabitants was Lutheran, and, finally, 47.1 percent of Romanian-speakers was Greek Catholic, and 52.3 percent was Greek Orthodox.⁸⁵ This statistical data confirms a large cultural and symbolic distance between rural communities. The Hungarian historian of credit cooperatives noted, on just grounds, that cooperative leaders used denomination and nationality in Transylvania especially “to heighten mutual trust and responsibility of cooperative members by utilizing the feelings of solidarity within a confessional or ethnic community.”⁸⁶ The consequence was that Magyar, German, and Romanian credit cooperatives developed in parallel and established concurrent networks, whereas after the establishment of the Országos Központi Hitelszövetkezet (National Central Cooperative), cooperatives of non-Magyar communities refused to join for fear of losing their autonomy,⁸⁷ despite the benefits the latter offered, and they kept being separately represented at the meetings of the International Cooperative Alliance.

Notable parallels characterized the development of both the Romanian and Saxon networks of credit cooperatives. The process was induced by the director of

⁸⁴ Zoltán Szász, “A magyar kormány tervei a nemzetiségi pénzügyintézetek állami ellenőrzésére (1902–1904),” *Századok* 100, no. 1 (1966): 118–37.

⁸⁵ *Magyar Statisztikai Közlemények, új sorozat* 5 (Budapest: Pesti Könyvnyomda-Részvénytársaság, 1907): 354–355, 358–359, and 366. The overall population numbers are as follows: 1,397,282 Romanian speakers, 814,994 Hungarian speakers, and 233,019 German speakers.

⁸⁶ Vári, “Agrarians, Peasant Party and Rural Co-operatives in Hungary 1886–1922,” 186.

⁸⁷ Attila Hunyadi, “Economic Nationalism in Transylvania,” *Regio* 4, no. 1 (2004): 184.

central financial institutions in the spirit of promoting economic nationalism. Visarion Roman, the executive director of Albina, a bank in Hermannstadt / Sibiu / Nagyszeben, promoted the creation of credit cooperatives in Romanian villages, whose scope was restricted to Romanians. Albina engaged in correspondence with local notables, priests and schoolmasters, who later became the local agents of the bank. The ideological goal was to free the population from the burdens of alien capital. Following the Saxon example of the Revisionsverband der Provinzkreditanstalten, a central Romanian association of financial institutions, the Solidaritatea (Solidarity) was established to coordinate, audit, and supervise the functioning of Romanian financial institutions.⁸⁸

The idea of self-help and self-organization was salted with “to each his own” type of economic nationalism in the Romanian case, for example, *Tovărășia*, the periodical of Romanian cooperatives in Transylvania, edited by Vasile C. Osvada, wrote in 1906 that “we [Romanians] must organize economic life *through us* and for us.”⁸⁹ The leader of the Saxon initiatives, Carl Wolff, the director of the Hermanstädter Allgemeine Sparkasse but also president of the Saxon cooperative union and parliamentary deputy, promoted Raiffeisen cooperatives as an efficient means of modernization, that, in his eyes, was a more effective way of nation building than symbolic nationalist politics. In this vein, cooperatives aimed at reducing usury while furthering economic prosperity. Wolff represented the accommodationist attitude toward the Magyar government and

⁸⁸ Hunyadi, 176–80; *A “Solidaritatea” pénzüntézetek szövetsége mint szövetkezetnek 1907. július hó 16-án tartott közgyűlésén megállapított alapszabályai* [The charter of the “Solidaritatea” association of financial institutions as a cooperative settled at the general meeting on July 17, 1907] (Nagyszeben: Főegyházmegyei könyvny., 1907); Nicolae Petra, *Băncile românești din Ardeal și Banat* [Romanian banks in Transylvania and in the Banat] (Sibiu: Editura “Cartea Românească,” 1936), 3–100.

⁸⁹ *Tovărășia* 1906, vol. I, no. 5, 34., quoted by Hunyadi, “Economic Nationalism in Transylvania,” 190.

cooperated, for example, to foster infrastructural investments that benefitted Transylvanian Saxons like the construction of railway branch lines.⁹⁰

4. The Place of Cooperatives and Their Clerks in the Credit System

The concluding part of the chapter will assess the economic impact of agricultural credit cooperatives and the work of cooperative clerks between the 1880s and the onset of the Great War. In terms of economic impact, the most important indicators were the sum of credit transactions and the dominant types of credits issued. In Cisleithania, the early history of Raiffeisen cooperatives was remarkably successful: the first cooperative was only established in 1886, yet, in 1895, already 38.2 percent of all credit cooperatives were based on the Raiffeisen model, and their proportion further increased to 63 percent in 1902. This comprised 3380 Raiffeisen cooperatives and 2227 Schultze-Delitzsch cooperatives (both with unlimited and limited liability in the latter case) in 1902.⁹¹ This dynamic growth could only take place because Raiffeisen cooperatives were established in villages and had a relatively low membership; consequently, their overall membership (385,405 Raiffeisen members) was one third of the Schultze-Delitzsch membership in 1902 (1,165,394 persons). The average number of members in Raiffeisen cooperatives was only 99, while in Schultze-Delitzsch cooperatives, there were 523 members per cooperative.⁹²

⁹⁰ Egry, *Nemzeti védgát vagy szolid haszonszerzés?*; Carl Wolff, *Die Geschichte der Hermannstädter Allgemeinen Sparkasse während der ersten 50 Jahre ihres Bestandes von 1841 bis 1891: (von 1841 bis 1891)* (Selbstverl., 1891); Verband Raiffeisenscher Genossenschaften, *Festschrift aus Anlass der 25. Jahreswende seit Gründung der ersten Raiffeisengenossenschaften im Siebenbürger Sachsenlande* (Hermannstadt: Buchdruckerei W. Krafft, 1910); Rudolf Rösler, *Die Kreditorganisation der Sachsen in Siebenbürgen* (Hermannstadt: Druck. Krafft, 1914).

⁹¹ *Statistik der Registrierten Kreditgenossenschaften (1902)*, XVI–XVIII.

⁹² *Statistik der Registrierten Kreditgenossenschaften (1902)*, XXV–XXVIII.

In terms of credit transactions, the Raiffeisen model was again much less significant than Schultze-Delitzsch cooperatives: the former represented 7.3 percent of all credit transactions issued in the cooperative field that amounted to Kr 86.8 million in contrast to the Kr 1,099 million of the Schultze-Delitzsch type.⁹³ In comparison to the credit transactions of savings banks (Sparkassen) and joint-stock banks (Aktienbanken), the former amount fares rather insignificant. The mortgage credit of savings banks amounted to Kr 2,629 million in 1902, in addition to Kr 157 million in bills of exchange, Kr 73 million in lombard and pawn credit, and Kr 234 million credit to municipalities.⁹⁴ The mortgage credit issued by joint-stock banks amounted to Kr 481 million, and they also provided Kr 721 million credit in the form of bills of exchange and Kr 145 million of credit to municipalities.⁹⁵

The Hungarian situation is more difficult to assess due to the statistical categorization of financial institutions, and in particular due to the practice of the statistical office that merged Raiffeisen and Schultze-Delitzsch cooperatives into the same category.⁹⁶ Overall statistics still suggests a similarly light weight for credit cooperatives in the financial system. The dominance of commercial banks and savings banks among credit institutions strikes at first sight (Table 6.1). In spite of the dynamic increase in the number of credit cooperatives, which rose from 591 to 2941 between 1890 and 1910, their share in terms of savings deposits, mortgage loans, and bills of exchange remained negligible compared to the combined assets of joint stock banks,

⁹³ *Statistik der Registrierten Kreditgenossenschaften (1902)*, XXVIII–XXIX.

⁹⁴ *Statistik der Sparkassen in den im Reichsrath vertretenen Königreichen und Ländern für das Jahr 1902*, vol. LXXII, 2 (Wien: Hof- und Staatsdr., 1905), 52–53.

⁹⁵ *Statistik der Banken in den im Reichsrath vertretenen Königreichen und Ländern für die Jahre 1902, 1903, und 1904*, vol. LXXVI, 3 (Wien: Hof- und Staatsdr., 1906), 18–19.

⁹⁶ See the different volumes of *Magyar Statisztikai Évkönyv* and *Magyar Statisztikai Közlemények, új sorozat* 35.

savings banks, and land credit institutes. Savings banks undoubtedly fulfilled part of the original “humanistic” mission by promoting thriftiness as the amount of deposits in savings banks demonstrated (Kr 1,264 million compared to Kr 80 million of deposit at credit cooperatives in 1900). In terms of mortgage credit, again, land credit institutes (Kr 624 million) and banks (Kr 2,646 million) overshadowed the significance of credit cooperatives (Kr 106 million in 1910).

The only credit category in which cooperatives fared well was the form of promissory notes (with guarantors and without collateral), they gave Kr 310 million of such personal credit, while banks gave only Kr 120 million. This showed the fundamental difference between the credit practices of banks and cooperatives: the former mostly provided personal credit in the form of bills of exchange (Kr 2,348 million in 1910), and lombard and pawn credit (Kr 263 million), whereas cooperatives issued personal credit without collateral, allegedly based on the personal trust in the loanee. From this perspective, Raiffeisen cooperatives in the Czech lands (Table 6.2.) also fulfilled their original calling. Bill of exchange, mortgage credit, and pawn credit were mostly excluded from their business portfolio, and credit was issued in the form of promissory notes and current account credit.

Table 6.1 Credit Institutions in Hungary, 1890-1910

Credit types											
		Number of institutions	Savings deposits	Deposits on current and cheque account	Bills of exchange	Bills of exchange, credit account	Advances on securities	Current account with securities	Mortgage loan	Municipal loans	Promissory notes with a guarantor
Joint-stock banks and savings banks	1890 J-s. Banks	170	90 466	76 638	82 368	2 943	31 481		40 092		12 272
	1890 Savings b.	455	421 768	25 563	171 810	2 484	15 988		173 677		56 645
	1900 J-s. Banks	331	390 763	156 463	410 135	7 944	71 263	241 780	235 204	154 608	35 497
	1900 Savings b.	656	1 264 542	84 360	637 087	11 904	44 584	161 299	762 586	136 242	37 590
	1910	1639	3 227 086	700 414	2 347 992	31 169	262 979	1 089 893	2 646 594	860 666	120 463
Land credit instit.	1890	5	1 113	7 075	2 405	0	4 008		156 796		45 998
	1900	10	9 238	5 958	11 826	0	7 103	7 172	577 781	270 300	0
	1910	3	7 742	18 788	11 369	0	151	9 141	624 656	74 617	0
Cooperatives	1890	591	27 386	382	20 042	992	1 076		9 024		26 399
	1900	1626	80 442	0	92 382	0	11 415	0	30 479	0	117 113
	1910	2941	213 681	0	171 181	0	3 852	0	106 683	0	310 663

Source: MSÉ Uj folyam, 1893, 1900, 1910.

Notes: Only Hungary without Croatia and Slavonia. 1890 statistics in Gulden, 1900 and 1910 statistics in Kronen.

Table 6.2 Credit cooperatives in the Czech Lands, 1902

	N of Coop.	N of Member s	Savings deposits	Bills of exchange	Promissory notes	Current account credit	Pawn credit	Mortgage loan	Sum of all loans	Sum of all assets
Bohemia	SD D bh	59	17 538	15 437 276	4 711 939	3 221 228	599 029	232 277	7 600 073	19 614 091
	SD B bh	277	150 538	272 420 463	91 348 946	4 446 246	1 222 147	4 501 956	139 170 806	325 493 895
	SD D uh	133	34 480	147 870 994	33 614 854	1 668 329	2 895 406	1 099 442	93 906 986	168 875 141
	SD B uh	75	53 710	87 495 221	24 296 785	3 239 103	253 010	832 831	42 079 474	98 833 474
Moravia	R D	452	38 760	30 442 207		24 151 821	2 048 236		49 178	35 157 315
	R B	662	49 990	17 216 712		14 602 737	746 454		1 000	19 960 889
	SD D bh	81	18 339	36 294 238	18 957 926	931 762	172 893	1 288 100	17 845 706	45 491 532
	SD B bh	204	94 623	123 073 265	52 578 104	4 531 773	318 191	581 964	61 242 824	141 327 604
Silesia	SD D uh	21	6 151	8 825 462	3 867 893	2 000	691 049	27 574	4 071 703	10 354 941
	SD B uh	107	67 348	83 616 327	38 539 741	3 161 750	63 716	157 795	37 892 971	95 808 003
	R D	220	20 295	17 100 124		14 605 226	1 274 533	682	15 880 441	20 677 369
	R B	288	31 778	13 539 487		13 274 977	189 460		13 479	16 378 520
P uh	SD D-B- bh	30	11 253	8 916 451	6 602 025	965 695	2 000	44 500	4 084 924	13 680 988
	SD D-B- P uh	15	10 918	10 026 065	6 071 842	3 949	277 105	81 597	11 410 973	13 018 101
	R D-B-P	183	17 704	13 375 291		10 958 847	651 783		11 610 640	15 032 722

Source: *Statistik der Registrierten Kreditgenossenschaften in den Reichsräte Vertretenen Königreichen und Ländern für das Jahr 1902*, Wien, Hof- und Staatsdr., 1906.

Abbreviations: SD = Schutze-Delitzsch cooperative; R = Raiffeisen cooperative; D = Deutsch; B = Böhmisch; P = Polnisch; bh = beschränkte Haftung; uh = unbeschränkte Haftung.

In contrast to savings banks, credit cooperatives deliberately fulfilled a social-humanitarian role in the village community that was expressed in their patterns of credit attribution. The credit cooperative of Jászapáti offered 102 loans between 1914 and 1919 providing an average sum of Kr 595. The greatest number of loans was spent on cattle and fodder (23.5 percent), house building and renovation (20.6 percent), and housekeeping and foodstuff (20.6 percent). The latter represented a financial safety net for cooperative members in temporary financial trouble. Loans described as housekeeping and foodstuff amounted to significantly lesser amounts (Kr 70.7 in average) than those given to cattle and fodder (Kr 227.5), and house construction (Kr 1241.9). In general, loans devoted to infrastructural or agricultural investments were significantly higher than loans devoted to pay for everyday livelihood and personal expenses like dowries, funeral costs, and medical bills.⁹⁷ In the case of the urban and more well-to-do Szentendre, loans, attributed between December 1930 and July 1931,⁹⁸ were spent on similar goods. The largest number of loans was devoted to debt repayments (22.1 percent), house building and renovation (25.5 percent), housekeeping (12.8 percent), personal expenses (12.1 percent), cattle and fodder (9.4 percent), and business investments (6.7 percent). In Szentendre, however, the average amount of loans was more balanced. The smallest loans were spent on housekeeping (in average 141 pengő)⁹⁹ while the largest loans on housebuilding (817 pengő) and debt repayment (640.9 pengő).¹⁰⁰

⁹⁷ MNL-JNSZML, Fond XI. 225, Jászapáti Hitelszövetkezet, file 1/b, Kölcsön megszavazási jegyzőkönyv [Minutes of credit voting], 1912-1922.

⁹⁸ Data was not available for the pre-war period at other credit cooperatives.

⁹⁹ The Pengő replaced the Korona in January 1927 as part of the economic stabilization program of the interwar period and following the depreciation of Korona.

¹⁰⁰ MNL-PML, Fond XI. 361, Szentendrei Hitelszövetkezet iratai, box 11, volume 1, Kölcsön megszavazási jegyzőkönyv [Minutes of credit voting], 1930-1934.

Credit cooperatives also made decisions out of mere fairness toward members. In Kunszentmárton, the bill of exchange of a cooperative member expired in 1914 but the person did not repay it still in 1916. An inquiry declared him a “bankrupt person” and asked the cooperative to write off the loan. A week later, however, the supervisory board declined to write the debt off as both the drawer and the two guarantors of the bill, as it turned out, owned assets. Still, they did not sue the debtor and did not make him pay the legal costs for they did not want to take away the last bread from “the mouth of a family of ten.”¹⁰¹ There were of course opposite reactions on the part of the board: in 1913, at the same credit cooperative in Kunszentmárton, it became known to the board that a loanee did not want to repay his debt of Kr 1500 and they immediately sued the person and auctioned his house. Indigence also prompted board members to give (unsecured) credit. The credit cooperative of Tahitótfalu, for instance, out of fairness, gave credit to a seriously ill man who was not a member of the cooperative at the time, while his wife who entered the cooperative became the debtor.¹⁰²

The competition between savings banks and credit cooperatives differed in the two state of the Habsburg Monarchy due to the legislation and business practices of savings banks. Austrian savings banks remained faithful to their original “humanistic” mission and thus had many features in common with credit cooperatives. In contrast, Hungarian savings banks functioned as profit-oriented institutions and shared features with joint-stock banks. According to the statistician Lajos Láng (1849-1918) Hungarian savings banks resembled “smaller or larger joint-stock banks rather than real savings

¹⁰¹ MNL-JNSZML, Fond XI. 237, 1. a.

¹⁰² MNL-PML, Fond XI. 369. Tahitótfalui Hitelszövetkezet, box 2, volume 2, Ig. és felügyelőbizottsági jegyzőkönyvek [Minutes of board and supervisory board meetings], 1913-1949.

banks,”¹⁰³ which happened due to the lack of specific legislation: savings banks were regulated in the same way as joint-stock banks according to the law of trade (Act XXXVII of 1875) throughout the period.

Austrian legislation, however, forced savings banks to remain non-profit financial institutions. The regulation of 1844 and the subsequent exemplary statutes of 1855, 1872, and 1892¹⁰⁴ restricted the business activities and management of savings banks. Savings banks were to be founded only by towns (1855 exemplary statutes) that had to offer financial guarantees and played a decisive role in the management of the bank. Business activities were also somewhat restricted, the 1855 statutes, for example, prohibited discount loans (although authorized in the 1872 statutes), limited interest rates, and allowed lombard loans only against state papers. The regulation was somewhat liberalized in the following statutes, but restriction on the use of profit remained in charge, accordingly, savings banks had to build up a reserve fund and invest in projects and charity that benefitted local society. The close similarity between savings banks and credit cooperatives explains why in the Czech lands the two institutions became direct competitors, and minority leaders (Czech or German) often established Schultze-Delitzsch credit cooperatives to counterweight the activities of the local savings bank, under the leadership of the town’s (other) linguistic community.

The history of Hungarian savings banks began in 1840 with the establishment of the Pesti Hazai Első Takarékpénztár (First National Savings Bank in Pest), in a significant delay compared to the Austrian financial market. On the other side of the Leitha, the establishment of the Erste Österreichische Sparkasse (1819) was soon followed by the Innsbrucker Sparkasse (1822) and the Böhmisches Sparkasse (1825).

¹⁰³ Lajos Láng, ed., *Magyarország gazdasági statisztikája* [The economic statistics of Hungary] (Budapest: Athenaeum, 1887), 17.

¹⁰⁴ Albrecht, “Savings Banks in Bohemia, 1852-1914,” 23–29, 39–44, 59–60.

The Magyar initiator, András Fáy (1786-1864), a prominent figure of the pre-revolutionary period, proposed the establishment of a humanitarian institution to the image of Austrian savings banks.¹⁰⁵ The “Első Hazai” started to function in 1840, the first financial institution based in Hungary, and Fáy’s original idea was to form the share capital without the promise of dividends. After an unsuccessful attempt, though, dividends were offered to attract enough shareholders that put Hungarian savings banks on a different path compared to their Austrian counterparts.¹⁰⁶

Humanitarian assumptions remained predominant in the functioning of Hungarian savings banks in the next two decades, but this progressively changed after 1868 and these banks were more and more administered “from the perspective of shareholders’ dividends.”¹⁰⁷ Their business activities came under intense scrutiny from the 1870s. There was an increasing eagerness to blame high dividends for the elevated average interest rate in the credit market, but also the high number of insolvency and liquidations in the sector prompted caution concerning the viability of savings banks.¹⁰⁸

¹⁰⁵ András Fáy, *Terve a Pest-megyei köznép számára felállítandó takarékpénztárnak* [Plans to establish a savings bank for commoners in Pest county] (Buda: Egyet. Ny., 1839).

¹⁰⁶ Béla Weisz, *Takarékpénztáraink reformja* [The reform of savings banks] (Budapest: Ráth Mór, 1879), 30–38.

¹⁰⁷ Berthold Weiss, *Takarékpénztáraink reformja, Jelentés a Budapesti Kereskedelmi és Iparkamarának* [The reform of our savings banks, report to the chamber of trade and industry in Budapest] (Budapest: Singer és Wolfner, 1889), 12.

¹⁰⁸ The most important issue was the security of deposits, which came to the forefront in most of the reform proposals (Arnold Krbek, *Takarékpénztáraink reformjáról* [About the reform of our savings banks] (Zombor: Bittermann Ny., 1889); Sándor Halász, *A pénzügyi betétek biztonsága különös tekintettel a takarékpénztárakra* [The security of deposits with a special emphasis on savings banks] (Budapest: Pesti Könyvny., 1904); Weiss, *Takarékpénztáraink reformja, Jelentés a Budapesti Kereskedelmi és Iparkamarának* [The reform of our savings banks, report to the chamber of trade and industry in Budapest]), one notable exception was the director of the savings bank of Jászárokszallás, who complained about the unlimited liability of savings bank directors, which put a crippling burden on their shoulders. See Géza Kóczián, *A pénzügyi intézetek reformjáról* [About the reform of financial institutions] (Gyöngyösön: Nyomatott Herzog Ernő Ármán könyvnyomdájában, 1899).

Reform proposals complained about the unhealthy ratio between the share capital and deposits that should be one to ten to guarantee the repayment of deposits at any time. Moreover, the structure of issued credit aggravated the problems: monetary assets were “frozen” in the form of long-term mortgage loans, instead of the more mobile and liquid form of the bill of exchange (bills of exchange could be re-discounted at any moment), which meant that in the case of a financial crisis the liquidity of savings banks was highly endangered.¹⁰⁹

In this environment, the relationship between cooperatives and savings banks could be described as both cooperative and competitive. In Transleithania, savings banks gave the initial helping hand for the functioning of early credit cooperatives. Carl Wolff, the pioneer of Raiffeisen cooperatives in Transylvania, was the director of the Hermanstädter Allgemeine Sparkasse, and, naturally, the latter offered the necessary discount credit for Saxon credit cooperatives from the late 1880s. In the case of Transylvanian Saxons, this personal union included not only the sharing of financial capital but expertise as well: clerks of the Hermanstädter Sparkasse often played a supervisory and advisory role in credit cooperatives. The Credit Cooperative of Pest County also relied heavily on the market to secure discount credit. Here again, personal connections facilitated the cooperation. Hajós’s and Károlyi’s connections helped to obtain a considerable discount credit at the Első Hazai Takarékpénztár and at the Első Általános Biztosító Társaság.

The assistance of savings banks was though not always cordial. The Országos Központi Hitelszövetkezet refused to discount the bills of exchange of the recently established credit cooperative in Kunszentmárton in 1912, and therefore the cooperative turned to the Szentesi Vidéki Takarékpénztár (Provincial Savings Bank in Szentes) that

¹⁰⁹ Weisz, *Takarékpénztáraink reformja*, 30–48.

offered to discount Kr 15,000 at a 7.5 percent interest rate. This was a particularly high rate of interest: the credit cooperative offered loans at a 7 percent annual interest rate to its members and paid a 4.5 percent annual deposit rate. Still, the directorate was willing to accept the offer and took full liability for the discounted bills in order to “not stall the business.”¹¹⁰ The concurrence of a savings bank could also contribute to the decrease of interest rates: in Öcsöd, the credit cooperative had to cut the interest rate on loans for a concurrent bank offered loans at 6.5 percent in 1911 and the cooperative started to suffer from the decrease of loan applications.¹¹¹

In Cisleithania, this cooperation, in contrast, was much less successful. Credit cooperatives in the Czech lands, for example, exclusively used their own funds, primary stakes and deposits, to finance credit transactions. The amount of credit transactions rarely surpassed the available capital of each cooperative. In addition, *Živnostenská Banka*, that Czech credit cooperatives established in 1868 as their potential central institute, did not fulfill this goal, but became instead the largest joint-stock Czech bank and played a pivotal role in financing Czech business endeavors;¹¹² as a remedy, Czech credit cooperatives, in 1879, had to establish another central association, the *Ústřední spolek přátel založen českomoravských*. Credit cooperatives and savings banks differed significantly in their credit portfolio as well as in their source of capital. Credit cooperatives mainly relied on municipal and state aid, as well as on depositors, in the spirit of self-help, whereas savings banks could potentially enter the credit market to secure further capital from the *Österreichisch-Ungarische Bank* or from other joint-stock

¹¹⁰ MNL-JNSZML, Fond XI. 237, 1.a.

¹¹¹ MNL-JNSZML, Fond XI. 241, Az Öcsödi Hitelszövetkezet iratai, file 1. a, Igazg. és felügyelőbizottsági jegyzőkönyv [Minutes of board and supervisory board meetings], 1908-1916.

¹¹² Albrecht, “Savings Banks in Bohemia, 1852-1914,” 87; *Živnostenská Banka v Praze: 1869-1918* [The *Živnostenská Banka* in Prague: 1869-1918] (Praha: *Živnostenská banka*, 1919).

banks. This difference could be very well seen on the credit portfolio of the two institutes. Savings banks issued mortgage credit and bills of exchange, while credit cooperatives put their assets into promissory notes. Finally, the long-term evolution of interest rates shades a positive light on the functioning of credit cooperatives as they effectively contributed to the decrease of interest rates at the turn of the century.¹¹³

The cooperative clerk was a semi-professional private clerk, often a dilettante in banking, but still the personage that initiated the village community into capitalism. The key administrative position was occupied by the accountant of the credit cooperative, often the elementary school teacher or parish priest of the village who fulfilled the role as a sideline. Elementary school teachers “had enough time besides their teaching to do the bookkeeping of credit cooperatives as a side job, and, in that way, they can to a small extent ease their financial situation.”¹¹⁴ Therefore, in contrast to board members, the accountant received a small salary for his services.¹¹⁵ The accountant of the credit cooperative in Karakószörcsök, a small village in Veszprém county, was the local elementary school teacher and received, for instance, a yearly pay of Kr 120 in 1912 that was increased to Kr 300 in 1913 and to Kr 350 in 1914 due to the dynamic increase of cooperative members. He remained the accountant of the cooperative until his retirement in 1930.¹¹⁶ In Tahitótfalu, a village north to Budapest, the accountant received a similar pay: the teacher of the Calvinist elementary school

¹¹³ Ambrus Seidl, *Rövid visszapillantás az 1898:XXIII. t.-cikk alapján alakult Országos Központi Hitelszövetkezet első öt évi működésére: 1899-1903* [Short review on the activities of the National Central Credit Cooperative established by Act 23 of 1898 in the first five years: 1899-1903] (Budapest: Lipinszky Ny., 1904), 38–39.

¹¹⁴ Imrédy, *A mezőgazdasági hitelszövetkezetek s azok hivatása*, 24.

¹¹⁵ There is no reference to the gender of cooperative clerks and board members in the charters of cooperatives, but board members and clerks (accountant and cashier) were exclusively male in the period under scrutiny.

¹¹⁶ MNL-VMNL, Fond XI. 225, volume 1, Karakószörcsöki Hitelszövetkezet, Jegyzőkönyv [Minutes], 1911-1949.

got a raise in 1915 and received Kr 200 a year to honor his dedication.¹¹⁷ In larger cooperatives, however, the salary was considerably higher and made it possible to hire professional clerks. In Mezőtúr, the yearly pay was Kr 1200 for the accountant and Kr 800 for the cashier and the cooperative could also hire a servant with a yearly pay of Kr 540.¹¹⁸ In Öcsöd, the accountant received a yearly pay of Kr 1500 in 1909 that was raised to Kr 1800 in 1911 due to the “heavy business” of the cooperative.¹¹⁹

The accountant played an all-encompassing role at the cooperative. In Karakószörcsög, the accountant ordered official forms, interest tables, and coal to heat the office. He reminded the board to go to an auction to rent a new office room and then commissioned a local carpenter to make the office furniture. He was also influencing the business strategy of the cooperative. In 1914, he attended a lecture on military loans in Pápa, a town 30 km from Karakószörcsök, to be able to lecture villagers and convince them to sign military loans, which proved to be a great success. In 1916, he convinced the board to issue cheap loans to villagers so as they could buy a community pig pasture.¹²⁰ Due to the neat accounting, the cooperative center was always content with the flow of business in Karakószörcsök. In Tahitótfalu, too, the accountant played a crucial role in diffusing the idea of military loans.¹²¹

However, the (untidy) accountant could also be a source of trouble for the cooperative as the inspection reports of the central cooperative demonstrated. A recurring theme was the irregular attribution of loans: boards often voted without quorum and approved loans above the threshold set by the charter of the cooperative or

¹¹⁷ MNL-PML, Fond XI. 369, box 2, volume 2.

¹¹⁸ MNL-JNSZML, Fond XI. 239, A Mezőtúri Hitelszövetkezet iratai, file 1. a, Igazgatósági és felügyelőbizottsági jegyzőkönyv [Minutes of board and supervisory board meetings], 1914-1918.

¹¹⁹ MNL-JNSZML, Fond XI. 241, file 1. a.

¹²⁰ MNL-VMNL, Fond XI. 225, volume 1.

¹²¹ MNL-PML, XI. Fond 369, box 2, volume 2.

the cooperative disbursed more than the approved sum.¹²² The credit cooperative in Jászapáti was a notorious case. The accountant Jenő Moldován, an elementary school teacher, often did not collect the mail at the local postal office and it also arrived that the cooperative was altogether unaware of the physical location of cooperative bonds. An inspection report in December 1915 even opened up the possibility of liquidation. The cooperative deposited Kr 4,000 at the local farmer bank instead of the central cooperative, despite multiple warnings, and a few bills of exchange were simply missing from the treasury. The cooperative, finally, was ordered to reclaim the pay of Moldován because he did not do his job.

The inspector found that neither the directorate nor the clerks of the cooperative cared about anything. They were not able to provide information on the most basic things. And not only did the cashier mismanage the cash register, but also, he behaved as if he had nothing to do with anything at the cooperative.¹²³

Jenő Moldován was a particularly unruly accountant but the cooperative often turned a blind eye to his misdeeds out of sheer communal solidarity. Moldován forged a bill of exchange and the whole affair was found out in 1912 when Moldován refused to settle the debt. He drew a bill of Kr 2000, changed the guarantors on the bill without the consent of the directorate, forged the registry in the loan ratification minutes, and misinformed the directorate that the loan had been recorded in the land registry. This was a criminal offence, but the directorate did not prosecute the case on the condition that Moldován repaid the debt in two years. It has to be added that the chairman of the supervisory board was a relative of Moldován.

¹²² MNL-VMNL, Fond XI. 238, Komlóvásárhelyi hitelszövetkezet, volume 1, Igazgatósági jegyzőkönyvek [Minutes of board meetings], 1911-1934.

¹²³ MNL-JNSZML, Fond XI. 225, file 1. a.

The accountant used all the tricks to delay the repayment of the debt and seemed to succeed until 1915. He provided guarantors in Jászapáti, his parents took responsibility for the whole amount, and he even convinced the cooperative center (Országos Központi Hitelszövetkezet) to send a letter in his favor. He already joined military service in September 1914 and feared that his large family would have to live in severe poverty. The guarantor of the bill was later in disbelief at the proceedings of the cooperative. In an undated letter, the guarantor wanted to get back the bill of exchange and refused to prolong it as the whereabouts of Moldován were unknown. In April 1915, he complained that despite paying the installments in order the principal sum had not decreased considerably and the interest rate was too high. His last letter was also a public outcry: “How many times are the cooperative going to rook me?” The situation seemed to be resolved in December 1915 when Moldován returned from the war and somehow got elected to the directorate of the cooperative. He asked to cut in half his debt (Kr 1960) but the board refused the request saying that his financial situation was good enough to redeem the debt.¹²⁴

In Upper Austria, the functionaries of credit cooperatives were also recruited from the local elite and formed a semi-professional layer. The first 22 credit cooperatives in Upper Austria had the following functionaries: 8 farmers and 3-3 community leaders, tradesmen, and priests served as directors; 8 farmers, 6 priests, and three innkeepers served as president of the supervisory board; and 8 teachers, 3 farmers, 2-2 public servants, postal clerks, innkeepers, and tradesmen served as accountants.¹²⁵ Later, a report to the state assembly of Upper Austria enlisted the main occupation of

¹²⁴ MNL-JNSZML, Fond XI. 225, Jászapáti Hitelszövetkezet, file 12. b, Iratok [Documents], 1914-1920; MNL-JNSZML, Fond XI. 225, file 1. b; MNL-JNSZML, Fond XI. 225, file 1. a.

¹²⁵ Kreinecker, *Die Anfänge der Raiffeisenkassen in Oberösterreich*, 86–87.

functionaries in 48 Raiffeisen cooperatives in Oberösterreich in 1892. The director of cooperatives was most often a local farmer (45 percent) or a tradesman (37 percent), while the supervisory board chairman was commonly the priest (41 percent) or a local farmer (37 percent). The accountant, in turn, was oftentimes the elementary school teacher (52 percent) or a local tradesman (29 percent).¹²⁶

There was a fundamental difference compared to the functionaries of Hungarian cooperatives: public servants did not play a key role in the management of cooperatives. In contrast, the central cooperative in Hungary regarded the bureaus of the municipality as a potential source of qualified workforce, while public servants also looked at the cooperative as a source of credit for the municipality. The cashier of the cooperative in Tahitótfalu was, for instance, the municipal notary and he requested a loan totaling Kr 20,000 for road construction. The cooperative duly granted the loan in 1913.¹²⁷ The overlap between public office and the directorate of the credit cooperative served well the interests of the latter. Kálmán Imrédy (1853-?), secretary and later chief executive of the Kisbirtokosok Országos Földhitelintézete (National Land Mortgage Institute of Smallholders), specifically advised cooperatives to hire the municipal notary as director because they were acquainted with all villagers through the municipal office.¹²⁸

5. Conclusions: “Pretend Capitalism”?¹²⁹

Sándor Gubody (1798-1885), parliamentary deputy, director of Hungarian railway constructions in 1848, lawyer, and engineer, blamed the indolence, ignorance,

¹²⁶ Josef Bräuer, “Der Raiffeisensektor in den Bundesländern Oberösterreich und Salzburg im historischen Vergleich (1889-2010)” (Dissertation, Universität Salzburg, 2012), 55–57.

¹²⁷ MNL-PML, Fond XI. 369, box 2, volume 2.

¹²⁸ Imrédy, *A mezőgazdasági hitelszövetkezetek s azok hivatása*, 24.

¹²⁹ Lajos Leopold, “Színlelt kapitalizmus” [Pretend capitalism], in *Elmélet nélkül* [Without theory] (Budapest: Benkő, 1917), 93–132.

and arrogance of Hungarian landowners for their incapacity to withstand the competition of the “sons of Israel,” contributing to their fall into servitude. Tradesmen and craftsmen were “running after” cheap money in the 1870s, but landowners did not need it:

[...] landowners lamented that, if the Jew will have money, they will also have it, and just like in the good old times, one gesture and some gratuity will bring the necessary money to their house on the scheduled day. And if the landowner cannot pay back the bill of exchange before the deadline, the Jew will prolong it for a little bonus, or he will replace it with a new one *comme cela lui plait* (as he likes).¹³⁰

This attitude perfectly fits the concept of “pretend capitalism” that Leopold Lajos framed to analyze the emerging Hungarian capitalist system during the Great War. “The capitalist legal system is not yet a capitalist production system, and there is no capitalism without the spirit of capitalism.” Pretend capitalism occurs when the legal system has been erected but it remained hollow and capitalism has no economic roots. “The freedom of private property reigns without the reign of the stock and the market.”¹³¹ Leopold used a Weberian language to describe the “true capitalist production system”:

We can talk about a true capitalist production system if production is undertaken in *centralized* plants, with the largest possible *division of labor*, and for the *market*. The means of production are possessed by capitalists, who place *trust* in prospective production while loaning the necessary resources. *Speculation* and *calculation* form the basis of trust. The economic constituents of this system are centralization, division of labor, and production for the market, the moral constituent is trust in the future, and the logical ones are speculation and calculation.¹³²

¹³⁰ Gubody, *Az Országos Takarékpénztár kérdéséhez*, 5.

¹³¹ Leopold, “Színlelt kapitalizmus,” 95–97.

¹³² Leopold, 104.

Ideally, the role of credit cooperatives was to integrate agricultural production into the capitalist system and help landowners prevail in such circumstances. The task was not evident as the director of the central cooperative explained in 1904: peasants and landowners still had to be convinced that cooperative loans were not a gift but a financial support that had to be paid back with interest.¹³³

And credit cooperatives indeed helped farmer's integration into the capitalist production system. Together with savings banks, credit cooperatives improved the willingness to economize and make deposits in rural agrarian areas. For Leopold, distrust was the cause for the underdevelopment of banking in the countryside. Capital could not be accumulated if organizers of capital accumulation did not have prestige. Farmers, at least in Hungary, were still mistrustful even of the most solid banks and "stored millions of Kronen in the home chest."¹³⁴ Cooperatives also furthered the culture of speculation and calculation as credit was only given to persons who could demonstrate the potential pay-off in the future on the requested loan. In that sense, trust became an important aspect of credit practices.

However, the capitalist spirit was brought to light in different forms in terms of the economic, personal, and organizational principles of credit cooperatives. Leopold drew a close comparison between the functional mechanisms of prestige and credit that accentuated both the emotional and rational elements of credit giving. The debtor could always prolong their credit—even if its economic legitimacy was broken—by maintaining values important emotionally and ostensibly to the creditor. The debtor had to administer in a way that gave the overall impression of security, order, and

¹³³ Ambrus Seidl, *Szövetkezeteink lényegesebb bajai* [The most essential issues of our cooperatives] (Budapest: Athenaeum Ny., 1905).

¹³⁴ Lajos Leopold, *A presztízs* [Prestige] (Budapest: Athenaeum, 1912), 169.

productiveness.¹³⁵ These were values that credit cooperatives also demanded from and initiated in the economic thinking of members. Yet, for Leopold, credit was also an economic phenomenon that distinguished it from prestige: one could give credit to someone whom they denied commensality. “Credit was not sentimental, the giro of a middle-class person is worth more than the friendship of the wealthiest.”¹³⁶ In this interpretation, credit cooperatives distanced themselves from the spirit of capitalism in their credit practices. For them, credit could be a solely emotional event, like in the case of bankruptcy, sickness, and family tragedies, and being an accepted member of the community was a must in one’s creditability: rude and disparaging behavior with cooperative clerks was enough to terminate one’s membership and cancel their loans.¹³⁷

In terms of their clerks, credit cooperatives remained distant from the capitalist banking sector. The key positions in the credit cooperative were fulfilled by financial laymen, the notables of the local community. Directors and board members qualified for their position through their wealth and social standing within the community. Bookkeepers and cashiers formed most often part of the rural intelligentsia but had no professional expertise in banking. They were aided, of course, by specialized courses and publications concerning the functioning and management of credit cooperatives,¹³⁸ but they lacked the professionalism of savings banks and other credit institutions. This was perceivable in the bookkeeping, in protocols, in credit attribution, or in the prosaic case when the cooperative clerk neglected to get official letters at the local post office.

¹³⁵ Leopold, 169–70.

¹³⁶ Leopold, 170.

¹³⁷ MNL-JNSZML, Fond XI. 241, file 1. a.

¹³⁸ Zsigmond Ónody, *Hitelszövetkezeti ügyvitel* [The management of credit cooperatives] (Budapest: Pátria, 1911); Stefan Richter, *Böhmens Creditorganisationen: Mit besonderer Berücksichtigung ländlicher Spar- und Darlehenscassen-Vereine nach F. W. Raiffeisen's System und einer Anleitung zur Gründung und Geschäftsthätigkeit der letzteren; ein Hand- und Lehrbuch auf dem Gebiete genossenschaftlicher Selbsthilfe in der Landwirtschaft* (Prag: Calve, 1897).

To smooth the cooperative's entrance to the capitalist credit market, central cooperatives supervised the functioning of local organizations by regularly sending experts to the field. This fits the way Andrew Janos described the conditions of backwardness in Hungary:

This is to say that the modern state took shape before the modern economy; it came into being not as a product, but as a potential instrument of social change.¹³⁹

The state played a key role in the growth of the cooperative movement. Act 23 of 1898 created a supervisory body on the national level and set the conditions of establishing credit cooperatives in Hungary. Hungarian cooperatives also actively searched for state aid in a bid to ease market pressure. They relied on state and municipal aid; propositions put the financial burden of providing discount credit on the state through the involvement of the Österreichisch-Ungarische Bank; or in terms of capital investment into the as yet valueless shares of the prospective cooperative center. Credit cooperatives also asked for tax and stamp exemption to reduce administrative costs and thus to function more competitively on the credit market. The attitude toward the state shows a contrast between Austrian and Hungarian developments: credit cooperatives in the Czech lands relied mostly on self-help, whereas the Hungarians looked for state-aid, state-guarantees, and administrative exemptions.

Another important distinction between Cisleithania and Hungary was the role of banks and bank clerks in the cooperative movement. In the case of the credit cooperative of Pest county and the cooperative networks in Transylvania, such figures as Jakab Pólya, Ferenc Parlagi, and József Hajós in Pest county, Visarion Roman and Carl Wolff in Transylvania—all of them connected to the financial sector in some

¹³⁹ Janos, *The Politics of Backwardness in Hungary, 1825-1945*, 314.

form—played the decisive role in the incubation of the movement. In contrast, the main figures in the Czech lands were politicians and publishers (Stephan Richter, František Šimáček) or a physician (František Cyril Kampelík) with a special connection to agricultural interests. The birth of the movement in the latter case, it seems, took place while actively engaging beneficiaries, the farmers themselves. Credit cooperatives succeeded in alleviating the credit shortage of small landowners—with the provision of personal loans in the form of promissory notes, a financial instrument that was unavailable for agricultural producers in other institutions—yet the promise that the overall moral capital of village communities could guarantee raising capital on the credit market remained unfulfilled since cooperatives in the Czech lands mostly relied on self-help, i.e. their own capital. In contrast, Hungarian cooperatives secured financial means from both the state and the market based on their personal connections. Community bonds thus could not help to secure outside capital, yet they remained particularly important in structuring the cooperative field along ethnic and religious lines.

Conclusion

The two decades between the 1890s and the 1910s were a period of radical change for the private clerk. The social group went through a dynamic growth, the number of clerks tripled between 1890 and 1910 and they took significant steps toward professionalization. By the 1910s, trade education went through a successful systematization and comprised elementary, secondary, and higher-level institutions connecting professional schooling with the general school system. Private clerk interest groups became fully unionized and some of them joined social democratic trade union confederations. Their means and demands resembled those of the working classes, yet the fear of proletarianization remained a major component in their social and economic policies. Private clerks turned to the state to put restraints on the freedom of contract in industry and trade and tried to utilize potential welfare services to boost their social identity and enhance their professionalization. Efforts at class formation challenged the capacity of the state to enforce civil and political rights against the power of economic elites, for example in the form of the right to association, and private clerks also regarded state interventionism as the only way to ensure employees' rights. In this regard, they fully participated in the making of the modern welfare state. The law on compulsory old-age pensions, moreover, was a perfect occasion to assert the social boundaries between workers and clerks and to demonstrate their likeness to the *Bildungsbürgertum*.

Changes in the gender composition of private clerks were equally fundamental. In the nineteenth century, the bureaucrat was a gentleman but, by the 1930s, the stereotypical bureau employee became a woman. During this period of transformation, male clerks used gender prejudices to normalize discrimination against women in the bureau. This discrimination took place on multiple levels: in the educational system, in the bureau, and in employee associations. The exclusion of women from the upper echelons of professional schooling and the provision of only lower level trade education for women resulted in the systematic undereducation of female clerks. Employers willingly exploited existing gender differences in society and, coupled with their systematic employment and wage discrimination, contributed to the proletarianization of female employees. This was a vicious circle: the assertion of employers and male employees was that female clerks considered clerking a temporary occupation before marriage; however, female clerks could hardly consider clerking a lifetime vocation as their discriminated status in banks and insurance companies did not make it possible. This process also fully made part of the business strategy of capitalist enterprises.

Private clerks formed part of the “scrambled bourgeoisie” in Central Europe divided by ethnic, denominational and economic differences.¹ Bank and insurance clerks, however, did not express internal divisions and tried to disregard social discords in order to manifest a common self-identity. Their group identity emerged as part of dealing with the challenges of capitalist modernity—the common economic (material) situation of clerks (across regions and across the Leitha)—that made other differences, ethnic, denominational, and political, irrelevant from the perspective of the group. This constituted the reason the Jewishness of private clerks became a cultural taboo and was

¹ Péter Hanák, “Társadalmi struktúrák a 19. századi Közép-Európában” [Social structures in Central Europe in the nineteenth century], *Történelmi Szemle* XXXIX (1997): 166.

never mentioned in the trade union context. Male dominated clerk associations also tried to focus attention on the common denominators of the social group: their economic standing and the resulting shared cultural values in terms of mode of life and popular culture. Nonetheless, gender and nationality remained important structuring elements and the former proved to be a distinctive factor the group solidarity of male clerks refused to dispense with. Language groups in dominant position insisted on the ethnic, cultural, and political neutrality of their labor unions, in contrast to the strategy of language minorities who resisted to join the German dominated all imperial associations in Cisleithania.

Notable similarities occurred in the social and economic circumstances of clerks in Cisleithania and in Hungary. Trade education evolved in parallel, produced similar school types, and occupied a similarly less prestigious position in the overall educational system. Bank and insurance clerks, at the turn of the century, had a common set of work-related problems that stemmed from the, again, similar legal codification of work in the bureau. Private clerks longed for prompt regulations of Sunday rest, holidays, career advancement, pension rights, and so forth; these lists overlapped in Budapest, Vienna, and Prague, regardless of national, denominational, and political affiliation and including gender as a universal category of distinction all over the Monarchy. Clerks increasingly sought help from the state to ensure social and labor protection measures. The development of the welfare state represented the most significant difference between the two states of the Habsburg Monarchy. In Cisleithania, a law on old-age pensions was passed in 1906 that established the legal grounds of clerks' (irrevocable) rights to old-age pensions and a law in 1910 defined the contractual duties and rights of employees and employers. In contrast, there was no similar legislation in Hungary and private clerks remained at the mercy of their

employers in matters of pensions and other welfare provisions except for the law on compulsory health and accident insurance (1907). This refined the analysis Andrew Janos made of the “politics of backwardness” in Hungary:

instead of the development of a capitalist economy we could only witness a gradual increase in etatism; and in the place of a “bourgeois society” we would find a society of pariah entrepreneurs, and of political classes competing for the spoils of the state.²

The increase of etatism, instead, was lacking in matters of Hungarian private clerks. In the case of credit cooperatives, state involvement was significantly more influential in Hungary. In contrast, constraints on freedom in business through labor and social protection laws were more important in Cisleithania. The system of compulsory old-age pensions for private clerks nevertheless functioned without a notable state contribution and thus represented a form of salary increase for clerks.

Private clerks were also the engineers of economic rationality and looked for credibility and recognition as a social group in the making. Here, there was a significant overlap between the development of credibility in quantification and their pursuit of middle-class aspirations. They used quantification methods as a means to establish expert objectivity in both their social and professional endeavors. A case in point was the issue of old-age pensions: the mere ability to understand and carry out actuarial calculations changed the perspective of bank and insurance clerks in dealing with self-help associations and company funded pension institutes in Hungary and it served a similar goal in interpreting the law on old-age pensions in Cisleithania. In contrast to statisticians and social hygienists, actuaries were neither interested in the pathological nor in what constituted normalcy: they cared about the convergence of expected and actual mortality in the long run in order to ensure the viability of their business and their

² Janos, 314.

calculations boosted the economic rationality of insurance companies. Trust in numbers, though, was not the only way to create public credibility in capitalist endeavors as the case of credit cooperatives demonstrated. These small financial institutions employed the idea of community as their guarantee of financial solvency, in that ways they could ensure loans from commercial banks. Business transactions were based on personal trust and knowledge of the member's financial circumstances, but cooperatives also put efforts in social considerations and tried to counterbalance the negative effects of capitalist transformations in agriculture.

Both actuaries in life insurance companies and accountants at credit cooperatives can inform our understanding of capitalist modernity in the region. First of all, both groups advanced rationalization in very different environments. Accountants in credit cooperatives had to become agents of capitalism in places where agricultural producers had difficulties in integrating into the capitalist market system and accommodating the modalities of money economy. Credit cooperatives and their accountants moderated between the financial practices and values of urban banks and the financial attitudes of smallholders. The very institution of agrarian credit cooperatives was envisaged by Wilhelm Raiffeisen and his followers to accommodate these differences. The clerks of credit cooperatives belonged to the local intelligentsia (the role of accountant at cooperatives—it was very often a part-time job—was predominantly fulfilled by the local elementary school teacher, the local parish priest, an educated local merchant, or a public servant of the municipality) and they had to constantly remind their audiences to follow the bureaucratic rules of the credit cooperative, and to be accurate and disciplined in financial transactions. The board of credit cooperatives and their clients were often the ones who questioned bureaucratic procedure, because it did not fit the communal values of the whole enterprise. The

functional problems of credit cooperatives, in my eyes, thus stemmed from the very antagonisms they were supposed to solve in the financial market: the basis of commercial relations for banks was “rational agreement by mutual consent”, while credit cooperatives were based on a subjective feeling of belongingness rooted in traditional relations between community members. In terms of production strategies, the goal of credit cooperatives was to transform a self-sustaining agricultural production system that resulted in declining production rates into a production strategy based on rational self-interest that worked in the direction of greater efficiency.

Actuaries in life insurance companies, on their part, contributed to rationalization processes on a different level: trust in numbers had a very practical stake in the functioning of life insurance companies. Actuaries had to produce reliable numbers that guaranteed the lucrativeness of the company and high dividends to stakeholders. They needed to produce exactitude on multiple and different levels: in terms of registering and classifying data (the main variables were age and the type of insurance policy) and in terms of mortality calculations. The parallel discussion of mortality statistics at public statistical offices (in Budapest and Prague) served to identify the peculiarities of mortality investigations specifically in view of the different aims and scope of these endeavors. The life insurance company was a leading representative of modernity in the way it projected security for the bourgeois household to alleviate the specter of death and insecurities that death can cause. The case of mortality tables, I believe, can showcase the potential to integrate social, economic, and intellectual history in one framework to investigate the modalities and particularities of capitalist modernity, which itself consisted of the combination of social, economic, and intellectual factors.

Bibliography

Archives

Česká národní Banka (ČNB)

Fond Živnostenská Banka, Osobní oddělení

Magyar Nemzeti Levéltár Országos Levéltára (MNL-OL)

Fond Z 50, Magyar Általános Hitelbank, Közgyűlési és igazgatósági iratok

Fond Z 68, Magyar Leszámtoló és Pénzváltó Bank Rt, Személyzeti osztály

Fond Z 171, Fonciere Általános Biztosító Intézet, Személyzeti osztály

Fond Z 1031, Fonciere Általános Biztosító Intézet, Okmánytár

Magyar Nemzeti Levéltár Jász-Nagykun-Szolnok Megyei Levéltára (MNL-JNSZML)

Fond XI. 220, Csépai Hitelszövetkezet

Fond XI. 225, Jászapáti Hitelszövetkezet

Fond XI. 231, A Jászladányi Hitelszövetkezet

Fond XI. 237, Kunszentmártoni Hitelszövetkezet

Fond XI. 239, A Mezőtúri Hitelszövetkezet

Fond XI. 241, Az Öcsödi Hitelszövetkezet

Fond XI. 244, Tiszabura és Vidéke Hitelszövetkezet

Magyar Nemzeti Levéltár Pest Megyei Levéltára (MNL-PML)

Fond XI. 313, Budakeszi Járási Hitelszövetkezet

Fond XI. 361, Szentendrei Hitelszövetkezet

Fond XI. 363, Szigetmonostori Hitelszövetkezet

Fond XI. 369, Tahitótfalui Hitelszövetkezet

Országos Széchenyi Könyvtár (OSZK), Kézirattár

Fond 36/587, Altenburger Gyula

Magyar Nemzeti Levéltár Veszprém Megyei Levéltára (MNL-VMNL)

Fond XI. 225, Karakószörcsök Hitelszövetkezet

Fond XI. 238, Komlóvásárhelyi Hitelszövetkezet

Published Sources

Journals

8 Órai Újság

A Nő és a Társadalom

A Magánalkalmazott

Az Újság

Biztosítási és Közgazdasági Lapok

Biztosítási Tisztviselők Lapja

Borsszem Jankó

Budapesti Hirlap
Budapesti Szemle
Der Bankbeamte - Bankovní úředník
Der Bund. Zentralblatt des Bundes österr. Frauenvereine
Der Privat-Beamten
Der Österreichische Bankbeamte
Gyógyászat - Az orvostudomány hazai és külföldi fejlődésének, különösen az orvosi
gyakorlatnak közlönye
Hazánk
Igazságügyi Közlöny
Jogállam
Jogtudományi Közlöny
Kereskedelmi szakoktatás
Közgazdasági Szemle (previously: Nemzetgazdasági Szemle)
L'Impiegato
Magántisztviselők Lapja
Magyar Biztosítási Évkönyv
Magyar Biztosítási Kurir
Magyar Biztosítástudományi Szemle
Magyar Ipar
Magyar Nemzet
Magyar Nemzetgazda
Magyar Pénzügy
Magyarországi Munkások Rokkant- és Nyugdíjegyletének Hivatalos Közlönye
Mitteilungen der "Vereinigung der arbeitenden Frauen"
Mitteilungen des Österreichisch-ungarischen Verbandes der Privat-Versicherungs-
Anstalten
Neue Freie Presse
Národní Listy
Neues Frauenleben
Népszava
Peněžní Obzor
Pesti Hirlap
Pesti Napló
Pénzügyi Tisztviselők Lapja
Revista Economică
Slovenský Peňažník
Szociálpolitikai Szemle
Szövetkezés
Statistische Monatsschrift
Statisztikai Közlemények
Obchodní listy
Oesterreichische Versicherungs-Zeitung
Opavský Týdenník
Organ der Versicherungsbeamten
Orvosi Hetilap
Österreichische Frauen-Rundschau
Österreichische Revue. Organ für Assecuranz und Volkswirtschaft
Österreichische Handelsschul-Zeitung (previously: Österreichische Zeitschrift für das
Kaufmännische Unterrichtswesen)

Úradnické listy
Tribuna (Oradea)
Tovărășia
Versicherungswissenschaftliche Mitteilungen
Világ
Všeobecné Úřednické listy
Wahrheit
Zeitschrift für Volkswirtschaft, Sozialpolitik, und Verwaltung

Statistical Sources

Budapest Főváros Statistikai Hivatalának Közleményei
Magyar Statisztikai Évkönyv (Új folyam)
Magyar Statisztikai Közlemények
Österreichische Statistik
Österreichische Statistik, N.F.

Other Primary Sources

1883. évi 1. törvénycikk a köztisztviselők minősítéséről a rávonatkozó törvényekkel és rendeletekkel kiegészítve [Act 1 of 1883 on the qualification of public servants and relating laws and decrees]. Budapest: Eggenberger, 1883.

A 10. Kereskedelmi Oktatásügyi Nemzetközi Kongresszus közleményei: Budapest, 1913. augusztus 31.-szeptember 5. [Proceedings of the tenth international congress on trade education]. [Budapest]: Franklin Társulat Nyomdája, 1914.

“A biztosítási törvényjavaslat” [Draft of the law on insurance]. *Jogtudományi Közlöny* XXX, no. 22 (1895): 169–75.

“A budapesti összhalandóság nagysága 1874. és 1875-ben és az elhaltak személyes viszonyai” [The overall mortality in Budapest in 1874 and 1875 and the personal circumstances of the deceased]. *Közegészségügy és törvényszéki orvostan*—Melléklet az Orvosi Hetilap 41-dik számához, no. 5 (1877): 82–84.

A Magántisztviselők Országos Nyugdíj-Egyesületének alapszabályai [The charter of the National Private Clerk Pension Fund]. Budapest: Pátria Ny., 1910.

A magyar kereskedelmi törvény: 1875: 37. tcz [The Hungarian law of trade: Act 37 of 1875]. Budapest: Athenaeum, 1909.

A Magyar Kir. Központi Statisztikai Hivatal, ed. A M. Kir. Központi Statisztika Hivatal munkássága: (1871-1911) [The works of the Hungarian Royal Central Statistical Office]. Magyar Statisztikai Közlemények, Új sorozat 36. Budapest: Pesti Könyvnyomda, 1911.

A magyar korona országaiban az 1881. év elején végrehajtott népszámlálás eredményei [The results of the population census recorded at the beginning of 1881 in the lands of the Hungarian crown]. Vol. 1. Budapest: Athenaeum Ny., 1882.

A “Solidaritatea” pénzügyintézetek szövetsége mint szervezetnek 1907. július hó 16-án tartott közgyűlésén megállapított alapszabályai [The charter of the

“Solidaritatea” association of financial institutions as a cooperative settled at the general meeting on July 17, 1907]. Nagyszeben: Főegyházmegyei könyvny., 1907.

Absterbe-Ordnungen aus Beobachtungen an österr. Versicherten. Vol. I. Wien: Verlag des Verbandes, 1907.

Ajtay, József. *A magyar nihilisták* [The Hungarian nihilists]. Budapest: Athenaeum, 1903.

———. *A magyarországi nemzetiségi kérdés mint—üzlet: egy angol röpirat* [Nationalism in Hungary From the Business Point of View]. Budapest: Légrády Ny., 1909.

———. *A választási reform* [The election reform]. Budapest: Kilián, 1908.

———. *Die Nationalitätenfrage in Ungarn als Geschäft: eine englische Flugschrift.* Budapest: Europa, 1909.

———. *Harc a hegemoniáért: a Magyar-Osztrák Monarkia válsága történeti, fajnépszerűségi és gazdasági szempontból* [Struggle for hegemony: the crisis of the Austro-Hungarian Monarchy from a historical, national, and economic perspective]. Budapest: Márkus Ny., 1906.

———. *Národnostná otázka v Uhorsku jako—kšeft: anglický leták* [Nationalism in Hungary From the Business Point of View]. Budapest: Europa, 1909.

———. [Veridicus, pseud.]. *Nationalism in Hungary from the Business Point of View.* London: Polsue, 1909.

Allina, Max. *Geschichte der Privathandelsschule Allina (vorm. Mühlbauer) während der ersten fünfzig Jahre ihres Bestandes 1848-1898.* Festschrift. Wien: Handelsschule, 1898.

Általános szolgálati szabályzat a Magyar Általános Hitelbank tisztviselői és hivataloszlógái részére [Service regulations for clerks and servants at the Hungarian General Credit Bank]. Budapest: Magyar Általános Hitelbank, 1882.

Altenburger, Gyula. *A biztosítás matematikájának ismeretelméleti jelentősége* [The epistemological importance of actuarial mathematics]. Budapest: [Pallas Ny.], 1942.

———. “A biztosítási díjtartalékról” [On premium reserves in insurance]. *Magyar Biztosítási Évkönyv* II (1899): 74–82.

———. *A választójog és a zsidóság* [Franchise and Jewry]. [Budapest]: A Cél, 1920.

———. “Állami ellenőrzés az életbiztosítás terén” [State control in life insurance]. *Közgazdasági Szemle* 22 (1898): 148–64.

———. “Beiträge zum Problem der Ausgleichung von Sterblichkeitstafeln.” *Versicherungswissenschaftliche Mitteilungen* I, no. 4 (1905).

- . “Die Theorie des Policen-Rückkaufes in der Lebensversicherung.” *Oesterreichische Versicherungs-Zeitung* XXVII, no. 1, 3, 4 (1900): 1–3, 13–15, 19–21.
- . *Levelek a magyar nemzethez* [Letters to the Hungarian nation]. Budapest: Szerző, 1918.
- . *Magyar politika a háború után* [Hungarian politics after the war]. Budapest: Szerző, 1916.
- . *Megemlékezés Bein Károly-ról* [The obituary of Károly Bein]. Budapest: Markovits - Garai Ny., 1907.
- . “Mozgalom az életbiztosítás tudományának terén” [The movement in the field of actuarial sciences]. *Magyar Biztosítási Évkönyv* IX (1907): 227–54.
- . *Nincs többé antiszemitizmus!: a zsidó kérdés gyökeres megoldási lehetősége* [No more antisemitism: the definite resolution of the Jewish question]. Budapest: [Hollóssy János Ny.], 1941.
- . “Tudományos fejlődésem útja” [My scientific development]. *Magyar Biztosítástudományi Szemle* III. (1932): 3–10.
- . “Versuch einer allgemeiner Theorie der mechanischen Ausgleichungs-Methoden.” *Mitteilungen des Österreichisch-ungarischen Verbandes der Privat-Versicherungs-Anstalten* III, no. 1 (1907): 45–83.
- Anyag-gyűjtemény a vasárnapi munkaszüneti szabályok módosításához* [Survey materials for the modification of regulations concerning Sunday rest]. Budapest: Athenaeum Ny., 1904.
- Az állami alkalmazottak, valamint azok özvegyeinek és árváinak ellátásáról szóló 1912: LXV. törvénycikk* [The benefits of public employees, and their widows and orphans]. Budapest: Pesti Kny., 1913.
- Az Osztrák-Magyar Első Általános Tisztviselő-Egylet: alapításának története, fejlődése és működése fennállásának első 25 évében 1865-1890* [The Austro-Hungarian First General Clerk Associations: the history of its founding, development and activities in the first 25 years]. Budapest: Buschmann Ny., 1890.
- Bericht über den neunten Internationalen Kongress für kaufmännisches bildungswesen in Wien 1910.* Wein: Manzschke k.u.k. Hof-Verlags- und Universitäts-Buchhandlung, 1911.
- Berliner, Wilhelm. “Das Gesetz über die Pensionsversicherung der Privatangestellten.” *Österreichisches Verwaltungsarchiv* V, no. 9–10 (1907): 430–85.
- Berufsstatistik nach den Ergebnissen der Volkszählung vom 31. Dezember 1910 in Österreich.* Vol. 1. Österreichische Statistik, N.F. 3. Wien: Hof- und Staatsdr., 1916.

- Besnyő, Béla. *Magántisztviselők nyugdíja: a nyugdíjbefizetések visszakövetelése* [The old-age pension of private clerks: the recovery of pension payments]. Budapest: Franklin Ny., 1912.
- Bláha, Arnošt Inocenc. *Raiffeisenovy záložny* [Raiffeisen cooperatives]. Časové úvahy : periodický měsíčník věnovaný časovým otázkám, roč. 3., č. 10. V Hradci Králové: Politické družstvo tiskové, 1899.
- Blaschke, Ernst. *Die Technik des Pensionsversicherungsgesetzes*. Wien: Manz, 1915.
- . “Megvizsgált férfiéltre vonatkozó halandósági táblázat szerkesztése az osztrák-magyar első általános tisztviselő-egylet huszonnégy évi tapasztalata nyomán” [The construction of mortality tables for medically examined male lives based on 25 years of experience at the Austro-Hungarian First General Clerk Association]. In *Az Osztrák-Magyar Első Általános Tisztviselő-Egylet: alapításának története, fejlődése és működése fennállásának első 25 évében 1865-1890*, 483–512. Budapest: Buschmann Ny., 1890.
- . “Ueber die Behandlung der dasselbe Leben betreffenden mehrfachen Versicherungen bei Constatirung der Sterbenswahrscheinlichkeiten ausgelesener Leben.” *Österreichische Revue. Organ für Assecuranz und Volkswirtschaft* XIII, no. 21 (1888): 81–82.
- Bogyó, Samu. “A halandósági táblák készítése” [The construction of mortality tables]. *Biztosítási és Közgazdasági Lapok* XI, no. 1, 2, 3 (1905).
- Bouček, Jiří. *Potřeba osobního úvěru pro rolnictvo a záložny Raiffeisenovy* [The need for personal credit amongst peasants and Raiffeisen cooperatives]. V Praze: Nákladem Národní jednoty severočeské, 1889.
- Bratassevič, Eduard. “Die Sterblichkeit in den grösseren österreichischen Städten und Gemeinden im Quinquennium 1886-1890.” *Statistische Monatsschrift* XVII (1891): 82–103.
- Bricht, Lipót. *A Budapesti Kereskedelmi Akadémia története alapításától 1895-ig* [The history of the Budapest Academy of Trade from its foundation to 1895]. Budapest: Singer és Wolfner Könyvkereskedők Bizománya, 1896.
- Buchheim, Eduard. *Handbuch für Versicherungs-Aerzte: Aerztliche Versicherungskunde*. Leipzig: F.C.W. Vogel, 1878.
- Bud, János. “Népünk halandósága és élettartama” [The mortality and life expectancy of our people]. *Közgazdasági Szemle* XXXI, no. 37 (1907): 229–39, 320–42.
- Budapest Főváros Statistikai Hivatalának Közleményei* [Communications of the Municipal Statistical Office of Budapest]. Budapest: Ráth biz., 1870.
- Charous, Jaromír. “Bankovní stávka 1921” [Bank strike in 1921]. *Sborník archivních prací* III, no. 1–2 (1953): 168–347.

Club der Beamten der Wiener Bank- und Credit-Institute. Bericht über das V. Vereinsjahr. Wien: Verlag des Club der Beamten der Wiener Bank- und Credit-Institute, 1893.

Csikvári, Jákó. *A tisztviselői mozgalmak története: 1867-1908* [The history of clerk movements: 1867-1908]. Budapest: Franklin Ny., 1909.

Dawidowsky, Franz. “Über den kaufmännischen Unterricht in Österreich und die Nothwendigkeit der Organisation desselben durch den Staat.” In *Zweiter Jahresbericht der Öffentlichen Handels-Akademie in Linz A. D. Donau*, edited by A. Effenberger, 3–32. Linz: Selbstverlage der Linzer Handels-Akademie, 1884.

Deutsche Sterblichkeits-Tafeln aus den Erfahrungen von dreiundzwanzig Lebensversicherungs-Gesellschaften. Mittler, 1883.

Die Prager Handels-Akademie von ihrer Gründung bis zur Gegenwart (1856-1873): Gedenkschrift aus Anlass der Wiener Weltausstellung 1873: verfasst im Auftrage des Weltausstellung-Rathes der Anstalt. Prag: Heinr. Mercy, 1873.

Die Prager Handelsakademie: Von ihrer Gründung bis zur Gegenwart (1856-1906): Festschrift aus Anlass der 50 jährigen Jubelfeier. Prag: Verlag der Prager Handelsakademie, 1906.

Disraeli, Benjamin. *Sybil, or, The Two Nations.* London: Henry Colburn, 1845.

Dlabač, Friedrich, and Eugen Gelcich. *Das kommerzielle Bildungswesen in Österreich.* Wien: A. Hölder, 1910.

Donszky, Lukács. *Egységes polgári iskola: tanulmányi, társadalmi és közgazdasági irányú értekezés* [The uniform Bürgerschule: a treatise concerning education, society, and economy]. Karánsebes: Egyházmegyei Ny., 1901.

“Dr. Schweiger Lázár értekezése: A nagy szám törvénye” [The study of Lázár Schweiger: the law of large numbers]. *A Magyar Filozófiai Társaság Közleményei*, no. 10 (1904): 1–30.

Fáy, András. *Terve a Pest-megyei köznép számára felállítandó takarékpénztárnak* [Plans to establish a savings bank for commoners in Pest county]. Buda: Egyet. Ny., 1839.

Bein, Károly, Samu Bogyó, and Miksa Havas. *Politikai számtan* [Political arithmetic]. Budapest: Franklin, 1907.

Bendel, Josef. *Der Werkmeister: Trauerspiel in fünf Acten.* Brünn: Irrgang, 1899.

*Ein unabhängiges Wort zur Reform der Handelsschulen in Oesterreich von***.* Prag: Calve'sche K. u. K. Hof- und Universitäts-Buchhandlung, 1901.

Emlékfüzet a Magántisztviselők Országos Nyugdíjegyeselete alapításának huszadik évfordulójára: 1893-1913 [Booklet on the twentieth anniversary of the National Association of Private Clerks: 1893-1913]. Budapest: Athenaeum Ny., 1914.

Encyclopaedia Britannica. 11th ed. Vol. 3. New York: Encyclopaedia Britannica, 1911.

Erhebung von Wirtschaftsrechnungen minderbemittelter Familien im Deutschen Reiche. Zweites Sonderheft zum Reichsarbeitsblatt. Berlin: Karl Heymanns Verlag, 1909.

Exner, Sigmund. *Entwurf zu einer physiologischen Erklärung der psychischen Erscheinungen*. Leipzig, Wien: Franz Deuticke, 1894.

Fényes, Elek. *A magyar elem s ellenesei* [The Hungarian people and its enemies]. Pest: Wodianer Ny., 1860.

———. *Magyarország hátramaradása ügyében felelet Dr. Wildner Ignác urnak* [Answer to Ignác Wildner in the matter of Hungary's backwardness]. Lipcsében: Ottónál, 1844.

———. *Szózat a magyar biztosító társulat érdekében* [Hymn in favor of the Hungarian insurance company]. Bécs: Sommer Ny., 1859.

Fenyő, Vilmos. *A középosztályok dinamikája és a magántisztviselők* [The dynamics of the middle classes and private clerks]. Budapest: Deutsch, 1906.

Fischer. *Die Pester Handels-Akademie, wie sie ist und wie sie sein sollte: ein Beitrag zur Beantwortung der Frage: Was hat Ungarn durch Anwendung fremder Kräfte an Civilisation gewonnen?* Pest: Druck Bartalits, 1867.

Földes, Béla. “Újabb adatok hazánk halandósági és közegészségi viszonyairól” [New data on the conditions of mortality and public health in our country]. *Budapesti Szemle* XL, no. 95 (1884): 257–90.

Földes, Imre. *Hivatalnok urak: színmű* [Gentleman clerks: a drama]. Fővárosi színházak műsora 225-227. Budapest: Lampel, 1908.

Gál, Lajos. *Állami tisztviselők helyzete: cikksorozat* [The state of public servants: a series of articles]. Szabadka: Kraus és Fischer Ny., 1900.

Gärtner, Henrik. “Népbiztosítási kísérletek hazánkban” [Attempts of popular insurance in our country]. *Szociálpolitikai Szemle* 3, no. 23 (1913): 319–21.

Gelléri, Adolf. *A magántisztviselők munkaidejének szabályozása* [The regulation of working hours for private clerks]. Budapest: Gelléri és Székely Ny., 1904.

“Gesetz vom 16. Dezember 1906, betreffend die Pensionsversicherung der in privaten Diensten und einiger in öffentlichen Diensten Angestellten.” *Reichsgesetzblatt*, no. 1 (1907).

Gidófalvy, István. *Hogy lettem én szocialistává?* [How have I become a socialist?]. Budapest: Stephaneum Ny., 1906.

———. *Miért volt szükséges, hogy az erdélyi részekben az “Erdélyi Gazdasági Egylet” a szövetkezeti mozgalom vezetését kezébe vegye?* [Why it was necessary that the

“Transylvanian Economic Society” led the cooperative movement in Transylvania]. Kolozsvár: E.G.E., 1897.

Goldziher, Károly. “Magyar biztosítottak halandósága” [The mortality of Hungarian insured lives]. *Budapesti Szemle* 149 (1912): 465–72.

Gubody, Sándor. *Az Országos Takarékpénztár kérdéséhez* [About the question of the national savings bank]. Pest: Légrády testvérek, 1872.

György, Endre. *A kisbirtoki hitelszervezet hiányai* [Deficiencies in the credit market of smallholders]. Budapest: Pesti Könyv Ny., 1885.

———. *A magyar középbirtokos hiteléről* [About the credit of Hungarian medium landowners]. Budapest: Kilián, 1900.

———. “Raiffeisen-féle hitelszövetkezetek Magyarországon” [Raiffeisen cooperatives in Hungary]. *Nemzetgazdasági Szemle* XVI, no. 5 (1892): 351–62.

———. *Szeretet a faluban* [Love in the village]. Budapest: Stephaneum Ny., 1904.

Halász, Sándor. *A pénzügyi betétek biztonsága különös tekintettel a takarékpénztárakra* [The security of deposits with a special emphasis on savings banks]. Budapest: Pesti Könyvny., 1904.

Hantos, Elemér. *Hitelszervezetünk fejlődésének újabb irányai összehasonlító statisztikai táblázatokkal* [New developments in our credit system with comparative statistics]. Budapest: Magyarországi Pénzügyi Intézetek Orsz. Szövetsége, 1906.

Havas, Miksa. *Az életbiztosításról* [About life insurance]. Budapest: Lampel, 1917.

———. “Fokozott kockázat az életbiztosításban” [Increased risk in life insurance]. *Közgazdasági Szemle* XLII, no. 59 (1918): 145–71.

———. *Kereskedelmi és politikai számtan: 1-3. r* [Commercial and political arithmetic]. Budapest; Pozsony: Stampfel, 1888.

Holitscher, Arthur. *Lebensgeschichte eines Rebellen*. Berlin: Fischer, 1924.

Horváth, Endre, A. *Emlékirat a rokkantügy, jelesül a “Magyarországi Munkások Rokkant- és Nyugdíjegylete”-nek államosítása ügyében* [Memorandum about the disabled and for the nationalization of the “Hungarian Worker Disability and Pension Institute”]. Sopron: Piri - Székely Ny., 1915.

Hughes, William II. *Die mathematischen Grundlagen der Lebens- und Renten-Versicherung. Populäre Anl. etc. Nach dem Englischen von Friedrich Fachini*. Translated by Friedrich Fachini. Wien: Köhler, 1889.

Imrédy, Kálmán. *A mezőgazdasági hitelszövetkezetek s azok hivatása* [Agrarian cooperatives and their function]. Budapest: Deutsch M.-féle Műintézet Czettel és Deutsch, 1892.

International Co-operative Congress, ed. *Report of the First International Co-Operative Congress: Held in the Hall of the Society of Arts, on 19th, 20th, 22nd, and 23rd August 1895*. London: International Co-operative Alliance, 1896.

Janoušek, J., ed. *Almanach Sjezdu Absolventů České Obchodní Akademie v Brně, Konaného v Září 1924: S Adresářem Absolventů 1898-1924* [The Almanach of the Student Association at the Academy of Trade in Brno in September 1924: With the Address of Alumni between 1898 and 1924]. V Brně: Sjezdový výbor, 1924.

Jekelfalussy, József. “Még egyszer statisztika és logika” [Once again statistics and logic]. *Nemzetgazdasági Szemle*, 1892, 54–60.

———. “Statisztika és logika” [Statistics and logic]. *Nemzetgazdasági Szemle*, 1891, 946–52.

Jónás, János. *A magyar és német kereskedelmi levelezés kézikönyve, egyszersmind kereskedelem-ismertető* [Manual of Hungarian and German correspondence and introduction to trade]. Budapest: Lampel Róbert, 1904.

———. *Az államilag segélyezett pozsonyi kereskedelmi akadémia első évi jelentése az 1885-1886. iskolai év végén* [Report on the activities of the state-aided academy of trade in Pozsony after the first school year in 1885-1886]. Pozsony: Wigand Ny., 1886.

Juraschek, Franz Ritter von. “Mittelstand in Österreich, seine Größe und Gliederung.” In *Mitteilungen au den Kongreßverhandlungen*, 185–94. Schriften des 2. Internat. Mittelstandskongresses Wien 1908, vol. 5, Wien: Selbstverlage des Redaktionsausschusses, 1910.

Kenéz, Béla. *A statisztika elmélete* [The theory of statistics]. Pozsony: Stampfel, 1903.

———. *Magyarország népességi statisztikája* [Demographic statistics in Hungary]. Budapest: Stampfel, 1906.

Király, Károly. *Modern polgári iskola* [The Modern Bürgerschule]. Budapest: Eggenberger, 1891.

Kiss, Sándor. *A kolozsvári bentlakással összekötött Kereskedelmi Akadémia története: 1878-1895* [The history of the Academy of Trade in Kolozsvár: 1878-1895]. Kolozsvár: Cirner és Lingner könyvnyomdája, 1896.

Kleibel, Anton. *1858-1908 Fünfzig Jahre Wiener Handels-Akademie. Zsgst. auf Grund amtl. Quellen von ---*. Wien: Steyrmühl, 1908.

———. *Denkschrift über die Entwicklung des Oesterreichischen Handelsschulwesens während der 50-jährigen Regierung seiner Majestät des Kaisers Franz Joseph I.* Wien: Hölder, 1899.

Kóczián, Géza. *A pénzügyintézetek reformjáról* [About the reform of financial institutions]. Gyöngyösön: Nyomatott Herzog Ernő Ármin könyvnyomdájában, 1899.

- Kögler, Karl. "Die Pensionsversicherung der Privatbeamten." *Zeitschrift für Volkswirtschaft, Sozialpolitik, und Verwaltung* 15 (1906): 115–43.
- Kohári, Gustav. *Erinnerungen eines alten ungarischen Assureurs*. Wien: Verlag der "Oesterreichische Revue," Organ für Assekuranz und Volkswirtschaft, 1906.
- Komor, András. *R. T.: regény* [R. T.: a novel]. Budapest: Pantheon, 1931.
- Korkisch, Hubert. *Die Pensionsversicherung der Privatbeamten. Systematische Darstellung des Gesetzes vom 16. Dezember 1906*. Wien: Manz, 1907.
- Körösi, József. "Észrevételek a halandósági statisztikához" [Considerations on mortality statistics]. *Nemzetgazdasági Szemle* 2, no. 4 (1878): 114–33.
- Körösi, József. *Pestváros halandósága 1872-ben és 1873-ban és annak okai* [The mortality of Pest in 1872 and in 1873 and its causes]. Budapest Főváros Statistikai Hivatalának Közleményei 11. Budapest: Ráth biz., 1876.
- Körösy, József. *Demológiai tanulmányok* [Studies on demology]. Pest: M. Tud. Akad., 1889.
- . "Megyei monográfiák" [County monographies]. *Budapesti Szemle*, 1891, 127–38.
- . *Statisztika és logika: egyúttal válasz Jekelfalussy (József úrnak)* [Statistics and logic: at once a reply to József Jekelfalussy]. Budapest: Grill, 1891.
- Kovács, János. *A polgáriskola reformjához* [Contribution to the reform of the Bürgerschule]. Budapest: Szerző, 1900.
- Köváry, László. *Az életbiztosítás rendszere* [The system of life insurance]. Budapest: Hornyánszky Ny., 1884.
- Krbek, Arnold. *Takarékpénztáraink reformjáról* [About the reform of our savings banks]. Zombor: Bittermann Ny., 1889.
- Kreutzer, Lipót. *A munkaviszony a kereskedelemben: könyv a magántisztviselőről* [Employment relations in trade: a book on private clerks]. Budapest: Kiad. a Magántisztviselők Országos Szövetsége, 1912.
- . *Kreutzer Lipót programbeszéde* [Lipót Kreutzer's political speech]. Kolozsvár: Gámán Ny., 1906.
- Kupelwieser, Paul. *Aus den Erinnerungen eines alten Österreichers*. Wien: Gerold, 1918.
- Kusý, Em. "Die Sterblichkeit in den grösseren österr. Städten und Gemeinden im Jahre 1886." *Statistische Monatsschrift* XIII (1887): 157–75.
- Láng, Lajos, ed. *Magyarország gazdasági statisztikája* [The economic statistics of Hungary]. Budapest: Athenaeum, 1887.

- Lederer, Emil. *Die Privatangestellten in der modernen Wirtschaftsentwicklung*. Tübingen: Verlag von J. C. B. Mohr, 1912.
- Leichter, Käthe. *Handbuch der Frauenarbeit in Österreich*. Wien: Kammer für Arbeiter und Angestellte, 1930.
- Leopold, Lajos. *A presztízs* [Prestige]. Budapest: Athenaeum, 1912.
- . “Szinlelt kapitalizmus” [Pretend capitalism]. In *Elmélet nélkül* [Without theory], 93–132. Budapest: Benkő, 1917.
- Lewin, Jakab. *Vázlatos megjegyzések a politikai számtanhoz: 1. szakasz* [Preliminary notes on political arithmetic: first section]. Budapest: Pesti Könyvnyomda, 1875.
- Luwisch, Michael. *Rückschau auf die Entwicklung des Genossenschaftswesens in Österreich*. Wien: Selbstverl., 1876.
- Magyar biztosítottak halandósága* [The mortality of Hungarian insured lives]. Budapest: Magyar Halandósági Táblákat Szerkesztő Központi Hivatal, 1910.
- Magyar statisztikai évkönyv-Statistisches Jahrbuch für Ungarn. Buda: Országos Magyar Kir. Statisztikai Hivatal, 1870.
- Marchet, Gustav. “Die Credit des Landwirthes.” *Landwirtschaftliche Jahrbücher* VII (1878): 341–410.
- . Zur Organisation des landwirthschaftlichen Credites in Österreich: mit einem Anhang bestehend aus zwei Statuten-Entwürfen für Credit-Genossenschaften ; mit einem Anhang bestehend aus 2 Statuten-Entwürfen für Credit-Genossenschaften. Wien: Gerold, 1876.
- Margitay, Dezső. *A hivatal: regény* [The bureau: a novel]. Budapest: Athenaeum, 1894.
- Ministerium des Innern. *Die Ergebnisse der über die Standesverhältnisse der Privatangestellten im Jahre 1896 eingeleiteten amtlichen Erhebungen*. Wien: Staatsdruckerei, 1898.
- Mudrony, Pál. “A magyar gazdák bankhitelképessége” [The credit solvency of Hungarian farmers]. *Nemzetgazdasági Szemle* VIII, no. 1 (1884): 38–45.
- . “A pénzforgalom fejlesztése hazánkban” [How to improve cash circulation in our country]. *Nemzetgazdasági Szemle* VIII, no. 5 (1884): 373–88.
- . *Magyar üzletkönyv* [Hungarian business book]. Budapest: Szerző, 1881.
- . “Mezőgazdasági feladatainkról” [Our tasks in agriculture]. *Nemzetgazdasági Szemle* IX, no. 5 (1885): 271–385.
- Musil, Robert. *The Man without Qualities*. Translated by Sophie Wilkins. New York: Vintage Books, 1996.

- Névy, László Antal. Kereskedelmi levelező: kereskedelmi iskolák és a kereskedő ifjúság használatára [Commercial correspondence: for use in trade schools and for young tradesmen]. Budapest: Kókai, 1885.
- Novákovits, Izidor. Visszapillantás Zombor szabad királyi város áll. segélyezett felső kereskedelmi iskolájának történetére az első érettségi vizsgálat tíz éves fordulója alkalmából [Review of the history of the secondary trade school in Zombor in the tenth year since the first Matura]. Zombor: Bittermann Ny., 1901.
- Ohlgs, Bernhard Wilhelm. Die Gründung einer allgemeinen kaufmännischen Lehr-Anstalt in Wien. Wien: Manz, 1856.
- Ónody, Zsigmond. Hitelszövetkezeti ügyvitel [The management of credit cooperatives]. Budapest: Pátria, 1911.
- Oppelt, Rudolf, and Camillo Popper. 75 Jahre Prager Handelsakademie 1856-1931 /: Festschrift. Prag: K. André, 1931.
- Ormody, Vilmos, ed. *Első Magyar Általános Biztosító Társaság: 1857-1907* [The First Hungarian General Insurance Company: 1857-1907]. Budapest: Pallas Ny., 1908.
- Parlagi, Ferencz. "Agrár-bank" [Agrarian bank]. *Nemzetgazdasági Szemle* IX, no. 6 (1885): 477–501.
- Pásztor, Mihály. *Az eladósodott Budapest* [The indebted Budapest]. Budapest: Márkus Ny., 1907.
- Pazourek, Josef. *Třicet dopisů obchodních česky, německy, francouzsky, anglicky a rusky* [30 trade letters in Czech, German, French, English, and Russian]. [S.l.: s.n.], 1902.
- Polák, Karl. "Die Organisation des böhmischen gewerblichen und agrarischen Kredites in Böhmen, Mähren und Schlesien." In *Das landwirtschaftliche Genossenschaftswesen in einigen österreichischen Ländern mit besonderer Berücksichtigung der Mittelstandsfragen. Sammlung von beim Zweiten Internationalen Mittelstandskongress in Wien 1908 erstatteten Referaten*, 117–237. Wien: Otto Maaß' Söhne, 1908.
- Pólya, Jakab. *A községi hitelszövetkezetek feladata, vezetése és működése: két függelékkel: a szövetkezeti törvény reformjáról és a könyvvitelről* [The role, management, and functioning of village credit cooperatives: about the reform of the cooperative law and its bookkeeping]. Budapest: Hornyánszky Ny., 1892.
- . "A mezőgazdasági hitelszövetkezetek" [Agrarian credit cooperatives]. *Nemzetgazdasági Szemle* XVI, no. 2 (1892): 112–28.
- Pražák, Jan Otakar, and Jindřich Hantich. *Correspondance commerciale franco-tchéque avec vocabulaire phraséologique*. Prague: Československá akademie obchodní, 1902.

Prohászka, Ottokár. *Modern katolicizmus* [Modern Catholicism]. Budapest: Szent István Társ., 1907.

———. “Produktív-e a pénz?” [Is money productive?]. *Bölcseleti Folyóirat* 12 and 13 (n.d.): 497-530 (1897), 1-33 (1898).

Protocoll der Enquete über Personalkredit und Wucher. Vorsitzender Hofrat Dr. Karl v. Pelser-Fürnberg. Wien: Wien, 1904.

Raffmann, Jákó, Béla Kenéz, and Gyula Vargha, eds. *A Magyar Korona országainak halandósági táblázata az 1900. évi népszámlálási és az 1900. és 1901. évi népmozgalmi adatok alapján* [The mortality table of the lands of the Hungarian Crown based on the 1900 census and demographic data in 1900 and 1901]. Magyar Statisztikai Közlemények 11. Budapest: Athenaeum, 1906.

Raiffeisen, Friedrich Wilhelm. *Darlehnskassen-Vereine in Verbindung mit Consum-, Verkaufs-, Winzer-, Molkerei-, Viehversicherungs- etc. Genossenschaften sowie den dazu gehörigen Instruktionen als Mittel zur Abhülfe der Noth der ländlichen Bevölkerung: praktische Anleitung ...* 5th ed. Raiffeisen und Cons., 1887.

———. *A hitelszövetkezetek, mint eszközök a falusi népesség bajainak elhárítására* [Credit cooperatives as means to ease the problems of village populations]. Budapest: Orsz. Gazdasági Egyesület könyvkiadó vállalata, 1885.

Ráth, Zoltán. “Népünk korviszonyai és halálozási statisztikánk” [The age distribution of our people and mortality statistics]. *Nemzetgazdasági Szemle* XVII, no. 1 (1893): 71–113, 318–34, 448–71, 580–640, 725–41.

Rauchberg, Heinrich. *Die deutschen Sparkassen in Böhmen*. Prag: Calve, 1906.

———. *Der nationale Besitzstand in Böhmen*. Leipzig: Duncker & Humblot, 1905.

———. *Die Pensionsversicherung der Privatangestellten als Maßnahme der Mittelstandspolitik*. Wien: Manz, 1910.

Řežábek, Jan. “Slovo o reformě vyšších obchodních škol” [A word about the reform of secondary trade schools]. In *XXIX. roční zpráva o Československé akademii obchodní v Praze: za rok školní rok 1900-1901*, edited by Jan Řežábek, 1–32. V Praze: Nákladem Československá akademie obchodní, 1901.

Richter, Stefan. *Böhmens Creditorganisationen: mit besonderer Berücksichtigung ländlicher Spar- und Darlehenskassen-Vereine nach F. W. Raiffeisen's System und einer Anleitung zur Gründung und Geschäftsthätigkeit der letzteren; ein Hand- und Lehrbuch auf dem Gebiete genossenschaftlicher Selbsthilfe in der Landwirtschaft*. Prag: Calve, 1897.

———. *Der landwirtschaftliche Credit und die Spar- und Darlehenskassen-Vereine nach F.W. Raiffeisen, im Vergleiche zu den Vorschuss- und Credit-Vereinen nach Schulze-Delitzsch: eine Zeit- und Streitfrage auf dem Gebiete des landwirtschaftlichen Creditwesens*. Prag: S. Richter, 1888.

Rosenberg, Adele. *Aktuelles über das Privatbeamten-Pensionsversicherungs-Gesetz*. Vortrag. Wien: Strauss, 1909.

Rösler, Rudolf. *Die Kreditorganisation der Sachsen in Siebenbürgen*. Hermannstadt: Druck. Krafft, 1914.

Rules of the International Co-Operative Alliance: Adopted by the International Co-Operative Congress at Glasgow, August, 1913. Leicester: Leicester Co-operative Printing Society, 1913.

Salomon, Alice. *Die Ursachen der ungleichen Entlohnung von Männer- und Frauenarbeit*. Leipzig: Duncker und Humblot, 1906.

Sarlay, Károly. “A mezőgazdasági hitelszövetkezetekről” [About agrarian credit cooperatives]. *Nemzetgazdasági Szemle* VII, no. 6 (1883): 19–28.

Sbor, pro zřízení a vydržování Československé akademie obchodní v Praze. Jednání ankety o nedostatech školství obchodního, kteráž se konala dne 27. června 1898, byvši svolána správním výborem Sboru pro zřízení a vydržování Československé akademie obchodní v Praze [Survey on the shortcomings of trade schooling, held on June 27, 1898 and summoned by the administrative committee for the establishment and support of the Czech academy of trade]. V Praze: Nákladem Sboru pro zřízení a vydržování Československé akademie obchodní, 1898.

Schack, Béla. *A női kereskedelmi szakoktatás mai állása Magyarországon* [The state of trade education for women in Hungary]. Budapest: Nőtisztviselők Országos Egyesülete, 1913.

———. *Kereskedelmi iskoláink múltja és jelene* [The past and present of our trade schools]. Budapest: Lampel, 1903.

———. *Das kommerzielle Bildungswesen in Ungarn*. Wien: Hölder, 1913.

Schack, Béla, and Frigyes Vincze. *A kereskedelmi oktatásügy fejlődése és mai állapota Magyarországon: a külföldi kereskedelmi oktatásügy vázlatával* [The Development of Commercial Education and its Current State in Hungary]. Budapest: Franklin, 1930.

Schmoller, Gustav von. *Die soziale Frage, Klassenbildung. Arbeiterfrage, Klassenkampf*. München: Duncker & Humblot, 1918.

Schwingenschlögl, Rudolf. *Der erste, allgemeine Beamten-Verein der österr. - ungarischen Monarchie. Geschichte seiner Gründung, Entwicklung und Thätigkeit während der ersten 25 Jahre seines Bestehens (1865-90)*. Wien: Gerold, 1890.

Seidl, Ambrus. *Rövid visszapillantás az 1898:XXIII. t.-cikk alapján alakult Országos Központi Hitelszövetkezet első öt évi működésére: 1899-1903* [Short review on the activities of the National Central Credit Cooperative established by Act 23 of 1898 in the first five years: 1899-1903]. Budapest: Lipinszky Ny., 1904.

———. *Szövetkezeteink lényegesebb bajai* [The most essential issues of our cooperatives]. Budapest: Athenaeum Ny., 1905.

Simon, Gábor. “Észrevételek a középiskolákról” [Observations on secondary schools]. *Magyar Paedagogia* 8 (1899): 20–30.

Simon, Gertrud. *Hintertreppen zum Elfenbeinturm: höhere Mädchenbildung in Österreich; Anfänge und Entwicklungen; ein Beitrag zur Historiographie und Systematik der Erziehungswissenschaften*. Wien: Wiener Frauenverlag, 1993.

Služební řád pro úředníky Živnostenské banky v Praze [Service regulations for the clerks of the Živnostenská banka in Prague], 1914.

Sombart, Werner. *Der moderne Kapitalismus*. Vol. I. München: Duncker & Humblot, 1916.

———. *Der moderne Kapitalismus: Historisch-systematische Darstellung des gesamteuropäischen Wirtschaftslebens von seinen Anfängen bis zur Gegenwart*. München: Duncker & Humblot, 1928.

———. *The Jews and Modern Capitalism*. Translated by M Epstein. Kitchener, Ont.: Batoche, 2001.

Špolc, Hanuš. *Slečna úřednice: románek* [The female clerk: a roman]. Svépomocná knihovna. V Praze: nákl. vlast, 1919.

Statistik der Banken in den im Reichsrat vertretenen Königreichen und Ländern für die Jahre 1902, 1903, und 1904. Vol. LXXVI. 3. Wien: Hof- und Staatsdr., 1906.

Statistik der Registrierten Kreditgenossenschaften in den Reichsrat Vertretenen Königreichen und Ländern für das Jahr 1902. Österreichische Statistik. Wien: Hof- und Staatsdr., 1906.

Statistik der Sparkassen in den im Reichsrat vertretenen Königreichen und Ländern für das Jahr 1902. Vol. LXXII. 2. Wien: Hof- und Staatsdr., 1905.

Statistik der Unterrichts-Anstalten in den im Reichsrathe vertretenen Königreichen und Ländern für das Jahr 1909/1910. Vol. 7. Band, 3. Heft. Österreichische Statistik, N.F. Wien: Kaiserlich-königlichen Hof- und Staatsdruckerei, 1913.

Stenographisches Protokoll der Enquete der n.ö. Handels- und Gewerbekammer über das Handelsschulwesen. Wien: Verlag der n.ö. Handels- und Gewerbekammer, 1907.

Stenographisches Protokoll der im k.k. arbeitsstatistischen Amte durchgeführten Vernehmung von Auskunftspersonen über die Arbeitszeit in Banken, Kredit- und Versicherungsanstalten. Wien: Hölder, 1905.

Sýkora, O. “K reformě vyšších obchodních škol” [About the reform of secondary trade schools]. *Obchodní listy* IV., no. 3. (1901): 49–51.

Szabályzat a Magyar Általános Hitelbank Alkalmazottainak Nyugdíj-intézetéről [Charter of the company pension fund at the Hungarian General Credit Bank]. Budapest: Franklin, 1918.

Székács, Antal. *Kereskedelmi iskoláink és a gyakorlati élet* [Our trade schools and practical life]. Budapest: Grill Károly Cs. és K. udvari könyvkereskedése, 1903.

Szenes, Adolf. *A polgáriskola a produktív pályára nevelés szolgálatában* [The Bürgerschule in the service of educating for productive occupations]. Nagybecskerek: Pleitzfer Ny., 1911.

Szép, Ernő. Lila akác. *Egy pesti fiú históriája* [Acacia: The story of a boy from Pest]. Budapest: Pantheon, 1932.

Szolgálati szabályzat a Budapesti Giro- és Pénztár-Egylet Részvénytársaság tisztviselői számára [Service regulation for the clerks of the Giro and Treasury Bank]. Budapest: Budapesti Giro- és Pénztár-Egylet Rt., 1907.

Szolgálati szabályzat a Pesti Magyar Kereskedelmi Bank tisztviselői, tisztviselőnői és segédtisztviselői számára [Service regulation for the clerks, female clerks, and assistant clerks of the Hungarian Trade Bank in Pest]. Budapest: Kertész József Könyvnyomdája, 1917.

The Mortality Experience of Life Assurance Companies. London: Charles and Edwin Layton, 1869.

Tönnies, Ferdinand. *Community and Civil Society*. Translated by José Harris and Margaret Hollis. Cambridge: Cambridge University Press, 2001.

———. *Community and Society*. Translated by Charles P. Loomis. New York: Harper and Row, 1963.

Törvény a középiskolákról és azok tanárainak képesítéséről: kiegészítve a rávonatköző törvényekkel [The law on secondary schools and on the qualification of their professors: supplemented with the related legislation]. Budapest: Eggenberger, 1883.

Trefort, Ágoston. *Beszédek és levelek* [Speeches and letters]. Budapest: Méhner, 1888.

Ullman, Karel. *Akvarium pro dům a školu: o tomto svém životním úseku vypravuje K. Ullmann ve II. svazku své knihy Po zavátých stopách mého života* [Aquaristics for home and school use: about the part of Ullmann's life, which followed his book 'The beginnings of my life']. III. rozšířené a přepracované vydání. Brno: nákladem vlastním, 1949.

Ungarisches Handels-Gesetz: 37. Gesetzartikel vom Jahre 1875. Budapest: M. Ráth, 1875.

Útmutatás hitelszövetkezetek alakítására és vezetésére [Guidance to establish and manage credit cooperatives]. Budapest: Pátria, 1895.

Vargha, Gyula. *A magyar hitelügy és hitelintézetek története* [The history of Hungarian credit and credit institutes]. Budapest: Pesti Ny., 1896.

———. *Emlékbeszéd Jekelfalussy József r. tag felett* [The obituary of József Jekelfalussy]. Budapest: Akadémia, 1903.

Verband der Österreichischen und Ungarischen Versicherungstechniker. Mitteilungen des Verbandes der österr. und ungar. Versicherungs-Techniker. Teschen, 1899.

Verband Raiffeisenscher Genossenschaften. *Festschrift aus Anlass der 25. Jahreswende seit Gründung der ersten Raiffeisengenossenschaften im Siebenbürger Sachsenlande.* Hermannstadt: Buchdruckerei W. Krafft, 1910.

Verkauf, Leo. *Die Alters-, Invaliditäts- und Stellenlosigkeits-Versicherung der Privatbeamten und Handelsangestellten: kritische Darlegung d. Bestimmungen des in d. 17. Session des österreichischen Reichsrathes eingebrachten Gesetzentwurfes ; mit einem Anhang: Wortlaut des Gesetzentwurfes, betreffend die Pensionsversicherung der in privaten Diensten Angestellten.* Wien: Brand, 1901.

———. *Die bürgerlichen Klassen (Classen) und das Strafrecht. Kritik des österr. Strafgesetzentwurfes.* Vortrag. Wien: Brand, 1894.

———. *Die Sozialversicherung als Organisationsproblem. Ein Votum zur österreichischen Regierungsvorlage.* Wien: Wien, 1911.

———. *Reform und Ausbau der österr. Arbeiterversicherung. Kritische Studie zum Regierungsprogramm.* Wien: Vorwärts, 1905.

———. *Socialreform in Oesterreich. Eine Kritik der jüngsten Gewerbenovelle.* Wien: Brand, 1896.

Vörösmarty, Mihály. *Csongor und Tünde: Schauspiel.* Translated by Heinrich Gärtner. Strassburg: J. Singer, 1904.

Všeabsolventský adresář Československé akademie obchodní v Praze: vyd. spolkem absolventů Československé akademie obchodní ke jubilejnímu sjezdu absolventů i abiturientů akademie, pořádanému ve dnech 27. až 29. září 1922 na oslavu 50. výročí založení ústavu, 1872-1922 [General directory of the Czech academy of trade in Prague: edited by the alumni association for the jubilee meeting of alumni, held on September 27–29, 1922 on the occasion of the fiftieth anniversary of the school]. Praha: nákl. vl, 1922.

Weber, Max. *The Protestant Ethic and the Spirit of Capitalism.* Routledge Classics. London ; New York: Routledge, 2001.

———. *The Vocation Lectures.* Indianapolis: Hackett Pub, 2004.

Weden, M. “Das landwirtschaftliche Genossenschaftswesen in Deutsch-Böhmen.” In *Das landwirtschaftliche Genossenschaftswesen in einigen österreichischen Ländern mit besonderer Berücksichtigung der Mittelstandsfragen. Sammlung*

von beim Zweiten Internationalen Mittelstandskongreß in Wien 1908 erstatteten Referaten, 81–116. Wien: Otto Maaß' Söhne, 1908.

Weiss, Berthold. *Takarékpénztáraink reformja, Jelentés a Budapesti Kereskedelmi és Iparkamarának* [The reform of our savings banks, report to the chamber of trade and industry in Budapest]. Budapest: Singer és Wolfner, 1889.

Weisz, Béla. *Takarékpénztáraink reformja* [The reform of savings banks]. Budapest: Ráth Mór, 1879.

Weisz, Henrik. *A hitel Somogy megyében* [Credit in Somogy county]. Kaposvár: Hegelman, 1898.

Weninger, Vincze. “A biztosítás ügye Magyarországon” [The situation of insurance in Hungary]. *Statisztikai Közlemények* 3, no. 2 (1862): 249–56.

———. “A statistika fontossága a tűzkár ellen biztosító társaságoknál” [The importance of statistics for insurance against fire damage]. *Statisztikai Közlemények* VI, no. 1 (1864): 71–85.

———. “Halandósági táblázatok készítése a népszámlálási adatokból” [The construction of mortality tables based on census data]. In *A matematikai és természettudományi osztályok közlönye*, 2:51–59. Magyar akadémiai értesítő. Pest: Emich Gusztáv M. Akad. nyomdász, 1861.

———. *Politikai számtan* [Political arithmetic]. 3. Budapest: Athenaeum, 1875.

Wittmann, Mór. “Nyugdíjbefizetések visszakövetelhetése” [The possibility to reclaim pension premiums]. *Jogállam* XI, no. 6 (1912): 453–60.

Wittstein, Theodor. *Das mathematische Gesetz der menschlichen Sterblichkeit*. 2. verm. Aufl. Hannover: Hahn, 1883.

Wolff, Carl. *Die Geschichte der Hermannstädter Allgemeinen Sparkasse während der ersten 50 Jahre ihres Bestandes von 1841 bis 1891: (von 1841 bis 1891)*. Selbstverl., 1891.

Zeman, Fr. “Reforma obchodního školství” [The reform of trade schooling]. *Obchodní listy* IV, no. 2 (1901): 25–28, 51–52.

Živnostenská Banka v Praze: 1869-1918 [The Živnostenská Banka in Prague: 1869-1918]. Praha: Živnostenská banka, 1919.

Zweig, Stefan. *The World of Yesterday*. London: Cassel and Company, 1943.

Secondary Sources

Ábrahám, Barna. *Megmaradni vagy beolvadni?: a szlovákság polgárosodása a 19. század második felében* [To survive or to assimilate?: the embourgeoisement of

Slovaks in the second half of the nineteenth century]. Pozsony: Kalligram, Kalligram Polgári Társ., 2016.

Adams, Carole Elizabeth. *Women Clerks in Wilhelmine Germany: Issues of Class and Gender*. 1. paperback ed.. Cambridge [England]: Cambridge University Press, 2002.

Albisetti, James. "Female Education in German-Speaking Austria, Germany and Switzerland, 1866-1914." In *Austrian Women in the Nineteenth and Twentieth Centuries: Cross-Disciplinary Perspectives*, edited by David F Good, Margarete Grandner, and Mary Jo Maynes, 39–57. Providence, R.I.: Berghahn Books, 1999.

Albisetti, James C. *Secondary School Reform in Imperial Germany*. Princeton, N.J.: Princeton University Press, 1983.

———. "The Debate on Secondary School Reform in France and Germany." In *The Rise of the Modern Educational System: Structural Change and Social Reproduction, 1870-1920*, edited by Detlef K. Müller, Fritz K. Ringer, and Brian Simon, 181–96. Cambridge [Cambridgeshire]; New York; Paris: Cambridge University Press ; Editions de la maison des Sciences de l'homme, 1987.

Alborn, Timothy Lee. "A Calculating Profession: Victorian Actuaries among the Statisticians." In *Accounting and Science Natural Inquiry and Commercial Reason*, edited by Michael Power, 81–119. Cambridge; New York: Cambridge University Press, 1996.

———. *Regulated Lives: Life Insurance and British Society, 1800-1914*. Toronto [Ont.]: University of Toronto Press, 2009.

Albrecht, Catherine. "National Economy or Economic Nationalism in the Bohemian Crowlands, 1848-1914." In *Labyrinth of Nationalism, Complexities of Diplomacy: Essays in Honor of Charles and Barbara Jelavich*, edited by Richard C. Frucht, 69–83. Columbus, Ohio: Slavica Publishers, 1992.

———. "Nationalism and Municipal Savings Banks in Bohemia before 1914." *Slovene Studies Journal* 11, no. 1 (1989): 57–64.

———. "Nationalism in the Cooperative Movement in Bohemia before 1914." In *Cooperatives in Ethnic Conflicts: Eastern Europe in the 19th and Early 20th Century*, edited by Torsten Lorenz, 215–27. Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 15. Berlin: Berliner Wissenschafts-Verlag, 2006.

———. "Pride in Production: The Jubilee Exhibition of 1891 and Economic Competition between Czechs and Germans in Bohemia." *Austrian History Yearbook* 24 (1993): 101–18.

———. "Rural Banks and Czech Nationalism in Bohemia, 1848-1914." *Agricultural History* 78, no. 3 (2004): 317–45.

- . “Savings Banks in Bohemia, 1852-1914: The Politics of Credit.” PhD dissertation, Indiana University, 1986.
- . “The Rhetoric of Economic Nationalism in the Bohemian Boycott Campaigns of the Late Habsburg Monarchy.” *Austrian History Yearbook* 32 (2001): 47–67.
- Anderson, Benedict. *Imagined Communities: Reflections on the Origin and Spread of Nationalism*. Rev. and Extended ed., 2nd ed. London: Verso, 1991.
- Appelt, Erna. *Von Ladenmädchen, Schreibfräulein und Gouvernanten, 1900-1934*. Wien: Verlag für Gesellschaftskritik, 1985.
- . “The Gendering of the Service Sector in Late Nineteenth-Century Austria.” In *Austrian Women in the Nineteenth and Twentieth Centuries: Cross-Disciplinary Perspectives*, edited by David F. Good, Margarete Gradner, and Mary Jo Maynes, 115–31. Austrian Studies, v. 1. Providence, RI: Berghahn Books, 1996.
- Bächer, Georg. *Verein der Versicherungsangestellten Österreichs. 1901-1926. 25 Jahre Gewerkschaftsarbeit im Versicherungsberufe*. Wien: Verein der Versicherungsangestellten Österreichs, 1926.
- Bahenská, Marie. “Ženský výrobní spolek český” [Czech woman association of production]. *Český lid* 91, no. 3 (2004): 253–71.
- Baryli, Andreas. “Die Sonder-Sozialversicherung der Angestellten in Österreich bis 1938.” PhD dissertation, University of Wien, 1977.
- Bavouzet, Julia. “Entre technocrates et administrateurs de l’Ancien régime : les hauts fonctionnaires des ministères hongrois du dualisme (1867-1918).” Thèse de doctorat en histoire, Paris 10, 2017.
- Beneš, Jakub S. *Workers and Nationalism: Czech and German Social Democracy in Habsburg Austria, 1890-1918*. Oxford University Press, 2016.
- Berend, T. Iván. *An Economic History of Nineteenth-Century Europe: Diversity and Industrialization*. Cambridge: Cambridge University Press, 2012.
- . “Economic Nationalism: The Historical Roots.” In *History and Culture of Economic Nationalism in East Central Europe*, edited by Helga Schultz and Eduard Kubů, 29–37. Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 14. Berlin: Berliner Wissenschafts-Verlag, 2006.
- . *History Derailed: Central and Eastern Europe in the Long Nineteenth Century*. Berkeley: University of California Press, 2003.
- Bermann, Julius. *Die freigewerkschaftliche Angestelltenbewegung in Österreich: Gründung, Entwicklung und Erfolge des Zentralvereines der Kaufmännischen Angestellten Österreichs. [1892 - 1932]*. Wien: Vorwärts, 1932.
- Bikkal, Dénes. “Társadalombiztosítás Magyarországon [Social security in Hungary].” *Közgazdasági Szemle* LVIII (1934): 341–89.

- Bódy, Zsombor. *Egy társadalmi osztály születése: a magántisztviselők társadalomtörténete, 1890-1938* [The emergence of a social class: the social history of private clerks, 1890-1938]. Budapest: L'Harmattan, 2004.
- Botz, Gerhard. "Angestellte zwischen Ständegesellschaft, Revolution und Faschismus. Zur Entwicklung des Begriffs und des Organisationsverhaltens von angestellten Mittelschichten in Österreich (1890 bis 1933)." *Geschichte und Gesellschaft. Sonderheft 7* (1981): 196–239.
- Brabencová, Jana. "Pražské ženy v procesu vývoje českého dívčího vzdělávání ve 2. polovině 19. století" [Prague women in the development of female education in the second half of the nineteenth century]. In *Žena v dějinách Prahy* [Women in the history of Prague], edited by Jiří Pešek and Václav Ledvinka, 203–11. Praha: Scriptorium, 1996.
- Bräuer, Josef. "Der Raiffeisensektor in den Bundesländern Oberösterreich und Salzburg im historischen Vergleich (1889-2010)." Dissertation, Universität Salzburg, 2012.
- Brehmer, Ilse. *Geschichte der Frauenbildung und Mädchenerziehung in Österreich: Ein Überblick*. Graz: Leykam, 1997.
- Bruckmüller, Ernst. "Was There a 'Habsburg Society' in Austria-Hungary?" *Austrian History Yearbook 37* (2006): 1–16.
- Coen, Deborah R. *Vienna in the Age of Uncertainty: Science, Liberalism, and Private Life*. Chicago: University of Chicago Press, 2007.
- Cohen, Gary B. *Education and Middle-Class Society in Imperial Austria, 1848-1918*. West Lafayette, Ind: Purdue University Press, 1996.
- . "Education, Social Mobility, and the Austrian Jews 1860-1910." In *Bildungswesen und Sozialstruktur in Mitteleuropa im 19. und 20. Jahrhundert*, edited by Viktor Karády and Wolfgang Mitter, 141–61. Studien Und Dokumentationen Zur Vergleichenden Bildungsforschung, Bd. 42. Köln: Böhlau, 1990.
- . *The Politics of Ethnic Survival: Germans in Prague, 1861-1914*. Princeton, N.J: Princeton University Press, 1981.
- Cole, Laurence, and Daniel L. Unowsky, eds. *The Limits of Loyalty: Imperial Symbolism, Popular Allegiances, and State Patriotism in the Late Habsburg Monarchy*. 1st pub. 2007. Austrian and Habsburg Studies, v. 9. New York: Berghahn Books, 2007.
- Csepregi Horváth, János. *A magyar szövetkezeti intézmény története* [The history of Hungarian cooperatives]. Budapest: Magyarországi Szövetkezetek Szövetsége, 1926.
- Csetri, Elek, Ákos Egyed, Attila Hunyadi, and József Somai. *Szövetkezetek Erdélyben és Európában* [Cooperatives in Transylvania and in Europe]. Kolozsvár: Romániai Magyar Közgazdász Társaság, 2007.

- Danneberg, Stéphanie. *Wirtschaftsnationalismus lokal: Interaktion und Abgrenzung zwischen rumänischen und sächsischen Gewerbeorganisationen in den siebenbürgischen Zentren Hermannstadt und Kronstadt, 1868–1914*. Vandenhoeck & Ruprecht, 2018.
- Deak, John. *Forging a Multinational State: State Making in Imperial Austria from the Enlightenment to the First World War*. Stanford, Calif.: Stanford University Press, 2015.
- . “The Great War and the Forgotten Realm: The Habsburg Monarchy and the First World War.” *The Journal of Modern History* 86, no. 2 (2014): 336–80.
- Deak, John, and Jonathan E. Gumz. “How to Break a State: The Habsburg Monarchy’s Internal War, 1914–1918.” *The American Historical Review* 122, no. 4 (October 1, 2017): 1105–36.
- Desrosières, Alain. *The Politics of Large Numbers: A History of Statistical Reasoning*. Translated by Camille Naish. Cambridge, Mass: Harvard University Press, 1998.
- Dollard, Catherine Leota. *The Surplus Woman: Unmarried in Imperial Germany, 1871–1918*. Berghahn Books, 2009.
- Drobesch, Werner. “Vereine und Interessenverbände auf Überregionaler (Cisleithanischer) Ebene.” In *Die Habsburgermonarchie, 1848–1918: Politische Öffentlichkeit und Zivilgesellschaft*, edited by Helmut Rumpler and Peter Urbanitsch, VIII:1029–1132. Wien: Verlag der Österreichischen Akademie der Wissenschaften, 2006.
- Dronca, Lucian. *Băncile românești din Transilvania în perioada dualismului austro-ungar, 1867–1918* [Romanian banks in Transylvania during the Austro-Hungarian dualism]. Cluj-Napoca: Presa Univ. Clujeană, 2003.
- Ducieux, Marie-Elizabeth. “Nommer l’État et définir l’Empire.” *Monde(s)* N° 2, no. 2 (2012): 39–65.
- Eder, Ernst Gerhard. “Gravierende Einkommensunterschiede und die patriarchalische Struktur in den Arbeitswelten des 18., 19. und frühen 20. Jahrhunderts.” In *Sozialgeschichte Wiens 1740–2010: Soziale und ökonomische Ungleichheiten, Wanderungsbewegungen, Hof, Bürokratie, Schule, Theater*, edited by Andreas Weigl, Peter Eigner, and Ernst Gerhard Eder, 63–260. Geschichte der Stadt Wien ; [2. Neue Folge], Band 8. Innsbruck: Wien, 2015.
- Egry, Gábor. *Nemzeti védgát vagy szolid haszonszerzés?: az erdélyi szászok pénzügyi rendszere és szerepe a nemzeti mozgalomban, 1835–1914* [National defense or firm profit making?: the financial network of Transylvanian Saxons and its role in the national movement, 1835–1914]. Csíkszereda: Pro-Print, 2009.
- Eisenstadt, Shmuel N. “Multiple Modernities.” *Daedalus* 129, no. 1 (2000): 1–29.

- Engelbrecht, Helmut. *Geschichte des österreichischen Bildungswesen: Erziehung und Unterricht auf dem Boden Österreichs*. Bd. 4. Wien: Österreichischer Bundesverl., 1986.
- Erdei, Ferenc. “A magyar társadalom a két háború között [Hungarian society in the interwar period].” *Valóság* 19 (1976): 4. 23-53; 5. 36-58.
- Erdélyi, Mátyás. “Crucial and Local Events in the Long-Term Evolution of Secondary Schooling in Hungary (1867–1938).” *InterDisciplines* 16, no. 2 (2016): 95–124.
- . “Társadalmi mobilitás és iskoláztatás a századelő Magyarországn: Sátoraljaújhely iskolai piaca (1898–1915)” [Social mobility and schooling in Hungary at the turn of the century: the educational market of Sátoraljaújhely]. In *Iskola, művelődés, társadalom* [Schooling, Culture, Society], edited by Csaba Sasfi and János Ugrai, 232–49. Budapest: Hajnalkör, 2017.
- Fehrer, Rosemarie. *Die Frau als Angestellte in Wirtschaft und Verwaltung Österreichs: ihr sozialer Aufstieg seit dem letzten Drittel des 19. Jahrhunderts*. Linzer Schriften zur Sozial- und Wirtschaftsgeschichte ; 23. Linz: Trauner, 1989.
- Fichtner, Paula S. *The Habsburgs: Dynasty, Culture and Politics*. Chicago: Reaktion Books, 2014.
- Flich, Renate. *Wider die Natur der Frau? Entstehungsgeschichte der höheren Mädchenschulen in Österreich*. Wien: Bundesministerium für Unterricht und Kunst, Frauenabt, 1992.
- Friedrich, Margret. “‘Vereinigung der Kräfte, Sammlung des kleinen Gutes zu einem gemeinschaftlichen Vermögen, kurz die Assoziation ist hier die einzige Rettung’. Zur Tätigkeit und Bedeutung der Frauenvereine im 19. Jahrhundert in Metropole und Provinz.” In *Bürgerliche Frauenkultur im 19. Jahrhundert*, edited by Brigitte Mazohl, 125–74. Wien: Böhlau, 1995.
- Gardey, Delphine. “Du veston au bas de soie: identité et évolution du groupe des employés de bureau (1890-1930).” *Le Mouvement social*, no. 175 (1996): 55–77.
- . *Ecrire, calculer, classer: comment une révolution de papier a transformé les sociétés contemporaines (1800-1940)*. Paris: Découverte, 2008.
- . *La dactylographe et l’expéditionnaire: histoire des employés de bureau : 1890-1930*. Paris: Belin, 2001.
- Gellner, Ernest. *Nations and Nationalism*. Oxford: Blackwell, 1983.
- Gerschenkron, Alexander. *An Economic Spurt That Failed: Four Lectures in Austrian History*. Princeton, N.J: Princeton University Press, 1977.
- Gilmore, David D. *Misogyny: The Male Malady*. Philadelphia: University of Pennsylvania Press, 2001.

- Ginderachter, Maarten van, and Jon Fox. *National Indifference and the History of Nationalism in Modern Europe*. Abingdon, Oxon ; New York, N.Y.: Routledge, 2019.
- Good, David F. “Modern Economic Growth in the Habsburg Monarchy.” *East Central Europe* 7, no. 1 (1980): 248–68.
- . *The Economic Rise of the Habsburg Empire, 1750-1914*. Berkeley: University of California Press, 1984.
- Göderle, Wolfgang. *Zensus und Ethnizität: zur Herstellung von Wissen über soziale Wirklichkeiten im Habsburgerreich zwischen 1848 und 1910*. Göttingen: Wallstein Verlag, 2016.
- Gstraunthaler, Thomas. “The History of the Austrian Commercial Colleges from Their Foundation as Independent Educational Institutes to Full Integration into Public Administration (1850s-1950s).” *Entreprises et Histoire* 65, no. 4 (2012): 11–23.
- Gunst, Péter. “A magyar agrártársadalom 1850-1914 között” [Agrarian society in Hungary between 1850 and 1914]. In *A magyar agrártársadalom a jobbágyság felszabadításától napjainkig* [Hungarian agrarian society from the liberation of serfs until now], edited by Péter Gunst. Budapest: Napvilág Kiadó, 1998.
- Gyáni, Gábor, György Kövér, and Tibor Valuch. *Social History of Hungary from the Reform Era to the End of the Twentieth Century*. East European Monographs, no. 642. Boulder, Colo: Social Science Monographs, 2004.
- Haan, Francisca de, Krassimira Daskalova, and Anna Loutfi, eds. *Biographical Dictionary of Women’s Movements and Feminisms: Central, Eastern, and South Eastern Europe, 19th and 20th Centuries*. 1st ed. Budapest : New York: CEU Press, 2006.
- Hacking, Ian. *The Emergence of Probability: A Philosophical Study of Early Ideas about Probability, Induction and Statistical Inference*. Cambridge: Cambridge University Press, 1993.
- . *The Taming of Chance. Ideas in Context*. Cambridge [England]: Cambridge University Press, 1992.
- Hájek, Jan. “Počátky a rozmach českého záloženského hnutí ve třetí čtvrtině 19. století” [The beginnings and growth of Czech credit cooperatives in the third quarter of the nineteenth century]. *Hospodářské dějiny = Economic history* 12 (1984): 265–320.
- Hajnal, István. “Az osztálytársadalom [Class society].” In *Magyar művelődéstörténet* [History of Hungarian culture], 5:163–200. Budapest: Révai, 1942.
- Hanák, Péter. “Hungary in the Austro-Hungarian Monarchy: Preponderancy or Dependency?” *Austrian History Yearbook* 3, no. 1 (1967): 260–302.

- . “Társadalmi struktúrák a 19. századi Közép-Európában” [Social structures in Central Europe in the nineteenth century]. *Történelmi Szemle* XXXIX (1997): 159–77.
- Hansen, Jason D. *Mapping the Germans: Statistical Science, Cartography, and the Visualization of the German Nation, 1848-1914*. First edition. Oxford Studies in Modern European History. Oxford: Oxford University Press, 2015.
- Hauch, Gabriella. “‘Arbeite Frau! Die Gleichberechtigung kommt von selbst’? Anmerkungen zu Frauen und Gewerkschaften vor 1914.” In *Frauen bewegen Politik: Österreich 1848 - 1938*, 105–28. Innsbruck, Wien: StudienVerl, 2009.
- Heide, Lars. *Punched-Card Systems and the Early Information Explosion, 1880–1945*. Baltimore: JHU Press, 2009.
- Heindl, Waltraud. *Josephinische Mandarine, Bürokratie und Beamte in Österreich Band 2: 1848-1914*. Wien, Köln: Böhlau, 2013.
- . “‘Durch Erkenntnis zu Freiheit und Glück ...’: Frauen an der Universität Wien (ab 1897). 2. Aufl.. Wien: WUV-Univ-Verl, 1993.
- Heumos, Peter. *Agrarische Interessen und nationale Politik in Böhmen 1848 - 1889. Sozialökonomische und organisatorische Entstehungsbedingungen der tschechischen Bauernbewegung*. Wiesbaden: Franz Steiner Verlag, 1979.
- Hlavačka, Milan. *České země v 19. století: proměny společnosti v moderní době* [The Czech Lands in the nineteenth century: social change in the modern times]. Praha: Historický ústav, 2016.
- Hlavačka, Milan, Pavel Cibulka, Jiří Pokorný, Olga Fejtová, and Pavel Bek. *Sociální myšlení a sociální praxe v českých zemích 1781-1939: ideje, legislativa, instituce* [Social thinking and social practices in the Czech Lands, 1781-1939: ideas, legislature, institutions]. Praha: Historický ústav, 2015.
- Hobsbawm, Eric. *Nations and Nationalism since 1780: Programme, Myth, Reality*. 2nd Canto ed. Cambridge: Cambridge University Press, 1992.
- Holec, Roman. “Siege und Niederlagen. Der Slowakische Wirtschaftsnationalismus vor 1918.” *Bohemia* 37, no. 1 (1996): 38–54.
- Holec, Roman, and Ľudovít Hallon. *Tatra Banka v zrkadle dejín* [The history of Tatra bank]. Bratislava: AEPress, 2007.
- Hunyadi, Attila. “Economic Nationalism in Transylvania.” *Regio* 4, no. 1 (2004): 172–93.
- Ibler, Hermann. *Die Anfänge der bäuerlichen Kreditgenossenschaften in der Steiermark*. Graz: Kienreich, 1967.
- Jakub, Kunert. “Dalekosáhly jest význam sportu pro každého pracujícího člověka. Názory na úlohu sportu v životě úředníka Živnostenské banky [The overarching importance of sport for every working men. Opinions on the role of sport in the

life of clerks at the Živnostenska banka].” *Časopis národního muzea* 183, no. 3–4 (2014): 45–54.

Janos, Andrew C. *The Politics of Backwardness in Hungary, 1825-1945*. Princeton, N.J.: Princeton University Press, 1982.

Jászi, Oszkár. *The Dissolution of the Habsburg Monarchy*. Studies in the Making of Citizens. Chicago, Ill: University of Chicago Press, 1929.

Ježková, Petra. “‘Božena, bojovná žena’: Nacionalistický radikalismus českého feminismu [“Božena, a woman fighting”: the nationalist radicalism of Czech feminism].” In *Ženy a politika (1890-1938)* [Women and politics (1890-1938)], edited by Marie Bahenská, 83–126. Praha: Masarykův ústav a Archiv AV ČR, 2014.

Judson, Pieter M. *Guardians of the Nation: Activists on the Language Frontiers of Imperial Austria*. Cambridge, Mass.: Harvard University Press, 2006.

———. “L’Autriche-Hongrie était-elle un empire?” *Annales. Histoire, Sciences Sociales* 63, no. 3 (2008): 563–96.

———. *The Habsburg Empire: A New History*. Cambridge, Massachusetts ; London, England: The Belknap Press of Harvard University Press, 2016.

———. “‘Where Our Commonality Is Necessary...’: Rethinking the End of the Habsburg Monarchy.” *Austrian History Yearbook* 48 (2017): 1–21.

Kabos, Ernő, and Péter Sipos, eds. *Az egység útján: a Kereskedelmi-Pénzügyi és Vendéglátóipari Dolgozók Szakszervezetének története* [On the road to unification: the history of labor unions of workers in trade, finances, and in the hospitality industry]. Budapest: Táncsics Kiadó, 1975.

Kalberg, Stephen. “Max Weber’s Types of Rationality: Cornerstones for the Analysis of Rationalization Processes in History.” *American Journal of Sociology* 85, no. 5 (1980): 1145–79.

Kann, Robert A. *A History of the Habsburg Empire, 1526-1918*. Berkeley: University of California Press, 1977.

Karády, Victor, and István Kozma. *Név és nemzet: családnév-változtatás, névpolitika és nemzetiségi erőviszonyok Magyarországon a feudalizmustól a kommunizmusig* [Name and nation: family name changes, politics of names and the balance of power among nationalities in Hungary from feudalism until communist times]. Budapest: Osiris, 2002.

Karády, Viktor. *Iskolarendszer és felekezeti egyenlőtlenségek Magyarországon, 1867-1945: történeti-szociológiai tanulmányok* [The educational system and denominational inequalities, 1867-1945: studies in historical sociology]. Replika könyvek 3. Budapest: Replika Kör, 1997.

———. “Jewish Over-Schooling in Hungary. Its Sociological Dimensions.” In *Bildungswesen und Sozialstruktur in Mitteleuropa im 19. und 20. Jahrhundert*,

edited by Viktor Karády and Wolfgang Mitter, 209–46. Studien Und Dokumentationen Zur Vergleichenden Bildungsforschung, Bd. 42. Köln: Böhlau, 1990.

———. *Zsidóság és társadalmi egyenlőtlenségek (1867-1945): történeti-szociológiai tanulmányok* [Jewry and social inequalities (1867-1945): studies in historical sociology]. Replika könyvek 6. Budapest: Replika-kör, 2000.

Kepecs, József, ed. *A népszámlálások feldolgozási segédletei, az alkalmazott nomenklatúrák és csoportosítási rendszerek módszertani ismertetése* [Census data processing aids, methodological framework of the applied nomenclatures and sorting systems]. Budapest: Statisztikai Kiadó Hivatal, 1992.

Kereszty, Orsolya. “A Great Endeavor: The Creation of the Hungarian Feminist Journal *A Nő És a Társadalom* (Woman and Society) and Its Role in the Women’s Movement, 1907–1913.” *Aspasia* 7, no. 1 (2013): 92–107.

———. “*A nő és a társadalom*” a nők művelődéséért, 1907-1913 [“Woman and society” for the education of women: 1907-1913]. Budapest: Mati, 2011.

———. *Nőnevelés és nemzetépítés Magyarországon, 1867-1918* [Educating women and nation-building in Hungary, 1867-1918]. Sopron: Ed. Nove, 2010.

Kéri, Katalin. *Hölgyek napernyővel: nők a dualizmus kori Magyarországon, 1867-1914* [Ladies with parasol: women in dualist Hungary, 1867-1914]. [Pécs]: Pro Pannónia, 2008.

Kim, Byung Ho. “Die Entstehung der Pensionsversicherung für die Angestellten in Österreich mit ihrem Einfluss auf Deutschland und ihre historische Bedeutung.” PhD dissertation, University of Wien, 2010.

King, Jeremy. *Budweisers into Czechs and Germans: A Local History of Bohemian Politics, 1848-1948*. Princeton, N.J.: Princeton University Press, 2002.

Kocka, Jürgen, ed. *Bürger und Bürgerlichkeit im 19. Jahrhundert*. Sammlung Vandenhoeck. Göttingen: Vandenhoeck & Ruprecht, 1987.

———. *Industrial Culture and Bourgeois Society: Business, Labor, and Bureaucracy in Modern Germany*. New York: Berghahn Books, 1999.

———. “The Middle Classes in Europe.” *The Journal of Modern History* 67, no. 4 (1995): 783–806.

Kocka, Jürgen, and Allan Mitchell, eds. *Bourgeois Society in Nineteenth-Century Europe*. Oxford: Berg, 1993.

Komlos, John. *The Habsburg Monarchy as a Customs Union: Economic Development in Austria-Hungary in the Nineteenth Century*. Princeton, N.J.: Princeton University Press, 1983.

- Körmendi, Gábor. *Jekelfalussy József (1849-1901) műveinek válogatott bibliográfiája* [The bibliography of József Jekelfalussy's works]. Budapest: KSH Kvt. és Dok. Szolgálat, 1989.
- Kornis, Gyula. *Magyarország közoktatásiügye a világháború óta* [Public education in Hungary since the world war]. Budapest: Magyar Paed. Társ., 1927.
- Kövér, György. “‘Statistikai asszimiláció’ Magyarországon, 1880-1910 [‘Statistical assimilation’ in Hungary, 1880-1910].” *Századok* 150, no. 5. (2016): 1221–58.
- Kozári, Monika. *A nyugdíjrendszer Magyarországon Mária Teréziától a második világháborúig* [The old-age pension system in Hungary from Maria Theresa to the Second World War]. Budapest: Gondolat, 2012.
- Kreinecker, Günther. *Die Anfänge der Raiffeisenkassen in Oberösterreich (1889 - 1914): Die wirtschaftliche Entwicklung und ihre sozioökonomische Bedeutung für Gesellschaft und Wirtschaft*. Linzer Schriften zur Sozial- und Wirtschaftsgeschichte ; 6. Linz: Trauner, 1982.
- Kubů, Eduard. “Die Kreditanstalt der Deutschen 1911—1945: Ein Beitrag zum Wirtschaftsnationalismus der Deutschen in den böhmischen Ländern und ihrem Verhältnis zu Deutschland.” *Zeitschrift für Unternehmensgeschichte / Journal of Business History* 45, no. 1 (2000): 3–29.
- Labbe, Morgane. “De l’imaginaire national à l’ingénierie statistique. Population et État en Europe Centrale (Allemagne, Autriche, Pologne), 1848-1919.” *Mémoire inédit*, Université Paris 1 Panthéon-Sorbonne, 2015.
- Lakenbacher, Ernst. *Die österreichischen Angestelltengewerkschaften: Geschichte und Gegenwart*. Österreichischer Gewerkschaftsbund, 1967.
- Landertshammer, Franz. *Der Reichsverein der Bank- und Sparkassenbeamten Österreichs in den Jahren 1907 bis 1927: anlässlich der 20. Wiederkehr des Gründungstages*. Wien: Reichsverein der Bank- und Sparkassenbeamten, 1927.
- Le Rider, Jacques. *Le cas Otto Weininger: racines de l’antiféminisme et de l’antisémitisme*. 1re éd. Perspectives critiques. Paris: Presses universitaires de France, 1982.
- . *Modernity and Crises of Identity: Culture and Society in Fin-de-Siècle Vienna*. Cambridge, England: Polity Press, 1993.
- Lenderová, Milena, Božena Kopiczková, Jana Burešová, and Eduard Maur, eds. *Žena v českých zemích od středověku do 20. století* [Women in the Czech Lands from the Middle Ages to the twentieth century]. Praha: Lidové noviny, 2009.
- Lorenz, Torsten. “Co-Operatives as a Basic Tool of Economic Nationalism.” In *History and Culture of Economic Nationalism in East Central Europe*, edited by Helga Schultz and Eduard Kubů, 127–39. Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 14. Berlin: Berliner Wissenschafts-Verlag, 2006.

———, ed. *Cooperatives in Ethnic Conflicts: Eastern Europe in the 19th and Early 20th Century*. Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 15. Berlin: Berliner Wissenschafts-Verlag, 2006.

Ludescher, Marcus. *Büromenschen: Angestellte und Dienstleistungsarbeit in Österreich; eine sozialgeschichtliche Untersuchung*. München Wien: Profil-Verl, 1998.

MacKenzie, Donald A. *Statistics in Britain, 1865-1930: The Social Construction of Scientific Knowledge*. Edinburgh: Edinburgh University Press, 1981.

Macková, Marie. “Soukromé úřednictvo velkostatku Králiky po roce 1850” [Private clerks at the estate in Králiky after 1850]. *Sborník vědeckých prací Univerzity Pardubice. Série C. = Scientific Papers of the University of Pardubice* 6 (2001): 171–84.

Malečková, Jitka. “The Emancipation of Women for the Benefit of the Nation: The Czech Women’s Movement.” In *Women’s Emancipation Movements in the Nineteenth Century: A European Perspective*, edited by Sylvia Paletschek and Bianka Pietrow-Ennker, 167–88. Stanford, Calif: Stanford University Press, 2004.

Megner, Karl. *Beamte: wirtschafts- und sozialgeschichtliche Aspekte des k.k. Beamtentums*. Wien: Verlag der Österreichischen Akademie der Wissenschaften, 1985.

Mistlbachner, Karlheinz. “Die Volksbanken in Österreich: Grundzüge der Genossenschaftsideologie und historische Analyse der gewerblichen Kreditgenossenschaften.” PhD dissertation, Wirtschaftsuniversität Wien, 1976.

Möller, Jörn P. “Wandel der Berufsstruktur in Österreich zwischen 1869 und 1961: (Versuch einer Darstellung wirtschaftssektoraler Entwicklungstendenzen anhand berufsstatistischer Aufzeichnungen).” Dissertation, University of Linz, 1972.

Müller, Detlef K. “The Process of Systematisation: The Case of German Secondary Education.” In *The Rise of the Modern Educational System: Structural Change and Social Reproduction, 1870-1920*, edited by Detlef K. Müller, Fritz K. Ringer, and Brian Simon, 15–52. Cambridge [Cambridgeshire]; New York; Paris: Cambridge University Press; Editions de la maison des Sciences de l’homme, 1987.

Müller, Ildikó. “A Budapesti Tudományegyetem nőhallgatóságának társadalmi összetétele (1896-1914)” [The social origin of female students at the University of Budapest (1896-1914)]. *Korall*, no. 3–4 (2001): 203–20.

———. “Az alap- és középfokú leányoktatás Magyarországon a dualizmus időszakában” [Women’s elementary and secondary education in dualist Hungary]. *Sic Itur Ad Astra*, no. 3 (2000): 131–204.

———. “Nők iskolája. Az első magyar leánygimnázium oktatói és diákjai (1896-1917)” [Women’s school. Teachers and students at the first Hungarian women’s

- Gymnasium (1896-1917)]. In *A mesterség iskolája: tanulmányok Bácskai Vera 70. születésnapjára*, 202–26. Budapest: Osiris, 2000.
- . “Vélemények a nők felsőfokú képzéséről a dualizmus időszakában” [Attitudes toward female higher education in the dualist period]. In *Nők a modernizálódó magyar társadalomban* [Women in the Modernizing Hungarian Society], edited by Gábor Gyáni and Nóra Séllei, 223–39. Debrecen: Csokonai Kiadó, 2006.
- Müller, Karel jr. “Heslo svůj k svému v hospodářské emancipaci české společnosti. Česká společnost, nacionalismus a národní hospodářství” [The motto to each his own in the economic emancipation of Czech society. Czech society, nationalism, and national economy]. *Střední Evropa. Revue pro středoevropskou kulturu a politiku* 15, no. 89, 90 (1999): 109–23, 88–104.
- Nachum, Iris. “Heinrich Rauchberg (1860–1938): A Reappraisal of a Central European Demographer’s Life and Work.” *Austrian History Yearbook* 50 (2019): 78–98.
- Nagy, Adrienn. “A felső kereskedelmi iskolák fejlődéstörténete Magyarországon (1867-1945)” [The evolution of secondary trade schools in Hungary (1867-1945)]. PhD diss., University of Pécs, 2014.
- Nisbet, Robert A. *The Sociological Tradition*. New Brunswick, N.J., U.S.A.: Transaction Publishers, 1993.
- Nyhart, Lynn K. “Wissenschaft and Kunde: The General and the Special in Modern Science.” *Osiris* 27, no. 1 (2012): 250–75.
- Otruba, Gustav. “Entstehung und soziale Entwicklung der Arbeiterschaft und der Angestellten bis zum Ersten Weltkrieg.” In *Österreichs Sozialstrukturen in historischer Sicht*, edited by Erich Zöllner, 123–54. Vienna: na, 1980.
- . “Privatbeamten-, Handlungsgehilfen- und Angestelltenorganisationen. Ihr Beitrag zur Entstehung des österreichischen Angestelltenpensionsversicherungsgesetzes 1906 (unter besonderer Berücksichtigung der Diskussion über den Angestelltenbegriff).” *Geschichte und Gesellschaft. Sonderheft 7* (1981): 240–56.
- . “Zur Geschichte der „Angestellten“ und ihrer wachsenden Bedeutung in Österreich bis 1918: (im Vergleich zu Deutschland).” *Österreich in Geschichte und Literatur* 21, no. 2 (1977): 74–102.
- Parsons, Talcott. “‘Capitalism’ In Recent German Literature: Sombart and Weber.” *Journal of Political Economy* 36, no. 6 (1928): 641–61.
- Peissl, Walter. *Das “bessere” Proletariat: Angestellte im 20. Jahrhundert*. Wien: Verlag für Gesellschaftskritik, 1994.
- Petra, Nicolae. *Băncile românești din Ardeal și Banat* [Romanian banks in Transylvania and in the Banat]. Sibiu: Editura “Cartea Românească,” 1936.

- Pokludová, Andrea. *Formování inteligence na Moravě a ve Slezsku 1857-1910* [The formation of the intelligentsia in Moravia and Silesia]. Vyd. 1. Opava: Slezské zemské muzeum, 2008.
- . “Soukromý úředník—Příklad bratří Kramerových a Josefa Dworzaka” [Private clerks—the example of the Kramerov brothers]. In *Člověk na Moravě 19. století*, edited by Lukáš Fasora, Jiří Hanuš, and Jiří Malíř, 2., opr. A dopl. vyd. Brno: Centrum pro studium demokracie a kultury (CDK), 2008.
- Polanyi, Karl. *The Great Transformation*. Beacon Paperbacks 45. Boston: Beacon Press, 1957.
- Porter, Theodore M. “Life Insurance, Medical Testing, and the Management of Mortality.” In *Biographies of Scientific Objects*, edited by Lorraine Daston, 226–46. Chicago: University of Chicago Press, 2000.
- . *The Rise of Statistical Thinking, 1820-1900*. Princeton, N.J: Princeton University Press, 1986.
- . *Trust in Numbers: The Pursuit of Objectivity in Science and Public Life*. Princeton, N.J: Princeton University Press, 1995.
- Prévost, Jean-Guy, and Jean-Pierre Beaud. *Statistics, Public Debate and the State, 1800–1945: A Social, Political and Intellectual History of Numbers*. London and New York: Routledge, 2015.
- Raggam-Blesch, Michaela. “‘If a Woman Should Be True To Her Natural Destiny, She Ought Not To Compete With Men’: Jewish Intellectual Women between Anti-Semitism and Misogyny in Fin-de-Siècle Vienna.” In *Gender and Modernity in Central Europe: The Austro-Hungarian Monarchy and Its Legacy*, edited by Agatha Schwartz, 133–50. Ottawa: University of Ottawa Press, 2010.
- Rey, Olivier. *Quand le monde s'est fait nombre*. Paris: Stock, 2016.
- Ringer, Fritz K. *Education and Society in Modern Europe*. Bloomington: Indiana University Press, 1979.
- Ringer, Fritz K. “On Segmentation in Modern European Educational Systems: The Case of French Secondary Education, 1865-1920.” In *The Rise of the Modern Educational System: Structural Change and Social Reproduction, 1870-1920*, edited by Detlef K. Müller, Fritz K. Ringer, and Brian Simon, 53–87. Cambridge [Cambridgeshire]; New York; Paris: Cambridge University Press ; Editions de la maison des Sciences de l'homme, 1987.
- . *The Decline of the German Mandarins; the German Academic Community, 1890-1933*. Cambridge, Mass.: Harvard University Press, 1969.
- . *Toward a Social History of Knowledge: Collected Essays*. New York: Berghahn Books, 2000.
- Ross, Dorothy, and Theodore M. Porter, eds. *The Modern Social Sciences*. Cambridge: Cambridge University Press, 2003.

- Schmitz, Richard. *Das österreichische Angestelltenrecht und sein Werdegang*. Wien: Volksbundverlag, 1921.
- Schultz, Helga. "Introduction." In *History and Culture of Economic Nationalism in East Central Europe*, edited by Helga Schultz and Eduard Kubů. Frankfurter Studien Zur Wirtschafts- Und Sozialgeschichte Ostmitteleuropas, Bd. 14. Berlin: Berliner Wissenschafts-Verlag, 2006.
- Senghaas, Monika. *Die Territorialisierung sozialer Sicherung: Raum, Identität und Sozialpolitik in der Habsburgermonarchie*. Wiesbaden: Springer Fachmedien Wiesbaden, 2015.
- Sewering-Wollanek, Marlis. *Brot oder Nationalität? Nordwestböhmsche Arbeiterbewegung im Brennpunkt der Nationalitätenkonflikte (1889-1911)*. Marburg: Herder-Inst., 1994.
- Shapin, Steven. "Cordelia's Love: Credibility and the Social Studies of Science." *Perspectives on Science* III, no. 3 (1995): 255–75.
- Sked, Alan. *The Decline and Fall of the Habsburg Empire, 1815-1918*. New York: Dorset Press, 1991.
- Spree, Reinhard. "Angestellte als Modernisierungsagenten. Indikatoren und Thesen zum reproduktiven Verhalten von Angestellten im späten 19. und frühen 20. Jahrhundert." *Geschichte und Gesellschaft. Sonderheft 7* (1981): 279–308.
- Steiner, Günther. "Anton Blechschmidt—Pionier der Angestelltenpensionsversicherung." *Soziale Sicherheit*, no. 5 (2016): 228–35.
- Stigler, Stephen M. *Statistics on the Table: The History of Statistical Concepts and Methods*. Cambridge, Mass.: Harvard University Press, 1999.
- Stigler, Stephen M. *The History of Statistics: The Measurement of Uncertainty before 1900*. Cambridge, Mass: Belknap Press of Harvard University Press, 1986.
- Szalay, Márta. *Kőrösy József (1844-1906) műveinek válogatott bibliográfiája* [Selected bibliography of József Kőrösy (1844-1906)]. Budapest: KSH Kvt. és Lvt., 2006.
- Szász, Zoltán. "A magyar kormány tervei a nemzetiségi pénzintézetek állami ellenőrzésére (1902–1904)" [The plans of the Hungarian government on non-Hungarian financial institutions]. *Századok* 100, no. 1 (1966): 118–37.
- Szegvári, Katalin N., and Andor Ladányi. *Nők az egyetemeken* [Women at the Universities]. Budapest: Felsőoktatási Pedagógiai Kutatóközpont, 1976.
- Szél, Tivadar. *Kőrösy József hatása a statisztika fejlődésére* [The influence of József Kőrösy on the development of statistics]. Budapest: Magyar Tudományos Akadémia, 1927.
- Taylor, A. J. P. *The Habsburg Monarchy, 1809-1918: A History of the Austrian Empire and Austria-Hungary*. University of Chicago Press, 1976.

- Tooze, J. Adam. *Statistics and the German State, 1900-1945: The Making of Modern Economic Knowledge*. Cambridge Studies in Modern Economic History 9. New York, N.Y.: Cambridge University Press, 2001.
- Újvári, Péter, ed. *Magyar zsidó lexikon* [Hungarian Jewish lexicon]. Budapest: Pallas Ny., 1929.
- Ulbrich, Elisabeth. “Qualification: Frau Arbeiterinnen und Büromanipulantinnen der Oesterreichisch-ungarischen Bank 1878-1922.” Master’s Thesis, University of Wien, 2018.
- Unowsky, Daniel L. *The Pomp and Politics of Patriotism: Imperial Celebrations in Habsburg Austria, 1848-1916*. West Lafayette, Ind.: Purdue University Press, 2005.
- Varga, Bence. “100 éve alakult a Pénzügyi központ [The Center of Financial Institutions was established 100 years ago].” *Hitelintézet Szemle* 15, no. 1 (2016): 124–44.
- Vári, András. “A magyarországi hitelszövetkezeti mozgalom megalapítása 1886-1894” [The establishment of the credit cooperative movement in Hungary, 1886-1894]. *Századvég* 142, no. 3 (2008): 629–71.
- . “Agrarians, Peasant Party and Rural Co-operatives in Hungary 1886-1922.” In *Bauerngesellschaften auf dem Weg in die Moderne: Agrarismus in Ostmitteleuropa 1880 bis 1960*, edited by Helga Schultz and Angela Harre, 179–93. Studien zur Wirtschafts- und Sozialgeschichte Ostmitteleuropas 19. Wiesbaden: Harrassowitz, 2010.
- . *Urak és gazdászok: arisztokrácia, agrárértelmiség és agrárius mozgalom Magyarországon, 1821-1898* [Gentlemen and farmers: aristocracy, agrarian intellectuals, and the agrarian movement in Hungary, 1821-1898]. Budapest: Argumentum, 2009.
- Volet-Jeanerret, Helena. *La femme bourgeoise à Prague 1860–1895: de la philanthropie à l’émancipation*. Genève: Editions Slatkine, 1988.
- Vošahlíková, Pavla. “Die Beziehung der tschechischen Femministinnen zur Nationalbewegung unter Kaiser Franz Joseph I.” In *Frauenbilder, feministische Praxis und nationales Bewusstsein in Österreich-Ungarn 1867-1918*, edited by Waltraud Heindl, Edit Király, and Alexandra Millner, 209–18. Tübingen: Francke, 2006.
- Vörös, Antal. “A magyar mezőgazdaság a kapitalista átalakulás útján” [The capitalist transformation of Hungarian agriculture]. In *A Magyar mezőgazdaság a XIX-XX. században: 1849-1949* [Hungarian agriculture in the nineteenth and twentieth century: 1849-1949], edited by Péter Gunst and Tamás Hoffmann, 9–152. Agrártörténeti tanulmányok 4. Budapest: Akadémiai Kiadó, 1976.
- Vyskočil, Aleš. *C.k. úředník ve zlatém věku jistoty* [Imperial and royal clerks in the golden age of security]. Vyd. 1. Práce Historického ústavu AV ČR = Opera

Instituti historici Pragae. Řada A - Monographia, sv. 26. Praha: Historický ústav, 2009.

Wandruszka, Adam, and Peter Urbanitsch, eds. *Die Habsburgermonarchie 1848-1918: Die wirtschaftliche Entwicklung*. Vol. 1. Wien: Verlag der Österreichischen Akademie der Wissenschaften, 1973.

Werner, Wolfgang. *Raiffeisenbriefe erzählen Genossenschaftsgeschichte: die Frühzeit der Raiffeisen-Organisation an Hand der Briefe von Raiffeisen an Marchet (1872-1884)*. Wien: ÖsterrAgrarverl, 1988.

———. “Zur Entwicklung der Raiffeisenidee in Österreich.” *Zeitschrift für das gesamte Genossenschaftswesen* 43, no. 1 (1993): 141–149.

Williams, Raymond. *Culture and Society, 1780-1950*. Garden City, New York: Doubleday, 1959.

Wolf, Franz. *Die Tulpenbewegung in Ungarn: wirtschaftliche und politische Auseinandersetzungen zwischen Österreich und Ungarn*. Wien: VWGÖ, 1979.

Zahra, Tara. “Imagined Noncommunities: National Indifference as a Category of Analysis.” *Slavic Review* 69, no. 1 (2010): 93–119.

———. *Kidnapped Souls: National Indifference and the Battle for Children in the Bohemian Lands, 1900-1948*. Ithaca: Cornell University Press, 2008.

Zimmermann, Susan. *Die bessere Hälfte? Frauenbewegungen und Frauenbestrebungen im Ungarn der Habsburgermonarchie 1848 bis 1918*. Wien; Budapest: Promedia ; Napvilág, 1999.

———. “The Challenge of Multinational Empire for the International Women’s Movement: The Habsburg Monarchy and the Development of Feminist Inter/National Politics.” *Journal of Women’s History* 17, no. 2 (2005): 87–117.

———. *Divide, Provide, and Rule: An Integrative History of Poverty Policy, Social Policy, and Social Reform in Hungary under the Habsburg Monarchy*. Budapest; New York: Central European University Press, 2011.

———. “Hogyan lettek feministák? Gárdos Mariska és Schwimmer Rózsika a századforduló Magyarországon” [How did they become feminists? Mariska Gárdos and Rózsia Schimmer in fin-de-siècle Hungary]. *Eszmélet* 32 (1996): 57–92.

———. “Reich, Nation und Internationalismus. Kooperationen und Konflikte der Frauenbewegungen der Habsburger Monarchie im Spannungsfeld internationaler Organisation und Politik.” In *Frauenbilder, feministische Praxis und nationales Bewusstsein in Österreich-Ungarn 1867-1918*, edited by Waltraud Heindl, Edit Király, and Alexandra Millner, 119–67. Tübingen: Francke, 2006.