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Defoe Abbot Melville Montaigne Cooper Emerson Hugo
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Garnett Engels Schiller Byron Maupassant Schiller
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Cotton Dostoyevsky Kipling Doyle Willis
Baum Henry Nietzsche Dumas Flaubert Turgenev Balzac
Leslie Stockton Vatsyayana Crane
Burroughs Verne
Curtis Tocqueville Gogol Busch
Homer Tolstoy Whitman Twain
Darwin Zola Lawrence Dickens Plato
Potter Freud Jowett Stevenson Andersen Harte
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As We Are and As We May Be

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Imprint

This book is part of TREDITION CLASSICS

Author: Walter, Sir Besant

Cover design: Buchgut, Berlin - Germany

Publisher: tredition GmbH, Hamburg - Germany

ISBN: 978-3-8424-7508-3

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FOREWORD.

The reader of these Essays, which are not chronologically arranged, is asked to notice the date in each case affixed to them. Almost without exception, those passages which cannot fail to strike him as nearly exact repetitions, whether of argument or of example, will be seen to have been written at considerable intervals of time. A series of papers, composed in different circumstances, and with no design of collective re-issue in any particular form, will always present these repetitions; and they serve to emphasize the author's message. The lapse of time will also account for the apparent inaccuracy of a few statements, and for the fact that some of the occurrences alluded to in the future tense were accomplished during Sir Walter Besant's lifetime. 'As We Are and As We May Be' is the exposition of a practical philanthropist's creed, and of his hopes for the progress of his fellow-countrymen. Some of these hopes may never be realized; some he had the great happiness to see bear fruit. And for the realization of all he spared no pains. The personal service of humanity, that in these pages he urges repeatedly on others, he was himself ever the first to give.

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AS WE ARE AND AS WE MAY BE

THE ENDOWMENT OF THE DAUGHTER.

Those who begin to consider the subject of the working woman discover presently that there is a vast field of inquiry lying quite within their reach, without any trouble of going into slums or inquiring of sweaters. This is the field occupied by the gentlewoman who works for a livelihood. She is not always, perhaps, gentle in quite the old sense, but she is gentle in that new and better sense which means culture, education, and refinement. There are now thousands of these working gentlewomen, and the number is daily increasing. A few among them—a very few—are working happily and successfully; some are working contentedly, others with murmuring and discontent at the hardness of the work and the poorness of the pay. Others, again, are always trying, and for the most part vainly, to get work—any kind of work—which will bring in money—any small sum of money. This is a dreadful spectacle, to any who have eyes to see, of gentlewomen struggling, snatching, importuning, begging for work. No one knows, who has not looked into the field, how crowded it is, and how sad a sight it presents.

For my own part I think it is a shame that a lady should ever have to stand in the labour market for hire like a milkmaid at a statute fair. I think that the rush of women into the labour market is a most lamentable thing. Labour, and especially labour which is without organization or union, has to wage an incessant battle—always getting beaten—against greed and injustice: the natural enemy of labour is the employer, especially the impecunious employer; in the struggle women always get worsted. Again, in whatever trade or calling they attempt, the great majority of women are hopelessly

incompetent. As in the lower occupations, so in the higher, the greatest obstacle to success is incompetence. How should gentlewomen be anything but incompetent? They have not been taught anything special, they have not been 'put through the mill'; mostly, they are fit only for those employments which require the single quality that everybody can claim—general intelligence. Hopeless indeed is the position of that woman who brings into the intellectual labour market nothing but general intelligence. She is exactly like the labourer who knows no trade, and has nothing but his strong frame and his pair of hands. To that man falls the hardest work and the smallest wage. To the woman with general intelligence is assigned the lowest drudgery of intellectual labour. And yet there are so many clamouring for this, or for anything. A few months ago a certain weekly magazine stated that I, the writer, had started an Association for Providing Ladies with Copying Work—all in capitals. The number of letters which came to me by every post in consequence of that statement was incredible. The writers implored me to give them a share of that copying work; they told terrible, heart-rending stories of suffering. Of course, there was no such Association. There is, now that typewriting is fairly established, no copying work left to speak of. Even now the letters have not quite ceased to arrive.

The existence of this army of necessitous gentlewomen is a new thing in the land. That is to say, there have always been ladies who have 'come down in the world'—not a seaside lodging-housekeeper but has known better days. There have always been girls who never expected to be poor; always suffered to live in a fool's paradise who ought to have been taught some way of earning their livelihood. Never till now, however, has this army of gentlewomen been so great, or its distress so acute. One reason—it is one which threatens to increase with accelerated rapidity—is the depression of agriculture. I think we hardly realize the magnitude of this great national disaster. We believe that it is only the landlords, or the landlords and farmers, who are suffering. If that were all—but can one member of the body politic suffer and the rest go free from pain? All the trade of the small towns droops with agriculture; the professional men of the country towns lose their practice; clergymen who depend upon glebe, dissenting ministers who depend upon the

townspeople, lose their income; the labourers, the craftsmen—why, it bewilders one even to think of the widespread ruin which will follow the agricultural depression if it continues. And every day carriage becomes cheaper, and food products of all kinds are conveyed at lower prices and from greater distances. Every fall in price makes it more difficult to let the farms, drives the rustics in greater numbers from the country to the town, lays the curse of labour upon thousands of untrained gentlewomen, and makes it more difficult for them to escape in the old way, that of marriage.

Another reason is the enormous increase during the last thirty years of the cultivated classes. We have all, except the very lowest, moved upwards. The working-man wears broadcloth and has his club; the tradesman who has grown rich also has his club, his daughters are young ladies of culture, his sons are educated at the public schools and the universities—things perfectly proper and laudable. The thickness of the cultured stratum grows greater every day. But those who belong to the lower part of that stratum—those whose position is not as yet strengthened by family connections and the accumulations of generations—are apt to yield and to be crushed down by the first approach of misfortune. Then the daughters who, in the last generation, would have joined the working girls and become dressmakers in a 'genteel' way, join the ranks of distressed gentlewomen.

Everybody knows the way up the social ladder. It has been shown to those below by millions of twinkling feet. It is a broad ladder up which people are always climbing, some slowly, some quickly—from corduroy to broadcloth; from workshop to counter; from shop-boy to master; from shop to office; from trade to profession; from the bedroom over the shop to the great country villa. The other day a bricklayer told me that his grandfather and the first Lord O.'s father were old pals: they used to go poaching together; but the parent of Lord O. was so clever as to open a shop, where he sold what his friend poached. The shop began it you see. The way up is known to everybody. But there is another way which we seldom regard; it is the way down again. The Family Rise is the commonest phenomenon. Is not the name Legion of those of whom men say, partly with the pride of connecting themselves with greatness, partly with the natural desire, which small men always show, to

tear away something of that greatness, 'Why, I knew him when his father had a shop!' The Family Fall is less conspicuous. Yet there are always as many going down as climbing up. You cannot, in fact, stay still. You must either climb or slip down—unless, indeed, you have got your leg over the topmost rung, which means the stability of an hereditary title and landed property. We all ought to have hereditary titles and landed property, in order to insure national prosperity for ever. Novelists do not, as a rule, treat of the Sinking Back because it is a depressing subject. There are many ways of falling. Mostly, the father makes an ass of himself in the way of business or speculation; or he dies too soon; or his sons possess none of their father's ability; or they take to drink. Anyhow, down goes the Family, at first slowly, but with ever increasing rapidity, back to its original level. There is no country in the world—certainly not the United States—where a young man may rise to distinction with greater ease than this realm of the Three Kingdoms. There is also none where the families show a greater alacrity in sinking. But the most reluctant to go down, those who cling most tightly to the social level which they think they have reached, are the daughters; so that when misfortunes fall upon them they are ready to deny themselves everything rather than lose the social dignity which they think belongs to them.

Again, a steady feeder of these ranks is the large family of girls. It is astonishing what a number of families there are in which they are all, or nearly all, girls. The father is, perhaps, a professional man of some kind, whose blamelessness has not brought him solid success, so that there is always tightness. And it is beautiful to remark the cheerfulness of the girls, and how they accept the tightness as a necessary part of the World's Order; and how they welcome each new feminine arrival as if it was really going to add a solid lump of comfort to the family joy. These girls face work from the beginning. Well for them if they have any better training than the ordinary day-school, or any special teaching at all.

Another—the most potent cause of all—is the complete revolution of opinion as regards woman's work which has been effected in the course of a single generation. Thirty years ago, if a girl was compelled to earn her bread by her own work, what could she do? There were a few—a very few—who wrote; many very excellent

persons held writing to be 'unladylike.' There were a few—a very few—who painted; there were some—but very few, and those chiefly the daughters of actors—who went on the stage. All the rest of the women who maintained themselves, and were called, by courtesy, ladies, became governesses. Some taught in schools, where they endured hardness—remember the account of the school where Charlotte Brontë was educated. Some went to live in private houses—think of the governess in the old novel, meek and gentle, snubbed by her employer, bullied by her pupils, and insulted by the footman, until the young Prince came along. Some went from house to house as daily governesses. Even in teaching they were greatly restricted. Man was called in to teach dancing; he went round among the schools in black silk stockings, with a kit under his arm, and could caper wonderfully. Woman could only teach dancing at the awful risk of showing her ankles. Who cares now whether a woman shows her ankles or not? It makes one think of Mr. Snodgrass and Mr. Winkle, and of the admiration which those sly dogs expressed for a neat pair of ankles. Man, again, taught drawing; man taught music; man taught singing; man taught writing; man taught arithmetic; man taught French and Italian; German was not taught at all. Indeed, had it not been for geography and the use of the globes, and the right handling of the blackboard, there would have been nothing at all left for the governess to teach. Forty years ago, however, she was great on the Church Catechism and a martinet as to the Sunday sermon.

It was not every girl, even then, who could teach. I remember one lady who in her young days had refused to teach on the ground that she would have to be hanged for child-murder if she tried. Those who did not teach, unless they married and became mistresses of their own *ménage*, stayed at home until the parents died, and then went to live with a brother or a married sister. What family would be without the unmarried sister, the universal aunt? Sometimes, perhaps, she became a mere unpaid household servant, who could not give notice. But one would fain hope that these were rare cases.

Now, however, all is changed. The doors are thrown wide open. With a few exceptions—to be sure, the Church, the Law, and Engineering are important exceptions—a woman can enter upon any career she pleases. The average woman, specially trained, should do

at any intellectual work nearly as well as the average man. The old prejudice against the work of women is practically extinct. Love of independence and the newly awakened impatience of the old shackles, in addition to the forces already mentioned, are everywhere driving girls to take up professional lives.

Not only are the doors of the old avenues thrown open: we have created new ways for the women who work. Literature offers a hundred paths, each one with stimulating examples of feminine success. There is journalism, into which women are only now beginning to enter by ones and twos. Before long they will sweep in with a flood. In medicine, which requires arduous study and great bodily strength, they do not enter in large numbers. Acting is a fashionable craze. Art covers as wide a field as literature. Education in girls' schools of the highest kind has passed into their own hands. Moreover, women can now do many things—and remain gentlemen—which were formerly impossible. Some keep furniture shops, some are decorators, some are dressmakers, some make or sell embroidery.

In all these professions two things are wanting—natural aptitude and special training. Unfortunately, the competition is encumbered and crowded with those who have neither, or else both imperfectly, developed.

The present state of things is somewhat as follows: The world contains a great open market, where the demand for first-class work of every kind is practically inexhaustible. In literature everything really good commands instant attention, respect—and payment. But it must be really good. Publishers are always looking about for genius. Editors—even the much-abused editors—are always looking about for good and popular writers. But the world is critical. To become popular requires a combination of qualities, which include special training, education, and natural aptitude. Art, again, in every possible branch, offers recognition—and pay—for good work. But it must be really good. The world is even more critical in Art than in Literature. In the theatre, managers are always looking about for good plays, good actors, and good actresses. In scholarship, women who have taken university honours command good salaries and an honourable position if they can teach. In music, a

really good composer, player, or singer, is always received with joy and the usual solid marks of approval. In this great open Market there is no favouritism possible, because the public, which is scornful of failure—making no allowance, and receiving no excuses—is also generous and quick to recognise success. In this Market clever women have exactly the same chances as clever men; their work commands the same price. George Eliot is as well paid as Thackeray; and the Market is full of the most splendid prizes both of praise and pudding. It is a most wonderful Market. In all other Markets the stalls are full of good things which the vendors are anxious to sell, but cannot. In this Market nothing is offered but it is snapped up greedily by the buyers; there are even, indeed, men who buy up the things before they reach the open Market. In other Markets the cry of those who stand at the stalls is 'Buy, buy, buy!' In this Market it is the buyers who cry out continually, 'Bring out more wares to sell.' Only to think of this Market, and of the thousands of gentlewomen outside, fills the heart with sadness.

For outside, there is quite another kind of Market. Here there are long lines of stalls behind which stand the gentlewomen eagerly offering their wares. Alas! here is Art in every shape, but it is not the art which we can buy. Here are painting and drawing; here are coloured photographs, painted china, art embroideries, and fine work. Here are offered original songs and original music. Here are standing long lines of those who want to teach, and are most melancholy because they have no degree or diploma, and know nothing. Here are standing those who wait to be hired, and who will do anything in which 'general intelligence' will show the way; lastly, there is a whole quarter at least a quarter—of the Market filled with stalls covered with manuscripts, and there are thousands of women offering these manuscripts. The publishers and the editors walk slowly along before the stalls and receive the manuscripts, which they look at and then lay down, though their writers weep and wail and wring their hands. Presently there comes along a man greatly resembling in the expression of his face the wild and savage wolf trying to smile. His habit is to take up a manuscript, and presently to express, with the aid of strange oaths and ejaculations, wonder and imagination. "Fore Gad, madam!" he says, "'tis fine! 'Twill take the town by storm! 'Tis an immortal piece! Your own, madam? Tru-

ly 'tis wonderful! Nay, madam, but I must have it. 'Twill cost you for the printing of it a paltry sixty pounds or so, and for return, believe me, 'twill prove a new Potosi.' This is the confidence trick under another form. The unfortunate woman begs and borrows the money, of which she will never again see one farthing; and if her book be produced, no one will ever buy a copy.

The women at these stalls are always changing. They grow tired of waiting when no one will buy: they go away. A few may be traced. They become type-writers: they become cashiers in shops; they sit in the outer office of photographers and receive the visitors: they 'devil' for literary men: they make extracts: they conduct researches and look up authorities: they address envelopes; some, I suppose, go home again and contrive to live somehow with their relations. What becomes of the rest no man can tell. Only when men get together and talk of these things it is whispered that there is no family, however prosperous, but has its unsuccessful members—no House, however great, which has not its hangers-on and followers, like the *ribauderie* of an army, helpless and penniless.

Considering, therefore, the miseries, drudgeries, insults, and humiliations which await the necessitous gentlewoman in her quest for work and a living, and the fact that these ladies are increasing in number, and likely to increase, I venture to call attention to certain preventive steps which may be applied—not for those who are now in this hell, but for those innocent children whose lot it may be to join the hapless band. The subject concerns all of us who have to work, all who have to provide for our families; it concerns every woman who has daughters: it concerns the girls themselves to such a degree that, if they knew or suspected the dangers before them they would cry aloud for prevention, they would rebel, they would strike the Fifth Commandment out of the Tables. So great, so terrible, are the dangers before them.

The absolute duty of teaching girls who may at some future time have to depend upon themselves some trade, calling or profession, seems a mere axiom, a thing which cannot be disputed or denied. Yet it has not even begun to be practised. If any thought is taken at all of this contingency, 'general intelligence' is still relied upon. There are, however, other ways of facing the future.

In France, as everybody knows, no girl born of respectable parents is unprovided with a *dot*; there is no family, however poor, which does not strive and save in order to find their daughter some kind of *dot*. If she has no *dot*, she remains unmarried. The amount of the *dot* is determined by the social position of the parents. No marriage is arranged without the *dot* forming an important part of the business. No bride goes empty-handed out of her father's house. And since families in France are much smaller than in this country, a much smaller proportion of girls go unmarried.

In this country no girls of the lower class, and few of the middle class, ever have any *dot* at all. They go to their husbands empty-handed, unless, as sometimes happens, the father makes an allowance to the daughter. All they have is their expectation of what may come to them after the father's death, when there will be insurances and savings to be divided. The daughter who marries has no *dot*. The daughter who remains unmarried has no fortune until her father dies: very often she has none after that event.

In Germany, where the custom of the *dot* is not, I believe, so prevalent, there are companies or societies founded for the express purpose of providing for unmarried women. They work, I am told, with a kind of tontine—it is, in fact, a lottery. On the birth of a girl the father inscribes her name on the books of the company, and pays a certain small sum every year on her account. At the age of twenty-five, if she is still unmarried, she receives the right of living rent free in two rooms, and becomes entitled to a certain small annuity. If she marries she has nothing. Those who marry, therefore, pay for those who do not marry. It is the same principle as with life insurances: those who live long pay for those who die young. If we assume, for instance, that four girls out of five marry, which seems a fair proportion, the fifth girl receives five times her own premium. Suppose that her father has paid £5 a year for her for twenty-one years, she would receive the amount, at compound interest, of £25 a year for twenty-one years—namely, about a thousand pounds.

Only consider what a thousand pounds may mean to a girl. It may be invested to produce £35 a year—that is to say, 13s. 6d. a week. Such an income, paltry as it seems, may be invaluable; it may supplement her scanty earnings: it may enable her to take a holiday:

it may give her time to look about her: it may keep her out of the sweater's hands: it may help her to develop her powers and to step into the front rank. What gratitude would not the necessitous gentlewoman bestow upon any who would endow her with 13s. 6d. a week? Why, there are Homes where she could live in comfort on 12s., and have a solid 1s. 6d. to spare. She would even be able to give alms to others not so rich.

Take, then, a thousand pounds—£35 a year—as a minimum. Take the case of a professional man who cannot save much, but who is resolved on endowing his daughters with an annuity of at least £35 a year. There are ways and means of doing this which are advertised freely and placed in everybody's hands. Yet they seem to fail in impressing the public. One does not hear among one's professional friends of the endowment of girls. Yet one does hear, constantly, that someone is dead and has left his daughters without a penny.

First of all, the rules and regulations of the Post Office, which are published every quarter, provide what seems the most simple of these ways.

I take one table only, that of the cost of an annuity deferred for twenty-five years. If the child is five years of age, and under six, an annuity of £1, beginning after twenty-five years, can be purchased for a yearly premium of 12s. 7d., or for a payment of £12 3s. 8d., the money to be returned in case of the child's death. An annuity of £35, therefore, would cost a yearly premium of £22 0s. 5d., or a lump sum of £426 8s. 4d.

One or two of the insurance companies have also prepared tables for the endowment of children. I find, for instance, in the tables issued by the North British and Mercantile that an annual payment of £3 11s. begun at infancy will insure the sum of £100 at twenty-one years of age, with the return of the premium should the child die, or that £35 10s. paid annually will insure the sum of £1,000. There is also in these tables a method of payment by which, should the father die and the premiums be therefore discontinued, the money will be paid just the same. No doubt, if the practice were to spread, every insurance company would take up this kind of business.

It is not every young married man who could afford to pay so large a sum of money as £426 in one lump; on the contrary, very few indeed could do so. But suppose, which is quite possible, that he were to purchase, with the first £12 he could save, a deferred annuity of £1 for his child, and so with the next £12, and so with the next, until he had placed her beyond the reach of actual destitution; and suppose, again, that his conscience was so much awakened to the duty of thus providing for her that amusement and pleasure would be postponed or curtailed until this duty was performed, just as amusement is not thought of until the rent and taxes and house-keeping are first defrayed: in that case there would be few young married people indeed who would not speedily be able to purchase this small annuity of £35 a year. And with every successive payment the sense of the value of the thing, its importance, its necessity, would grow more and more in the mind; and with every payment would increase the satisfaction of feeling that the child was removed from destitution by one pound a year more. It took a very long time to create in men's minds the duty of life insurance. That has now taken so firm a hold on people that, although the English bride brings no dot, the bridegroom is not permitted to marry her until he settles a life insurance upon her. When once the mother thoroughly understands that by the exercise of a little more self-denial her daughter can be rendered independent for life, that self-denial will certainly not be wanting. Think of the vast sums of money which are squandered by the middle classes of this country, even though they are more provident than the working classes. The money is not spent in any kind of riot: not at all; the middle classes are, on the whole, most decorous and sober: it is spent in living just a little more luxuriously than the many changes and chances of mortal life should permit. It is by lowering the standard of living that the money must be saved for the endowment of the daughters; and since the 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 the 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-field of

labour 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. I speak rather to those who are in better plight, who live comfortably upon the year's income, which is not too much, and who look forward to putting their boys in the way of an ambitious career, and to marrying their daughters. But as for the endowment of the girls, they have not even begun to think about it. Their conscience has not been yet awakened, their fears not yet aroused; they look abroad and see their friends struck down by death or disaster, but they never think it may be their turn next. And yet the happiness to reflect, if death or disaster does come, that your girls are safe!

One sees here, besides, a splendid opening for the rich uncle, the benevolent godfather, the affectionate grandfather, the kindly aunt, the successful brother. They will come bearing gifts—not the silver cup, if you please, but the Deferred Annuity. 'I bring you, my dear, in honour of your little Molly's birthday, an increase of five pounds to her Deferred Annuity. This makes it up to twenty pounds, and the money-box getting on, you say, to another pound. Capital! we shall have her thirty-five pounds in no time now.' What a noble field for the uncle!

The endowment of the daughter is essentially a woman's question. The bride, or at least her mother for her, ought to consider that, though every family quiver varies in capacity with the income, her own lot may be to have a quiver full. Heaven forbid, as Montaigne said, that we should interfere with the feminine methods, but common prudence seems to dictate the duty of this forecast. Let, therefore, the demand for endowment come from the bride's mother. All that she would be justified in asking of a man whose means are as yet narrow, would be such an endowment, gradually purchased, as would keep the girls from starvation.

For my own part, I think that no woman should be forced to work at all, except at such things as please her. When a woman marries, for instance, she voluntarily engages herself to do a vast quantity of work. To look after the house and to bring up the children involves daily, unremitting labour and thought. If she has a vocation for any