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allegations. It would be impossible to compress detailed results into the limits of a single paper, but, speaking generally, it may be said that careful investigation shows the critics to be fully as incompetent in their treatment of sacrificial institutions, stylistic criteria, and even simple narrative as in their handling of jural laws. It will, doubtless, be possible to give some selected examples on future occasions.



The Endowment of the Daughter.

BY MISS C. M. BIRRELL (FORMERLY PRINCIPAL OF ST. MARY'S HALL, BRIGHTON).

MANY years ago, in a magazine which lately ceased to exist, and from the pen of an author who has passed from our midst, there appeared a striking article entitled "The Endowment of the Daughter." It deservedly attracted a good deal of attention, and served, one would fain hope, to open the eyes of parents to a sense of their duty. This paper was afterwards reprinted by Sir Walter Besant in a volume containing miscellaneous essays. The volume is not very accessible to the general reader, owing to the tendency of circulating libraries to purge their shelves of all the literature which has gone out of vogue. Should anyone desire to read the article in question, it will be found in *Longman's Magazine* for April, 1888.

It made a profound impression on the mind of the present writer, an impression which is deepened as from time to time she re-reads the paper, conscious that during the interval which has elapsed since it was written the situation of affairs has in many respects altered for the worse. Sir Walter Besant advocates that the women of a family shall be protected by the foresight of their parents from the pressure of want in later life. He states as a plea that the average woman "hates and loathes compulsory work," and that "in whatever trade, calling, or profession they attempt, the great majority of women are hopelessly incompetent."

These assertions may within certain limits be true, though far from complimentary. If true, they point to one of two conclusions: women should either by an invariable custom, more potent than any Act of Parliament, be protected, as in some Eastern countries, from the necessity for earning a livelihood; or the alleged distaste and incompetence are due to defective training, which not only can, but must, be remedied. As a matter of fact, this distaste and incompetence have very appreciably diminished since the date at which the paper appeared, owing to the greater facilities offered for higher education and for technical training. But there is an important feature in the case which renders the plea as forcible as ever—namely, the physiological fact that the vital force or nervous energy which Nature (by which is to be understood the providence of God) furnishes women in superabundance to carry them through the period of child-bearing and child-rearing usually fails in the middle third of life, and is succeeded by a lassitude and dislike for physical exertion which unfit them for the grind of continuous occupation, at least for a time.

For this reason one welcomes the suggestions which with practical wisdom Sir Walter Besant offers to his readers.

One method which obtains in Germany has not so far been widely tried in this country. It is a kind of tontine assurance, whereby, for a specified small sum paid annually, a woman at the age of twenty-five, if she is still unmarried, receives the right of living rent free in two rooms, and becomes entitled to a small annuity. If she marries she has nothing. Those who marry, therefore, pay for those who do not marry; those who die young pay for the survivors. In a country where so many women marry late in life, and so many more do not marry at all, the terms would need considerable adjustment to fit them to our conditions. The scheme, though there is a flavour of gambling in it, is not without a certain suggestive value.

Sir Walter treads on better-known ground when he mentions the deferred annuity offered through the Postal Savings Bank.

He draws a fascinating picture of the annuity, purchased by the addition of pound to pound, until the beloved daughter is placed above the reach of want. He sees here "a splendid opening for the rich uncle, the benevolent godfather, the affectionate grandfather, the kindly aunt, the successful brother." It is a genial fancy, on which he dwells with evident pleasure, but in actual experience the process will be slow and painful. The rules and regulations of the Post-Office are published every quarter, and any who desire to follow Sir Walter Besant's advice will do well to consult the latest figures, which differ somewhat from those which he quotes.

The lowest age at which the scheme now begins is eleven years. The sum of 16s. 6d. in twenty-one yearly sums will secure an annuity of £1 at the age of forty-two. That figure multiplied by ten, or any higher number, will secure a proportionate number of pounds. Should the payments extend over thirty-one years, 8s. 7d. will secure the benefit. The great advantage of this scheme is that, should it be impossible to continue the payments, the money is returnable, and may be invested in the purchase in a lump sum of part of the annuity originally contemplated. In the event of the death of the annuitant before entering on the annuity, the money is repaid to the heirs.

Nevertheless, tempting though the prospect may be, one can picture to one's self the wistful parents who know that even the most modest scheme is beyond their means, and view the deferred annuity as a counsel of perfection. Let not the father, however, desist from some effort to provide for the future of his girls. If he cannot give them even a moderate fortune, he can fit them for making provision for themselves. The hatred of compulsory work, and the incompetence to which allusion has been made, are difficulties to be solved for the most part by the judicious choice of, and by careful preparation for, a congenial occupation. Twenty or thirty years ago it was difficult to obtain remunerative work without special training. At the present day it is virtually impossible. Sir Walter Besant put the matter strongly when he wrote: "Hopeless indeed is the

position of that woman who brings into the intellectual labour-market nothing but general intelligence." He adds a page or so further on: "The absolute duty of teaching girls who may at some future time have to depend upon themselves some trade, some calling, or profession, seems a mere axiom, a thing which cannot be disputed or denied. Yet it has not even yet begun to be practised. If any thought is taken at all of this contingency, 'general intelligence' is still relied upon." But, it may be objected, it is as much as any man can do to set out his sons in life. He cannot also, with the uncertainty which a possible provision by marriage throws upon a girl's life, spend money in preparing his daughters for a career which they may never pursue. On this point I would again quote from Sir Walter Besant's paper: "It is by lowering the standard of living that money must be saved for the endowment of the daughter, and since children cost less in infancy than when they grow older, it is then that the saving must be made. Everyone knows that there are thousands of young married people who can only by dint of the strictest economy make both ends meet. It is not for them that I speak. Another voice, far more powerful than mine, should thunder into their hearts the selfishness and wickedness of bringing into the world children for whom they can make no provision whatever, and who are destined to be thrown into the battle of life provided with no other weapons than the knowledge of reading and writing. It is bad enough for the boys, but as for the girls, they had better have been thrown as soon as born to the lions."

These are terrible words, but will anyone who has watched the struggles of necessitous half-educated women say they are stronger than the circumstances demand? One method of meeting the cost of a thorough education and good technical training has been developed by most of the great insurance companies. We refer to the schemes for educational annuities. To quote by way of example from the tables of the Norwich Union Life Insurance Company, a premium of £21 7s. 6d. paid annually from the date of birth to the age of fourteen will secure

the payment of £100 for four years from fourteen to eighteen. The payment of £26 5s. 10d. will secure the same for five years. If this is quite beyond a parent's means, the half or the quarter of this would secure £50 or £25 respectively for the same length of time. Such an addition to what the father may be able to spare would in most cases meet the emergency. As in the case of the postal deferred annuity, should the child die before entering upon the educational annuity, the money will be returned. If by the kindness of relatives the education of the child is otherwise provided for, a cash option on favourable terms is offered in lieu of the annuity, and this could in turn be the nucleus of an endowment policy on the life of the girl. The educational annuity, therefore, seems to afford the best chance of giving the training without which a girl will sooner or later join the great army of the unemployed, because unemployable. The scheme was not alluded to by Sir Walter Besant, probably because it is of somewhat recent development.

The urgent need for training is well known to the girls of to-day, even if their parents shut their eyes to it. They clamour to be made self-supporting, not, one may well believe, because they are deaf and blind to the attractions of domestic life, but because they have been taught to use their brains, and because they have no illusions. They are rarely sentimentalists. To the dowerless girl marriage appears a rather remote contingency, and the rôle of "Mariana of the Moated Grange" does not seem enviable. It is no unusual thing for spirited girls, to whom their parents deny the opportunity for professional training, to take the matter into their own hands, and to rush off to try their luck without fully counting the cost or consulting wiser heads than their own. Instances could be cited in which only the providential care of God has saved such young adventuresses from the effects of their own rashness. There must be many cases of moral shipwreck from the same cause. The knowledge that money has been set aside for this important training will render girls amenable to the wishes of their parents, and lead them to defer to their judgment in

the choice of a career. It is very desirable that the female citizen should qualify herself to do work which is best done, or can only be done, by women, but that she should do it thoroughly, for thoroughness is the only thing that pays.

It must be admitted that the poor remuneration offered for much that is distinctively feminine work has led women, to their own detriment no less than that of men, to trench upon occupations which are uncongenial to their nature, and, by doing the work in an inferior manner and at a lower wage, to cut the ground from under the feet of their superior rivals. In spite of all that has been done and is being done to open new paths for women, the occupations which offer a living wage, not to speak of a competence, are not numerous, and in every case training or an apprenticeship of four or five years must precede self-support. Still the teacher, the nurse, the cook are indispensable to society, and can command good wages for good work. The teaching profession still offers tempting rewards to those who by study, by practical experience, and by special aptitude find their way to the top, and in the lower ranks there is steady pay for the elementary teacher who has duly qualified herself.

The nursing profession may be taken to include the doctor at the one extreme and the Norland, or lady nurse for young children, at the other. A career of incalculable usefulness opens before the woman doctor, if only she will go to the homes of the East, where suffering women endure in silence and with little hope of medical aid. Yet, with the perversity which seems to lead so many of our sisters into paths where they are superfluous, one finds fresh accessions to the crowded ranks at home, aspirants looking in vain for remunerative employment, and one might count on one's ten fingers the few who have made a great success of a profession which the strongest can only pursue for a limited number of years.

The training of the hospital nurse becomes more and more scientific, more and more severe. The period which it covers is lengthening, while the years during which the calling can be practised are abridged at both ends. Still, the career offers

“plums” to the specially gifted, in the shape of matronships in great hospitals, and a steady income to all whose strength is equal to the demands it makes on their powers of endurance.

The cook of a former age has blossomed into the Superintendent of the School of Cookery and into the County Council Lecturer on Domestic Economy. In this department also there is the prospect of fair remuneration to the well-trained worker, with the chance of a position of dignity and social importance to those who reach a high standard of excellence. It is a sphere essentially feminine, in which a good woman may have incalculable influence, and may by her labours benefit generations to come.

There was—nay, there is, though it is in a languishing condition—another calling for a woman, an art, the finest of the arts. Our mothers and their mothers before them understood it well. It is the art of home-making. To acquire it in perfection needs, not a few years of apprenticeship, but the devotion of a lifetime. Love lays the foundation of its lore, and self-effacement, self-surrender, and self-sacrifice are the pillars on which the superstructure rests. It is an art restricted to women, and one which calls forth all that is noblest and fairest and most attractive in body and soul.

There are many women who would have excelled in it, but their services were not desired; so they turned their attention to typewriting and shorthand and clerky work that exasperated them by its want of human interest, and benumbed their brains by its senseless monotony. The love of a home-life died within them, for—is it not a fact recognised by science that powers are atrophied by disuse?

It may have been that to one and another in later years some crippled athlete came and said: “We did not need you when we were young and strong—we preferred sport; but, now we are tired and sick, come and make a home for us.”

Was it wonderful that the hollow answer rang: “Go back to your playing-fields, you whom one of your own poets has called ‘muddied oaf’ and ‘flannelled fool.’ These were your

gods, O Israel : let them comfort you in feebleness and old age. We, too, have learnt the joys of the golf-course ; we, too, can soothe our nerves with a cigarette in our comfortable club-rooms. Once, oh ! how brightly we should have responded to your call ! Now our office work engages all the time and thought we can spare from our pleasures. Nay, what have you to offer us ? We, at half the pay, do the work in the city which you once did. You cannot keep up a home even if you would." Would not that rejected suitor go away sorrowful, knowing the bitter truth of the words ?

The real decadence of the nation began when the youthful manhood of the nation turned to a different ideal from the home-life which satisfied their fathers. Their indifference, their callousness, their selfishness have brought their reward. By their own act they have raised up an army of rival workers who are fast driving them from the field. Oh, the pity of it !

In conclusion, one would again refer to the paper from which quotations have already been made so largely.

"But when all is said about women and their rights and wrongs, and their work and place, and their equality and their superiority, we fall back at last upon Nature. There is still, and will always remain with us, the sense in man that it is his duty to work for his wife, and the sense in woman that nothing is better for her than to receive the fruits of her husband's labour. Let us endow the daughters—those who are not clever, in order to save them from the struggles of the incompetent and the hopelessness of the dependent ; those who are clever, so as to give them time for work and training. . . .

"And the endowment will not prevent or interfere with any work the girls may wish to do. It will even help them in their work. My brothers, let our girls work if they wish—perhaps they will be happier if they work ; let them work at whatever kind of work they may desire ; but not—oh, not !—because they must."

