THE ECONOMICS OF THE HOUSEHOLD

LOUISE CREIGHTON

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OF

THE HOUSEHOLD

SIX LECTURES GIVEN AT THE LONDON
SCHOOL OF ECONOMICS

BY

LOUISE CREIGHTON

AUTHOR OF "LIFE AND LETTERS OF MANDELL CREIGHTON," "A FIRST HISTORY OF ENGLAND," ETC., ETC.

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"The surest sign of social progress is increasing interest in the generation that is to come."

MANDELL CREIGHTON.

PREFACE.

THESE lectures were given during the winter of 1906 at the London School of Economics, to the teachers of Domestic Economy under the London County Council, and are now printed at the request of those who heard them. Their object was to bring the teachers into contact with some of the thought and knowledge on the great social problems with which their subject is concerned. I wished to give a background, a setting to their work, to make them feel the greatness, the infinite importance of the problems they touch, and to show them what kind of influence they may have in improving the homes of London. As one of them said to me, I aimed at showing them "where they came in". I tried to make them feel how big their subject really is. It is difficult in the press of daily work, in the constant strain of the management of large classes to remember this, and not to become absorbed simply in getting the

child to make a rabbit pie or a milk pudding satisfactorily, and forget that it is not a cook whom you are training, or a child whom you are keeping in order, but a woman whom you are preparing for the complicated profession of wife and mother. It would be too much to expect that our teachers, in the midst of the exhausting demands made upon them by their daily work, should find much time to study the problems of London. In these lectures an attempt has been made to bring some of these problems before their notice, and to tell them something of the investigations and opinions of those who have studied our social conditions. I have tried in so doing to make the teachers realise the possibilities and the opportunities of their work. The interest that they showed in the lectures, and the eager desire of those who organise their work to develop its usefulness, seem to me full of hope for the future. So long as methods and results continue to be carefully observed and criticised, so long as there is readiness to try new experiments, and a full realisation of the danger of settling down into a deadly routine, we can hope much from the domestic economy teaching in London. We must not expect to see its effect too quickly, but we can confidently regard it as one of the most im-

portant amongst the many agencies at work to improve the home life of London.

In trying to make clear the conditions of life which now prevail amongst large classes of our population, it has been impossible not to speak strongly about the incapacity and apathy of many of the women in all classes. I should like to remind the teachers that this incapacity and apathy can seldom be looked upon as the fault of the individual woman. It is the result of the circumstances that surround her. But she can be helped to rise superior to her circumstances and be shown how she may modify them. It is a counsel of despair to say that we can expect no improvement from her until her circumstances are changed. That this is not so is shown by the many women who, under hard and difficult circumstances, have brought up their families well and made their homes happy and comfortable. We must wish to improve their circumstances, we must try to realise their almost insuperable difficulties, we must go to them with the sympathy which wishes to understand rather than to judge, there must be no harsh spirit of criticism in us, and yet, if we would really be of service, there must be an undying faith in the possibilities of human nature. What some have done, others can be helped to do;

difficulties can be removed out of their way, above all, those difficulties caused by bad habits, by the loss of hope and interest in their lives. I would ask the domestic economy teachers never to weary of trying to understand their pupils and the homes of their pupils, not in a spirit of criticism but in a spirit of loving sympathy. Their subject is one of the most important in all the curriculum of our elementary schools, not only because of the effect it may have if rightly taught upon the homes of the people, but because of its educational value. It touches life at every point, it can only be well taught by those who are in living sympathy with the world around them. All teaching must deteriorate when the teacher ceases to grow and develop, but of no teaching is this so true as of the teaching which tries to show how to organise life in the midst of our complicated urban civilisation. To give material things their right place, to see how they can be used in the development of higher things, this is no easy task. It can be learnt from no text-book, at no training college, it must be the expression of a life lived with a high purpose, of an understanding ready to learn from everything around, of a heart quick to sympathise with every kind of character and circumstance.

I should like here to acknowledge gratefully how much I was helped in the preparation of these lectures by the writings of Mr. Charles Booth and of Mrs. Bernard Bosanquet, and to recommend them to all those who have time for further study.

CONTENTS.

LECTURE I.

THE FAMILY.

THERE is no subject with which the social reformers of the present day are more constantly occupied than the improvement of the conditions of life of the people. Sociology, a comparatively new science, ever attracts fresh students. Royal Commissions, committees, individuals are constantly engaged in investigations as to the health, habits, surroundings of the people. When we turn to the reports which are the result of these investigations, we find nothing more persistently dwelt upon than the importance of the work of the mother for the well-being of the family and the State. It would seem almost as if the father were non-existent, or as if nothing were expected from him. Again and again the ignorance and incapacity of the ordinary mother is insisted upon. Again and again it is asserted that if only she fulfilled the duties of her post adequately, all would be well. We cannot help feeling that there is some exaggeration both in the blame and the praise that is lavished on the mother, and that there is a certain amount of

ignorance shown by the nature of some of the demands which men are apt to make upon her, and by the expectations which they cherish with regard to the work she might do. Still, there is no doubt that her incapacity is frequently flagrant, whilst her importance is self-evident. It is the great object of your teaching to get people to regard the work of the wife and mother as a profession, and in every possible way to increase the dignity of her work.

But it will not do to expect too much as a result of your teaching. Some men speak of it as if it might cure all our ills, as if to teach a child of thirteen how to wash and feed a baby will make her sure to be a good mother when her time comes. They reckon without any consideration of the forgetfulness of children. We know too well how children forget the other things that they learn at school, to dare to hope that they will remember all that they learn in the Domestic Economy Centre. But, quite apart from the possible value of your teaching to the child in its future life as wife and mother, it has a great educational value in the present. With you, children learn to use and control their hands, to make their fingers quick, dexterous, precise; they should learn also the importance of exactness in the use of their hands, their material, their time. They will learn much from their mistakes. You must never forget the educational value of mistakes, nor try by your interference to prevent the children from making

them. They must learn to see the relation between cause and effect; to see that there is no such thing as luck; to develop their judgment, to form their taste.

More than this, to a child its education must often seem very remote from real life, divorced from the ordinary things in which it is interested, with which it has to do. Your subjects at least are in direct connexion with life. Yet it is easy by thoughtless teaching, to make even your subjects seem as remote from the child's life as the history of the Tudors, or a mathematical problem. The desire to make clear the connexion between your teaching and the actual life of the child must be constantly before your minds. Behind the child you are teaching, you must see the family, behind the family, the State. You are not teaching merely that individual child; you are teaching a member of a family, a future wife and mother, a future citizen of a great nation. The material for such teaching, if it is to be true teaching, can be provided by no books, by no lectures; it must be the result of your own experience, of your own constantly growing knowledge. If you wish your teaching to be effective, you must not only study books, you must above all study the conditions of life in the district where your own particular work lies, as well as the wider questions which concern the whole of our social organisation. Do not be appalled at the scope of your work, at the variety of calls made upon your interest and attention.

Your work is far more than a means for making a livelihood; it is connected with your own life as a woman and a citizen; it is closely bound up with your own nearest interests and most compelling duties.

The Origin of the Family.—We have constantly to remember to look upon the child as the member of a family. It will be well to ask ourselves what is the value of the family to the State. We must not assume that the family, as we know it, has always existed, or is certain always to continue to exist. But it seems clear that the family in some shape has always been the unit of society. As far back as we can penetrate into the darkness of prehistoric times, we find the family existing, with the father as its protector and master, whilst the women are regarded as slaves and chattels. In the days when men lived by hunting, or by the care of flocks and herds, and were constantly engaged in fighting, their greater strength and their fitness for the only tasks that seemed to them really important led them to scorn women and leave to them only the lowest tasks, the drudgery of the common life. With all our progress we have not yet got beyond the idea of the subjection of women. Only in 1870 was it made possible in England for a married woman to hold property of her own. In numberless instances the belief in the subjection of women still shows itself in the way in which she is treated both by the law and by social custom.

The earliest form of the family of which we know

much is the patriarchal family, as we find it prevailing amongst the Greeks and Romans in the past, and as it still exists among the Hindoos and other peoples. In Rome the *Patria Potestas*, the power of the father, was absolute in the family. He had power of life and death over his children; he could order their marriage or their divorce as he willed, and his power lasted as long as his life. In the kinship of the Roman family only the males were included. The power of the father over his sons lasted for life, over his daughters only till they married, and thus passed into another family. We find the patriarchal family in varying forms amongst the different nations of the world. It held property, especially land, in common, a custom which still prevails amongst some of the Slav peoples. Till quite lately, in many parts of Russia, land was held in common by the family, and it is still so held in Servia. The fundamental idea of the patriarchal family was the holding together of the family, and the consequent power of the father. Religion was closely connected with it, the sanctity of the hearth being one of the strongest amongst early religious ideas; there was the special ritual of worship known only to the members of the family, the worship of ancestors as it prevailed amongst the Romans. Many of these characteristics are still to be found amongst the Hindoos.

The traditions of the patriarchal family largely influenced our European ideas, they affected our methods of holding land, our customs with regard to the inheritance of property, but they were slowly

undermined by the assertion of the rights of the individual, an assertion made easier by the rise of industry. It might not be possible for every man to acquire land for himself, but every man could win independence for himself through industry. Still, even into our industrial civilisation, the idea that the father was the absolute master lasted on. In the early days of the rise of industry, children of tender years were used as if they were simply little bits of the machinery. It was not till 1833 that the first Bill to remedy the terrible conditions of child labour in our mines and factories was introduced by Lord Shaftesbury. It forbade the work of children under the age of nine. It was the beginning of our legislative interference with the idea that the father had absolute control over his children. But children's labour is still to this day exploited by their parents, as we see especially in the case of the sweated home industries, and the law has again been called upon to interfere with the wage earning of children during their school years.

The old idea that the children existed for the good of the parents seems at last to be disappearing. Now it is recognised that parents exist for the sake of their children—we hear of the rights of children rather than of the rights of parents. Surely this is the truer view, this is the view which leads us on into the future. Each family is a link with the next; family life ensures that one generation shall labour for the interests of the next; progress comes through what one generation can hand on to the next. This

power of living for the future is best called forth by the appeal of the family claims. After all it is only an old truth in a new dress. The Israelite of old lived that he might found a family, a people. One of the great instigations to the acquisition of property was the hope of handing it on to a son. We hope that our modern view of the rights of the children may be taking a more unselfish form.

But it must not be forgotten that the family as an institution is being constantly attacked. The State asserts in ever new ways its right to ensure the production of good citizens, and hence is constantly interfering with the exclusive rights of the family. Our factory, education and sanitary laws are all interferences with the power of parents over their children. It seems as if there were an increasing number of people who would almost destroy the family altogether, and were prepared to take away the children to be trained elsewhere because the parents do it so badly. This was already the idea put forth by Plato in the *Republic*. One great weakness of this view is that it seems hardly likely that we should ever be able to obtain a sufficient number of people able to train other people's children better than their own parents could do. But even if we could, it does not seem likely that this plan would succeed. The prolonged infancy of the human race seems to point to the need of the prolonged care of parents. Nothing helps to develop a man so much and to draw him out of the mere selfish desire to satisfy his own needs, as his interest in his family, and the compelling desire

to satisfy its needs. In this way he is roused to the effort to call out all his powers, to work harder than he ever would if he had only to supply his own needs, and therefore he becomes a more efficient member of society, merely through the call to provide for his children. For the parents it seems clear, that the care of their children is the best means for training and developing their character, and at the same time, family life provides for the child the best school not only for training the character, but also for learning the domestic arts of life. Family life may be failing to realise all its possibilities in England now, but it is obvious that most of the work done in your Domestic Economy Centres could be better done by the mother at home, if she were capable. To share the fortunes of the family at home must be more life-giving than to be brought up in the best institution. In the home, the child can see how the money goes, can learn from practical, sometimes painful, experience the use of saving; the girl, often even the boy, learns how to take care of the baby; the boys and girls learn to live together on simple, natural terms. It would seem that no other training could provide such good citizens for the State.

Modern reformers sometimes speak as if children belonged more to the State than to their parents, but this is only true in so far as the whole family belongs to, or rather is, an integral part of the State, so that the parents' first duty to the State is the training of their children, its future citizens.

In the ideal family, the old idea of community of labour for the good of all will survive so far as the division of work between husband and wife is concerned. The wife is the manager and spender, the husband and the adult children are the earners. In order that the most ordinary work may be efficiently done, a considerable degree of home comfort, leisure, education and recreation is needed. The skilled workman is a machine brought to great perfection, not merely of strength, but of delicacy and complexity, and such a fine machine to be efficient must be kept in first-rate order. If efficient labour is to be produced, the man must be able to earn enough to keep his wife at home, his children at school, and his whole household in such well-being that the home atmosphere may be moral, invigorating and stimulating. The result is disastrous alike at the top and the bottom of the scale, when either smart ladies or factory workers fail to do the work which can only be done by the woman, for the home life.

The great object of your work is to produce a more healthy home life in London, such a home life as may allow us to hope that in the future, the mothers themselves will teach their children the elementary lessons of how to keep a home, so that the teaching at school may be really progressive and advanced. At present in your teaching, you have little to build upon. What is the nature of home life in London at present? All are agreed that the home depends upon the mother. What is the

character of the ordinary mother? Mr. Shadwell, in his *Industrial Efficiency*, says: "We certainly have a class of women, already numerous and probably increasing, who are a source of great national weakness. They are ignorant, idle, extravagant and self-indulgent. They neglect their children and their homes, and they exist in all ranks of society. The wretched appearance of so many working-class homes and children, which constantly horrifies visitors to this country, is quite as much due to this type of woman as to the self-indulgent man who matches her. Neither in America nor Germany, nor in any country that I have seen, do women drink and bet as they do here." In all recent reports of investigations into the conditions of the people, the ignorance and incapacity of the women is dwelt upon. Mrs. Bernard Bosanquet says in her interesting book, *Rich and Poor:* "The common expression of the lowest type of women in the East End is one of patient endurance. It means the acceptance of the position women are expected to take; all cares and responsibilities are to be handed to her; it is her business to relieve husband and son from unwelcome burdens. . . . The increasing sacrifice of patiently unintelligent women to produce and maintain more patiently unintelligent women is of little use to the community." The little girl begins to work at fourteen before she has finished growing; work that is too heavy for her lays upon her the most weary of all her burdens, ill-health. Her brief period of blossom from sixteen

to eighteen or twenty is closed by an early marriage, and she takes upon herself duties for which she is quite unfit. She has no standard of home life; her helplessness makes her apathetic, and she simply drifts. Her great need is more teaching and better teaching. It is not so much that she needs to be taught definite rules of domestic management, but that she needs to be taught as a girl in such a way as will give her greater intelligence in arranging her own life, in managing her home and her children. She must realise what can be done, and she must be made to see that she can do it. It may often be said with truth that it is the sheer incapacity of the women that keeps them poor. For instance, we are told of one living in great poverty, to whom new work was offered. But she was too apathetic to take the trouble to undertake it, and her only answer was, "I'd rather muddle along". Discomfort at home and the bad food provided drives the husband to the public-house. Depression, helplessness, ill-health makes the wife also take to drink, and the natural result follows—feeble, neglected children. Of course I am speaking here only of those whom Mr. Charles Booth, in *Life and Labour of the People*, calls the very poor, who earn under 22s. a week and depend on casual wages. But their numbers are very large. They amount to 38 per cent. of the whole population in the East End of London, to 30 per cent. of the whole population of London. Those just above them are not much better than they as regards the management of their homes and

of the health of their families, nor as regards any provision for the future, such as might prevent them or their children from slipping down into the class just below them. The object of all our education must be to raise as many as possible out of the ranks of casual labour, out of this class of "very poor," and to prevent as many as possible from slipping down into it. Your part in this great task is to help by your teaching to make the homes of the people more fitted for the important work of rearing healthy, vigorous children. The value of the family to the State depends not on its wealth but on its efficiency, and it is just here where families in every rank of society fail so lamentably. Consider the numberless girls in all classes brought up to do nothing well, but only to wait to get married, and consequently quite unfit when they are married to manage a home or bring up children. It is equally disastrous in the poorer classes, where the girls are allowed to slip into any kind of work which comes handy, because it will only be for a time. In these inferior kinds of work they learn nothing, whereas any kind of work which calls out their capacities will help to fit them to do the work of wife and mother better should it come to them; whilst any good work which they enjoy and which makes them independent will prevent them from slipping into a foolish, improvident marriage.

Efficiency means the power to use well such natural gifts, opportunities and possessions as we have. To promote efficiency the children must be

trained in good habits. Most of these good habits can best be learnt at home. Yet, even under the best conditions, the school must supplement the home-training, and in many cases it has really to take its place. The good habits learnt at home are the cause of the industry and neatness that characterise the Germans. When in 1905 some of the brass workers of Birmingham went to Berlin to investigate the conditions of their industry in that city, they reported, speaking of a poor district of the town: "We saw no case of underfed, poorly clad or untidy children either in the streets or in the school . . . the children must come to school clean and well dressed". They speak of the economy practised with regard to clothes, and of the way in which every one was "scrupulously tidy and well cared for; no men, women or children were to be seen in the streets or in the works in an unmended condition". The great defect that Mr. Shadwell emphasises in English people as compared to Germans and Americans is their want of industry. He says: "The prevailing spirit at home is to get as much and do as little as possible". According to him it is in the home that the industry and love of work of the Germans is learnt. It is the laziness and indifference of the ordinary London mother that encourages the natural laziness of the child. In the French home, those habits of thrift are learnt which make the French nation rich, and give it the power of swift recovery after a great reverse such as was suffered in the Franco-Prussian war. The care that they see their

mother taking of all her smallest possessions, even of a penny, teaches the children thrift.

There is immense, almost insuperable difficulty in teaching at school the habits which should be learnt at home, whilst it is comparatively easy to teach good habits for school use. But you have not got to teach habits for school, but for life. It is useless to aim only at making the child what you wish him to be during school hours. The child at school is very often a totally different creature from the child at home. It is obedient at school, disobedient at home. I have heard of a mother who came to the mistress of a high school to ask her to undertake to make her daughter take a tonic because she could not get her to do it. It is no good to assume that the good habits of conduct and work learnt at school will necessarily lead to corresponding habits in home life. Yet much can be done, especially if the difficulties are remembered, and if you learn to see the home behind the child. The home present and future can be reached through the child. Little instances gathered here and there show how this can be done. We hear of a woman living in a bad East End slum, who yet kept her house clean and fresh and her windows opened, and on being asked how she came to do this answered, because she had been taught to do so at school at Battersea. These little instances cheer and encourage. But behind the child do not see only the actual home, see also the home as it might be, the ideal home.

What is the ideal home? It is not the home

where the father rules with absolute power, nor is it the home where the family tie is so slender that the grown-up children slip away as soon as possible to lead an independent life elsewhere; but it is the home where the family recognises itself as a community, living a common life for the good of its separate members, and for the service of the State. In the ideal home, whilst the children are young, the object of the parents will be to provide them with everything needed to prepare them for a happy and useful life, such a life as they can only realise by the development and the full use of all their capacities. To provide the means for such a life will be the greatest incentive a man can have to work and to improve his own position. The tenderest feelings of a working man are called out by his young children, on them his love is lavished. That natural love should readily lead him to look forward, to plan and provide for their future, instead of making that future more difficult by over-indulgence in the present.

In the ideal home, the mother will feel it her highest privilege and her greatest happiness to care for the well-being of her family in every detail. It is a task that will need all her powers, all the dexterity of her hands, all the thinking, organising capacities of her head. Such work is not drudgery, and a life given to the care of the home is far from monotonous. How can a mother's life be monotonous surrounded by the infinite variety supplied by children who are leading a natural life. The mother must

try to make the home a place where the children may enjoy such surroundings, both moral and physical, as will make them effective human beings. She should study to conduct it in such a way as to produce the best results with the least expenditure of energy, material, time and money.

In the ideal home, I should like to see the father take a larger share than he commonly does in England in the moral training of the children. He too often either treats them as playthings, or is called in as the last resource, as a sort of domestic policeman, to administer punishment. He loves playing with his small children. Miss Loane, in her delightful book, *The Queen's Poor*, tells us: "The mother breathes freely when her husband returns from his work. 'They're sure to be hanging round Daddy,' she says, and thinks no more of water-butts or motors." But this love too often passes, especially in the case of the boys, as the children grow up; with the girls the spoiling often continues, sometimes with disastrous results. What is needed in the parents is more imagination to make them prepare for the future when these fascinating playthings, these children who seem to be their very own, shall be men and women playing their part for good or evil in the world outside. Each child as it grows up must be encouraged to think of its future, to choose for itself its own lifework, and provision must be made as far as possible for its start in life. If, when either boy or girl becomes a wage-earner, they can find work in the same neighbour-

hood and continue to live at home, it will be better for all, provided the parents are wise enough to expand the home so as to ensure the accommodation needed for a healthy and decent life, and provided also, that they know how to give their grown-up children sufficient liberty to allow them to feel independent.

But whether the children who have started to work continue to live at home or not, in the ideal family the family tie will still be strong, and that tie will be a source of strength both to the individual and to the community. It will be a moral strength, for the grown-up son or daughter will not fall below the standard of the home; an economic strength, for the members of the family will help one another in times of difficulty. Where real home life is possible, the gravest evils of girl life, arising from restlessness, craving for excitement, improvidence, are rarely prominent. The chief hope of the future lies in fostering the home spirit, in making the possession of a home in which its owners may take pride possible for all.

The ideal family must not exist for itself alone, or else it will be nothing but a manifestation of refined selfishness. The family as a whole must realise that it exists for the service of the community, and it must gladly work for the interests of the whole community. It is your task to help by your teaching to create such ideal families; in so doing you are not serving only individual families, you are serving the whole State. Your work will be done

not only by the actual lessons you teach, but by the unconscious influence of your own personality, by the way in which you yourself regard your family ties and the call that comes to you too to serve the community.

LECTURE II.

THE SOURCES OF THE FAMILY WEALTH.

It is a common mistake to speak as if the resources of a family could be most truly estimated by its pecuniary income. We must not forget that the income of the family is not only to be reckoned in money, but consists also of health, vigour, comfort. More precious things are often thoughtlessly sacrificed in order to bring in a few more shillings, and even from the point of view of mere enjoyment, there are other things more important than money. Foremost amongst these we would place health, not only because good health saves the expense and loss of illness, but because it adds so enormously to the enjoyment of life. No words are needed to show the supreme importance of health to the working classes. Yet as a rule they are fatalistic about illness, and do not do nearly as much as they might to avoid it. You are not definitely engaged in teaching hygiene, but it is important that what the children learn theoretically in their other lessons at school should find its practical expression in your teaching. Above all, it is important that by your example as well as your words you should show the

importance you attach to the preservation of health. Time is another source of family wealth. In your classes it is difficult to get things done as quickly as they should be done in actual life, still, you have abundant opportunity to show the evil of habits of dawdling and pottering, and to show by practical example the value of time.

The chief source of the family wealth will, of course, be the actual capacities possessed by the different members of the family—the capacity of the man to earn a good income, the capacity of the woman to spend the income, and manage the home, wisely. Mr. Shadwell tells us: "German women keep their homes better than English. They spend the income to better advantage. They do not waste and misuse like English women; they find their interest and occupation at home, not in the music hall and public-house. They do not sit up late, and keep the children up. The home is comfortable, and the men are content to stay there. The habits of the German people enable them to maintain a superior standard of physique to the English people; they lead more wholesome lives." We do not wish in this or in anything else to hold up the Germans as an example to be slavishly followed. It may even sometimes seem to us that the German housewife lives as if housekeeping were the end of life, rather than the means by which the members of the family are enabled to lead a full and happy life. But we can learn much from studying their ways; above all, we can learn what an

industrious woman may do for the comfort and well-being of her family. It is chiefly a low appreciation of the work she could do in the home that leads the married woman to go out to work. A good manager, who thoroughly understands her work, can save more by staying at home and providing for the needs of her home, than she could make by going out to work. But many girls, especially those who have been working in factories, have no knowledge of domestic work when they marry, and take no interest in it. They are simply bored at having to stay quietly at home, and long for the stir and bustle of the factory. What we need is teaching that will develop girls' natural interest in domestic work, to counteract the effect of a life which seems to destroy it. A high standard of domestic work helps to create an interest in it, since we cannot enjoy a thing that we do badly, and an ignorant and untrained woman can take no pleasure in her housekeeping. Compulsory attendance at evening continuation classes in domestic economy, even if we had it, would not be sufficient. Girls who have been at work all day cannot be expected to have enough physical or mental energy left to throw themselves into new work in the evening. What is needed is that girls on first leaving school should not be allowed to work full time, but should be obliged to have some hours off in the afternoon for further teaching. In Messrs. Cadbury's chocolate works at Bourneville, for instance, there are special regulations with regard to the work and hours of

the many girls under eighteen who are employed there. Suitable continuation classes are provided for them, as well as physical exercises and recreation, so that they grow up strong and vigorous. No married women are employed in the works. The girls know that when they marry they must leave. This prevents very early marriages; the average age for a girl to marry from the Bourneville works is twenty-five. In London, where a low standard of home life prevails, at any rate in the poorer districts, early marriages are the rule. Boys and girls are alike earning something; they have no standard as to the home they wish to set up. They slip into marriage without any thought of its responsibilities. Their earnings are so irregular that both must continue to work in order to keep any sort of home going. It is such marriages that we may hope to prevent by education, by better training for work. The man's wage should be sufficient to provide the money needed to keep the home going. It should be the woman's task to spend that money wisely, and to add to the comfort of the family by her skilled work for the home.

Amongst the lowest classes, those whom Mr. Charles Booth calls the very poor, where the work of the men is casual and irregular, the woman's wages are often needed to supplement the man's so as to provide enough food for the family. But it is often just amongst these people that the most wasteful ways are seen. Even amongst them, if the woman were a skilled manager, she could prob-

ably save more by staying at home than by going out to work. When a married woman goes out to work, Professor Marshall tells us, she "substitutes less important gains for more important gains, and has therefore really diminished the income of the family". It is these more important gains that your teaching should help her to secure. In districts where some special industry calls for a large supply of women's work, and where it is common for married women to work, it generally follows as a consequence that the men take to idle ways. We see this in the great laundry districts in London, in the jute industries of Dundee, in the Staffordshire potteries, and many other places. As an inevitable consequence the total earnings of the family are lower, for women's earnings are always less than men's. The home must deteriorate, and still more must the man deteriorate, for what can be more despicable than for a man to idle away his days, living on the earnings of his wife, and only troubling himself to do a day's work when it is absolutely necessary in order to supply himself with drink and tobacco. But what is to be said about the cases in which it seems imperative that the woman should work in order to keep the home together. Probably the number of these absolutely necessary cases is smaller than we imagine. Miss Loane tells of a woman who had gone out to work because her husband was out of work, and who said: "I'll regret it once, and that's all my life. There's only one rule for women who want to have a

decent home for their children and themselves. If your husband comes home crying and says he can't find any work, sit down on the other side of the fire and cry till he does." A higher appreciation of what the woman can do for the family by staying at home, a higher sense of the responsibility of the man to provide the necessary money for keeping the home together, would speedily diminish the number of cases where it was really necessary for the woman to work for money. So long as untrained, ignorant girls are suffered first to slip into unskilled trades, and then to slip into thoughtless marriages, there will be a supply of married women compelled to take to the lowest paid industries, because they can do nothing else, and to work long hours to earn wages that will hardly keep them from starvation. Mr. Charles Booth writes: "Life to large numbers of married women in the East End is nothing more than procrastination of death. They bear children and bury them. Their minds have been starved and their senses dulled. For these women but little can be done. The position of married women can only be affected through the better education of the child, the training of the girl, and through everything that tends to raise the man morally and industrially."

It would seem as if in many cases it was even more disastrous to home life when the woman takes in work than when she goes out to work. In London miserably paid home industries are very common. At these industries women sometimes, even when

working hard, cannot earn more than a penny an hour; twopence an hour is the average wage. As a rule it is hard work to earn a shilling a day. Much of this work is unpleasant, and helps to make the home unsanitary. Fur-sewing is dangerous because of the hairs that fly everywhere. Box-making is unpleasant owing to the smell of the glue that has to be used. Almost any work in a small house must be a source of discomfort. The work is always about, everything is crowded up with it, it causes disagreeable smells, the children are pressed in to help at what is often tiring, unsuitable work, in any spare minute when they are at home. Moreover, much time is wasted in going to and fro to the factories to fetch and take the work, and its supply is most uncertain. These are the sweated industries of London, the cause of the destruction of home life, of the miserable drudgery of the women. Sweating means unduly low rates of wages, excessive hours of labour, insanitary work. It is largely caused by small employers with little or no sense of responsibility, eager to get as much work for as little pay as they can, out of the wretched women who work for them.

The women who have worked in factories before marriage often bring home work after marriage. But if they have a decent home, they soon find out that this badly paid work is not worth the time it takes from household duties, and give it up. According to Mr. Booth the married women who go out to work in factories in the East End are a degraded class. He says: "No respectable man would willingly let

the mother of his children go out to a factory, nor would the ten shillings a week she could thus earn make up for the loss incurred by her absence, if he brought home even so little as eighteen shillings". This shows the rate at which Mr. Booth estimates a woman's work in her home.

Everywhere there is a growing tendency to try to get rid of married women's work in factories, or at least to diminish its evils by legislation. But it does not seem to me that we must look so much to legislation for assistance as to the pressure of public opinion, to a growing sense of the value and the interest of home duties. It is strange and unreasonable that a woman should toil all day to make slop shirts, and be unable or unwilling to make or mend her own children's clothes. In some directions we are compelled to look for help from legislation. Regulations which would lead to the gradual disappearance of the sweated home industries would be for the advantage of all. It is possible to compel work done in factories to be carried on under suitable and sanitary conditions; and if a married woman is obliged to work, it is probably better as a rule, even for the home, that she should work in a factory. Then the home will not be made uncomfortable by her work, and the time she spends there can be entirely devoted to her family. But what should be constantly insisted upon is that a married woman's work lies in her home, that even from an economical point of view it is better that her energies should be exercised there. We must not be misled by excep-

tions. The number of real exceptions would turn out to be few, and might be dealt with by exceptional measures. It is the fact that it is the habit of so many married women to work that makes it easy for others to follow their example; that encourages husbands to look to the wife's earnings to support the family either in whole or in part; that leads women to take a low estimate of domestic duties; that makes girls grow up with no interest in them; and that by helping to increase the supply of inefficient female labour, keeps down wages.

The existence of a practically inexhaustible supply of cheap girl and women labour is a grave national danger. Large numbers of girls work in all our industrial centres for long hours at wages insufficient to nourish them properly. They grow up weakly and ill-developed. They marry young, without any knowledge of how to care for their children or manage their homes. To do all in their power to improve the conditions of women's labour is a pressing call to those who care for the well-being of the nation; it is a call which must specially appeal to all women. There is no one way by which this can be done, no one remedy for the existing evils; many things must conduce to bring about the required results, and there are many different opinions as to the means to be employed. But about one way all are agreed, and in that you can help most powerfully without waiting for reforms or changes more difficult to be brought about. It is your task to increase the efficiency of the woman in the home. The beneficial

results of her efficiency will show themselves in many ways. A good manager, for instance, will bring up her children to regular habits. Now one of the great evils of London at present is the large part of the population that depends on casual labour, the large number of those who have learnt to like casual labour, and who are incapable of settling down to regular work. This comes largely from the want of those disciplined habits which can best be learnt at home. It is found amongst women and girls as much as amongst men and boys. There are many girls in London who do not want to work more than three days in the week, who get into the way of leading a nomadic, wandering life. You can do much to prevent girls slipping into this class; everything that raises the standard of home life, that increases their interests will be of use. Every girl saved and made efficient may mean the saving of a family.

Enough has been said to show that we should consider one of the most important sources of the family wealth, both present and prospective, to be the mother's efficiency as a housekeeper. The money income of the family should depend, at least during the childhood of the children, on the earnings of the man. These, of course, are infinitely varied, even amongst the classes with which you have to deal. They vary not only in their total amount, but in the proportion of that amount which a man gives to his wife. The common plan, however, amongst the respectable working classes is for the man to hand over his wages to his

wife, either keeping back or receiving from her a part as pocket-money.

Mr. Booth estimates that there are in London 300,000 persons belonging to what he calls class B, whose earnings are irregular and are less than 21s. a week. Of these about 100,000 live in the East End. Above them there are in the East End about 200,000 belonging to what he calls class C, and whom he designates as poor. They make up about 22·8 per cent. of the population of the East End, and earn from 18s. to 21s. a week. He says of these that they cannot be said to be "in want," "they are neither ill-nourished nor ill-clad, but their lives are an unending struggle, and lack comfort". About the same proportion of the population in North London is classed amongst "the poor" and a larger proportion in South London. If we take the whole of London and put together class B, the casual workers, and class C, the poor, we find that there is about 30 per cent. of the whole population of London which earns under 21s. a week; this proportion rises in the East and North of London to 35 and 36 per cent., and in South London, in the borough of Southwark, it reaches 47·6. If you will consult Mr. Booth's book, you will see the exact figures for your own district. His calculations were made in 1892, but in the last issue of his book he does not speak of any material change. Roughly speaking, one-third of the children you will have to teach belong either to class B, the very poor, or class C, the poor. I wish to bring out this fact

because the lowest of the specimen budgets given in your syllabus supposes an income of 28s. The framers of these budgets did not wish you to set before the children too low a standard of life. They believe that to create the desire for a higher standard will help to make it possible. Moreover, it is by no means easy to estimate truly the exact earnings of a family. Many things may come in, such as unexpected earnings on the part of the children, to swell the total.

In Mr. Rowntree's book, *Poverty in York*, it is estimated that a man and wife with three children can only meet the necessary expenditure for satisfying their physical needs, without leaving anything over for pleasure, on a wage of 21s. 8d. a week. Mr. Cadbury, in his book on *Women's Work and Wages*, says that a single man in Birmingham earning 18s. to 20s. a week, cannot house, feed and clothe himself adequately. If these calculations are true, it follows that, roughly speaking, one-third of the children in the schools where you teach, come from homes where the earnings are not adequate to supply their physical needs. Yet, just because they have so little, it is all the more necessary that that little should be wisely spent. It seems as if the industrial supremacy of the world must pass to those who earn most and spend their earnings most wisely, which is only another way of describing the most efficient. You cannot do much to help to increase the total of earnings, but you can do very much to add to what is even more important, the wisdom of

expenditure. The inefficiency of the poor is not only caused by their poverty; very often it is their lack of interests and knowledge that keeps them poor. A rise in wages is never certain to improve their position. If they do not know how to use wisely the increased earnings, they will waste them, and more drunkenness has often been the chief result of higher wages. An increase of income must be accompanied by the knowledge how to use the increase, if it is to be a benefit. Meanwhile it is possible to hope, that these scientific calculations of the amount of nourishment needed to keep a man fit for his work, may not be absolutely true in practice. It is obviously a very difficult matter to measure exactly. But we know as a fact that the Italians, who live on a much less generous diet than the average English workman, are capable of extraordinary feats of endurance, and the experiences of other races makes us wonder whether diet can be so scientifically adjusted as some seem to believe. Happily wages in England tend to rise. In the fifty years that followed 1834 wages rose from 50 to 100 per cent.; and Sir Robert Giffen estimates that in fifty years wages have doubled all round. Meat and house-rent have grown dearer, but everything else has grown cheaper.

Above classes B and C Mr. Booth places class D, the comfortable working classes, who make up 51·5 per cent. of the whole population of London—in number, 2,166,503. These men earn anything from a regular 25s. to 30s. a week up to about £4. Above

them comes class E, consisting of the middle classes and the most wealthy class, which amounts only to 17·8 per cent., or 749,930 of the whole population of London. It is clear, therefore, that the main part of your work will be with the two millions which make up the comfortable working classes; and this not only because in most schools they will be in the majority, but because in reality they will set the standard of life. Our great effort must be to prevent any of that class from slipping down into the ranks below them and joining "the poor," whilst we try to lift "the poor" into the class above them. The influence of the well-to-do working class on those just below them is of vital importance in raising their standard, giving them worthy ambitions, and setting an example of good habits.

The income of the family is often increased by the earnings of the children. The strain will naturally be the greatest when the children are young, and the wife is weak and exhausted by child-bearing, particularly if she is trying to supplement the husband's earnings by working herself. At the beginning of married life, the income is sufficient for the wants of the family, but it is apt to be all spent, and with each child the strain grows greater. Fortunately this is also the time when the man's earning power is greatest. Still, it is no wonder that the time when the children can begin to earn is anxiously expected. Amongst the lowest classes this time is constantly anticipated by trying to make the children begin to earn even when still at school. They are employed

in various street trades, and made to help in low forms of home industry. Such children are incapacitated through the strain of over-work from learning properly at school, or from learning a good trade afterwards. An attempt has been made by legislation to protect them from their parents, and to put a stop to the wage-earning of school children. Powers have been given to the municipalities to frame bye-laws controlling or forbidding the wage-earning of children in the streets. But the London bye-laws allow a child between eleven and fourteen, attending school full time, to work for twenty hours in the week, and for eight hours a day when the school is not open.

Even when children are not made to begin wage-earning whilst still at school, their parents are eager to set them to work as soon as they leave. There is a great demand in London for unskilled boy-labour. A boy can earn good wages, but he is turned off at eighteen, and, having learnt no trade, sinks into the ranks of unskilled labour. It might be said with truth that his earnings between fourteen and eighteen, even if all brought home to his mother, are not a real addition to the family income, but only a temporary addition leading to no permanent gain. There is great need that parents should be persuaded to make the sacrifice of putting off the time when their children shall begin to earn, and to get them started in good trades. Many facilities are now offered to them in the way of apprenticeship and maintenance scholarships, and the ambition of parents and

children should be stirred to make use of these. They should know more about such facilities, and be more ready to consult the information bureaux which are now being started in order to give particulars as to the openings in various trades, and the opportunities for training and apprenticeship. Boys and girls accustomed to a decent home life, and started in industries or trades which offer possibilities of advance, will not be so apt to slip into early marriages. As they get on, the family income will be added to by their steadily increasing earnings, if only the mother is a good enough manager to make the home really comfortable, and to allow them sufficient independence, so that they do not wish to go off to seek greater comfort and independence as lodgers elsewhere. It is far more economical for the family to keep together. The mother can do better for the good of all with the united income than the different members of the family could do separately. But the standard of comfort must be sufficiently high to lead to an increased expenditure on rent, so that the necessary accommodation for a grown-up family may be provided. The power to keep the family together for the benefit and the greater comfort of all will depend in the first place on the foresight of the parents, which has led them to make the necessary sacrifice to give their children a good start in life, and in the second place it must depend to a very great extent on the capacity of the mother as an organiser, and on her moral qualities as a ruler and peace-maker.

In considering the amount of the family income

as represented by earnings, we must remember how this will be influenced by the place of living. In London rent is a most important item of expenditure. A smaller income farther away from the centre of London may conduce to greater well-being, not only because the more remote situation may make a better house possible, but because of the better air and greater amount of sunshine which will add to the health of the family. These advantages are not as a rule sufficiently valued by the London poor, they like the excitement of the crowded city life. It is always a great mistake to estimate the family wealth solely by the money income. The particular advantages of the place of living form an important part of it, not only with regard to such things as the water supply and the drainage, but also with regard to its nearness to some wholesome place of recreation, to some open space or park, or to a free library or polytechnic, and to its distance from a public-house or low music hall. Even more important than any of these in estimating the family wealth, is the health of the different members of the family, and the capacity and efficiency of the mother. It is with these that you have to do. Many things must work together to improve the conditions of the life of the people of London, but we need not wait for great changes. Every girl so taught that she will grow up to be an efficient manager of a home will be an immense gain, and this teaching is entrusted to you, and if well done must be of incalculable service to the State.

LECTURE III.

THE EXPENDITURE OF THE FAMILY INCOME.

In our last lecture we showed that the earning of the money portion of the family income should be the duty of the father and the elder children, if there were any, and its expenditure the duty of the wife and mother. The fact that the care and spending of the money is the wife's business is generally recognised amongst the working classes. Miss Loane gives us many instances of this. She tells us how the children will say: "Mother has to pay so and so for the rent"; "Mother is going to try and afford father this or that". A little boy once said to her: "The King gave father ten pounds for a present". When she asked, "What did father do with it?" he answered: "He gave it to mother". "Didn't he keep any of it for himself?" "No, mother gave him what she thought fit." It is the same everywhere. If the mother is a bad manager every one suffers, but they rarely know how to escape from the results of her inefficiency. I knew a farm labourer's family in Northumberland where the total income was £200, but the home was utterly miserable and disorderly, because of the shiftless, drinking habits of the mother.

Yet the family of grown-up sons and daughters seemed unable to devise any better arrangement than that of bringing their earnings to her. Everywhere we see that the comfort of the home depends more upon the management of the mother than upon the amount of money earned. The knowledge of how to spend wisely is an important part of the profession of a wife and mother. It is impossible to exaggerate the difference she can make by her capacity in this direction. We are all familiar with homes lying side by side, where the men go to the same work and bring back the same wages, but the appearance of the houses is so different as to suggest that one must be bringing in six times more than the other. The real value of the wages to the family is determined by the habits and capacities of the wife, that is of course when the husband brings his wages to her.

It is important for any one who would manage well to begin by considering her expenditure as a whole. The great value of domestic accounts is that they make it possible to do this. When the income is small, and the separate objects of expenditure few, accounts are hardly necessary, for the several items and their cost can easily be kept in the head. For the housekeeper, the importance of accounts is that they show how the money goes, and in teaching your children to keep accounts, this should be the chief object which you have in view.

In order to spend wisely, the income as a whole must be considered, and a clear idea formed as to what are necessaries and what are luxuries. What

we should consider necessaries will naturally vary according to circumstances, but in no case should we limit them to what is necessary in order to keep a man alive. We should consider as necessaries all that is needed to make each member of the family efficient for the work they have to do. Under the head of necessaries for an unskilled labourer and his family Professor Marshall puts: "A well-drained dwelling with several rooms, sufficient firing and light, warm clothing with some changes of underclothing, pure water, a plentiful supply of cereal food, a moderate allowance of meat and milk and a little tea, etc., some education and some recreation, and sufficient freedom for his wife from other work to enable her to perform properly her maternal and household duties. A skilled labourer will need more meat, recreation, education, and better dress. Persons who do higher work still, such as brain work, will need easily digestible food, sufficient house room for quiet, some travel and change of scene, books and other implements for their work, and an expensive education." Besides real necessaries, conventional necessaries must also be considered, that is, those things which a man cannot dispense with without losing social influence or caste. Conventional necessaries could be dispensed with by society as a whole without any loss of efficiency, and it may be said that half the consumption of the English upper classes is wholly unnecessary.

The absolute necessaries for the life of an unskilled labourer are difficult to provide in London, especially

the house-room required. They will certainly need his whole income and leave nothing over for luxuries. What can be considered the luxuries of working-class life? The commonest luxuries are alcohol, tobacco, sweets and unnecessarily smart clothing for the children. Such recreation as they do get can hardly be classed under luxuries, for they seldom get even the amount which is desirable in order to preserve their efficiency. With regard to alcohol, we are not taking any extreme temperance views if we regard it as a luxury, never under the ordinary conditions of health as a necessary, but often as a decidedly harmful luxury. Certainly for children it is always a harmful luxury. It would be well if we could get this way of looking upon alcohol as a decided luxury, and a luxury which may be harmful, impressed upon the people. Then the issue would be clearer, and they could consider whether this possibly harmful, and certainly unnecessary, luxury should be one of the things on which they were willing to spend much of their small income. Tobacco is equally a luxury, but for adults at least it is, in moderation, a harmless luxury; it is soothing, comforting, often a friend and companion, and it is not very expensive.

Sweets, though an insufficient and uninteresting diet often leads to a strong craving for them, are also undoubtedly a luxury. Mr. Booth calls the sweet-shop "the child's public-house. It abounds in all poor neighbourhoods, and serves as an excellent training in those habits of heedless self-indulgence which are the root of half the misery

of the slums." It would be well if people could be led to realise how large is the total amount spent on sweets, even when bought only by a farthing's worth at a time. I have been told of a woman who kept a sweet-shop in a poor district, and was able to pay her rent by the farthings expended by the children on Sunday, since every child had a farthing to buy sweets on its way to Sunday school. She kept herself by the farthings spent during the week. The money spent even by the children of the poor on sweets would do much to improve their general diet, and to provide them with warmer clothing. Even more serious is the question of the real harm often done to the digestive organs by cheap sweets, and by the poisonous colouring matter used in their manufacture, and in that of the ices so popular in the summer. Moreover, the habit of eating sweets produces the desire to have something constantly in the mouth, and leads to a habit of self-indulgence which later may so easily develop into drinking, and it spoils the appetite for regular and wholesome meals.

Among luxuries, we may also count that part of the regular food which is not useful as nourishment, especially the pickles so largely used by the poor to hide the tastelessness of indifferent cooking. These also vitiate a child's digestion, and destroy his appetite for plain food. We have been told of a child sent into the country by the Country Holiday Fund, who complained of his plentiful supper of bread and milk, and when asked what he wanted,

said, "I want my tasty supper". This, on inquiry, proved to be a halfpenny worth of pickles. When the money, whether much or little, available for luxuries is spent on food, it should be remembered that the pleasure derived is very transitory. If it were used instead to buy better clothes, furniture, cooking utensils or books, the gain and the pleasure would be lasting; if it were used for wholesome recreation or for taking a holiday, there would be the distinct gain of improved health and possibly of added interests. In this connexion it is important to notice the difference between different kinds of recreation. Some forms of recreation, such as many games and expeditions to the country, are health and life-giving; some, such as visits to picture galleries, historical buildings, the best theatres, stimulate intellectual life and add new interests; others, such as most theatres and music halls, are at best only a distraction which may be useful in cases of great mental fatigue and strain, but in most cases merely fritters away energy and dissipates the mind without giving anything in exchange.

One of the chief difficulties for many belonging to the working classes in arranging their expenditure, is the uncertainty of their income. This uncertainty is normal amongst the large class of casual labourers, and normal too even in some of the better trades, particularly all those connected with the building trade, and in all season trades. It needs much self-restraint and prudence to manage well on an irregular income, to look forward to the

slack times when the wages are coming in plentifully, and provide for them. Here we must hope that general education will help, for we may surely expect that it will increase the power of looking forward, the thinking capacity, the power of self-control. These are too often lacking now. When the money comes in on Saturday, the temptation to spend it is often irresistible. The woman forgets that it has to last seven days, and spends it as if Sunday were the one day in the week. We hear of cases where the children have roast duck and pudding on Sunday, and end with dry bread on Friday, though we may hope that these are not common. It seems as if one of the great qualities we need to teach is the power to look forward, so as to spread the money wisely over the week. You teach your children how to keep accounts, though the chance that working women will ever keep accounts is very small, and even the usefulness of so doing may be doubted, as with little to spend and few objects to spend it on, they can easily keep all their expenditure in their heads. But there is great advantage in teaching account-keeping to children, for in that way you can teach the need of thinking out expenditure as a whole, of equalising it, and of planning and providing for future needs.

The difficulties of the housekeeper amongst the poor are much increased by the habit of buying things in small quantities. This is partly the result of their habits of spending, since it is the usual plan to make the week's wages pay the week's ex-

penses; but it is almost inevitable owing to their want of space or conveniences for keeping things. The cost of commodities is, of course, much increased by buying them in small quantities. Mr. Rowntree points out that a man who buys his tobacco at 4d. an ounce and spends £2 12s. on it in the year, would save 16s. a year if he bought it by the pound. This loss is specially notable in the case of coal, which the poor sometimes even buy by pennyworths. Coal, worth not more than 15s. to 16s. a ton, is paid for at the rate of £1 6s. 8d. per ton. It has, moreover, to be fetched by the consumer, and there is a considerable loss in dust and shag. It has been reckoned that out of the food of a family costing 13s. a week, 1s. was wasted through buying in small quantities, owing to this defective distribution. On the other hand, it must be remembered that the knowledge that there is a plentiful supply of any commodity which is commonly used, is sure to lead to its more plentiful use. In crowded homes also, which are not always scrupulously clean, food supplies would be sure to deteriorate, so that it is not always a disadvantage that stores cannot be laid in. Still undoubtedly, greater facilities for keeping things, the provision of coal cellars and roomy larders, would be an immense advantage, and would in time be supplied if the people demanded them. I saw some small flats for working men in the industrial town of Mulhouse in Alsace, where each flat was provided with a cellar in the basement, where fuel and winter vegetables could

be stored. It is largely a question of the habits of the people; if their habits were improved, and they were led to desire more conveniences, these would follow. In the meanwhile, it is important to teach them to make the most of such conveniences as they have, and to show them how to make and improvise more. Meat safes can easily be manufactured at home, and many ways can be shown in which food can be kept free from dust. It is not only in small crowded homes that food supplies deteriorate, the same thing is equally true of small crowded shops. Some of us have suffered from the flavour of scented soap which too close neighbourhood has added to our oatmeal or sago. Small shops cannot keep their provisions as well, or as fresh, as large ones, and this is one of many advantages of co-operative stores over the small retailer.

It is obvious that the largest item in working-class expenditure will be food, and next to that rent. The smaller the income the more these two will tend to swallow it up. In the specimen budgets in your syllabus the expenditure in food in the lowest is 12s. out of 28s. In the case of a number of working-class families in York whose expenditure was carefully analysed, it was found that 51 per cent. was spent on food, 18 per cent. on rent. This proportion changes as people have more to spend. About thirty years ago it used to be reckoned in middle-class families that the rent should be about one-seventh of the income; now rent has gone up, and it is generally about one-fifth. I should imagine that in the better

to do middle-class families about one-fourth of the expenditure was on food. One great item of middle-class expenditure, education, does not exist for the working classes.

Rent cannot be squeezed, and must, as a rule, be paid regularly; the amount allowed for other things beside food and rent is so small that little can be saved on them, so when times are bad and the income is diminished, it is in the food that the saving must be made. Amongst the lowest classes in London, Mr. Booth's "very poor," those whose earnings are irregular or about £1 a week or under, there can hardly be said to be either household management or cookery. Mr. Booth describes them as follows: "The staple food of this class is bread, and for a beverage at their meals they usually drink tea. Other articles of food they add as they may be able, margarine or jam if there are children, a little bacon or some fried fish. Potatoes are largely used, greens sometimes, and the cheap parts of beef and mutton if there is money. The food is ill-cooked and often tasteless, and pickles are commonly added to give it a relish." Their clothing is insufficient for warmth, and consists of cast-off clothes either bought second-hand or given; their boots are deplorable; there is hardly any furniture in the house, such things as they have are not only shabby and broken but foul. Such is the character of the slum population; it is not large in proportion to the whole, making only about 7 per cent., but the total number 300,000 is large. Compulsory education has

now brought the children of this lowest class of the population into our schools, and some at least among them may be helped to better habits. But there can be little question of considering the methods of expenditure of such people as a whole, nor of drawing up family budgets for such casual workers. Yet we cannot leave them out of count, for they hang like dead weights upon the class just above them, and drag them back, and are a constant source of deterioration of habits and surroundings wherever they live. At the same time it is only the class just above them that can drag this lowest class up. Mixed with them and rising above them comes the great class which Mr. Booth calls "the poor," 22·3 per cent. of the population, their total number reaching 938,000. The chief difference between them and the class below them is that their earnings, though often no greater, are more regular. This in itself makes good management possible, and if the wife is a good manager there will be something like comfort, and with it a possibility of rising to better things. Mr. Booth says of this class, that the woman spends the money she receives pretty much in the same way week after week. Much bread is eaten and much tea is drunk, but bacon, eggs and fish are used regularly. It is very common for a piece of meat to be cooked on Sunday, and to go on for dinner for the next two days; puddings are often made. These people on the whole have enough but very seldom too much to eat. They take pride in their homes and delight in their children. You will remember that these people,

though so many in number, do not earn enough to come under even the lowest budget given in your syllabus. If you have many of their children to teach do not forget their needs, though it is difficult to know how a lower estimate can be made than is given in the specimen budgets. Probably less meat will have to be used, or it may only be possible to have meat for the father. Try as often as possible to suggest the best substitutes for meat you know of; encourage the use of soups, of beans, peas and lentils, of macaroni. It is always extremely difficult to introduce new articles of diet anywhere; people, especially uneducated people, are extremely conservative with regard to their food. But every one who introduces a new article of food, even if it is only to a limited circle, is a real benefactor. The importance of variety in diet should be insisted upon, and the uselessness of trying to make up for want of variety and for bad cooking by the use of condiments such as pickles.

The common mistake of the mother amongst the working classes is that she regards her children as small grown-up people, whereas the child is as different from a grown-up person as a caterpillar from a butterfly, and ought not to have the same food. We know how fatal is the habit of giving a baby a bit of anything that is going, but even the older children do not need the same food as the father. Yet how rare it is for a mother to cook anything specially for the children. It seems to be common in many homes to have something cooked

for the father's supper in the evening and for the children to share with him; if they are hungry during the day they are given a "piece," or pence to spend at a cook-shop, but no regular meal is provided for them. In many houses there is seldom anything like a regular meal. In the order and arrangement of their meals, the English people are behind both French and Italians. A recent article in the *Guardian* gave a description of an Italian house, and said: "No Italian, of however low a social station, would sit down to a meal without a table-napkin, no matter how coarse the linen of which it is made; more often than not it is home-spun. The table-cloth is never wanting. The whole family of the Italian workman sit down to their midday meal together. The man who began to work very early gets two hours off then, though he works from ten to eleven hours in the day."

The late habits of the people and the laziness of the mothers in the morning is one of the causes why children so often come hungry to school. Breakfast, when any is provided, is a most irregular meal in the poorer homes. Free breakfasts given at school would only increase the laziness, and if mothers could be taught to see how their children suffer through not having a regular breakfast, they would in most cases be able to provide what is needed. It would be well if they could be got to understand the advantage of cooking something specially for the children, which would be as economical and more nourishing than "a piece,"

and would also lead to the civilising habit of regular and orderly meals. The common use of jam makes even "a piece" less nourishing than it used to be. Three pounds of jam equal only one pound of dripping in nourishment, and the children of the poor now have much too little fat in their diet. Children have been proved to need more fat than grown-up persons. Ignorant mothers try to fatten up their children by giving them porter, but its only effect is to make them puffy. The great lack in London children's diet is milk. There is not only the difficulty of getting a wholesome supply of milk, but there is also the difficulty of getting the people to realise its importance. They will not consider it as a food, and indeed the most important food for children. The question of how to supply our towns with pure milk is attracting a great deal of attention at present, and will, we hope, lead to better and cleaner methods of distributing milk. The great thing for you to do is to teach the importance of milk in the diet of children, and at the same time the dangers that arise from milk that is not clean. People recognise fairly readily that babies must have milk; they do not see that it is also necessary for growing children. They give their children tea so young that the natural liking for milk is gone; and when they do buy milk, they often buy condensed milk, which is of very little value as nourishment. Condensed milk also is sure to get dirty and sour in an overcrowded kitchen before the tin is finished. The whole milk question is full of diffi-

culties, but if the people can only be made to desire pure milk, its supply in sufficient quantities is sure to follow. The need for it must be realised, and the importance of finding the money for it in the family budget. If mothers could only be got to give their children bread and milk, or milk and porridge for their breakfast, and milk soups and puddings for their middle-day meal, there would be an immense improvement in their health. This needs not only to be taught amongst the poorest classes, where it might be very difficult to find the money for the milk, but amongst the well-to-do working classes, and even the middle classes, where the money is no difficulty. Unfortunately, in this matter you cannot do much to effect a reform through the children. Too often their natural taste will have been destroyed by an improper diet, even before they come under your teaching. Still, something may get through to the mothers and produce fruit. You can try to give the child a liking for a regular meal, properly served, and can get it to delight in helping both to prepare and to serve it. You can make it feel that such meals are possible for all, not only a fad of the school teachers. Perhaps you may be able to get it to like some simple, wholesome foods. Show in your teaching how soups, puddings, stews, etc., can be put to cook whilst other work is being done. Above all, never forget that you are not training a cook, but a future mother and manager of a home.

In considering her expenditure as a whole, the

manager must not only remember that the needs of the different members of the family will vary according to their age; she must also remember that to meet the varied needs of the human body various kinds of food must be supplied. You have learnt in your training about the three chief constituents of the food required—the proteids, fats and carbohydrates. Translate what you have learnt into simple language; do not be too technical with the children. If physiology is taught in the schools from which your children come, they will probably have learnt something about the functions of the body. It will be your part to connect the theory which they have learnt elsewhere with the practical work which they come to you to learn. For this reason you must find out what they have learnt, and how they have been taught, so that you may as far as possible use the same terms. They ought to be made to understand the various things that have to be considered in the choice of food, its nourishing qualities, its digestibility, its cheapness in proportion to its value. Impress upon them that the cheapest tissue-builders are skim milk, fish—for instance, herrings and salt fish—cheese, the cheaper cuts of meat, and the pulses for all those who have a good digestion; that the cheapest fats are margarine and dripping, and that these are as valuable as butter. Try by your manner of teaching, by the words you use, to get these simple facts into the child's head. Put them in a startling way perhaps, so that the children may remember them, and may

be led to repeat them at home. At the same time, anything that sounds like criticism of home methods must be carefully avoided, for that would only cause irritation and lead to disregard of all your teaching. To plan out one's expenditure on food as a whole needs a great deal of forethought, of trouble, of knowledge, but this is abundantly worth while when we consider that even without there being any more to spend, much better results could be produced than are common now. Mr. Rowntree calculates that for the expenditure of 1s. the workhouse authorities get 254 grams of proteid, whilst the average of fourteen labourers' families whose expenditure he was able to analyse was only 179 grams for 1s. Of course there are reasons why workhouse feeding must be expected to be cheaper, but so great a difference shows what a great improvement more knowledge might produce. In London, it is easy for those who take the trouble to provide variety in food, and this to some extent makes up for the disadvantage of not being able to store supplies of food.

Forethought is also needed to show the wisdom of making sufficient outlay to provide suitable utensils for cooking. Here there is a very great difference between the English and the German housekeeper. The German housekeeper may seem to us to need too much, but the English housekeeper is certainly content to do with too little. Some seem to have their kitchen utensils for show rather than for use, and to be afraid of allowing them to be used in case they should be dirtied.

Pride should rather be shown in having and using a good supply of all the things needed for efficiency; there is distinct saving in having a proper number of dishes, saucepans, spoons, etc. Cookery schools are constantly criticised for being too elaborate in their methods, and teaching the children to cook with all kinds of utensils that they are never likely to have at home. But though this extreme is to be avoided, it must be remembered that it is possible to go too far in the other extreme. It is not well only to show how to do without the ordinary utensils and what makeshifts can be used when they are wanting. The aim should also be to raise the standard, to show the advantage, the saving of time and trouble in having the right things. Women, as a rule, are fond of small economies, and will go on for years doing without some small convenience which might have been bought for a few pence, and caused the saving of endless trouble. To take a pride in having the right things, and to keep them in good condition by careful use when one has them, are qualities which need to be encouraged.

Clothes are the most elastic item in the family budget. Nearly all Londoners of the working classes buy their clothes ready-made, the slop-work of others of much the same class as themselves. Here forethought and greater knowledge how to buy wisely are much needed. Cheap things are really dear. I heard once of an old lady of very limited means, who said with much truth, "My dear, I really cannot afford to buy cheap things". Ready-made clothes are badly

sewn and over-trimmed. They look smart at first but have no wear in them. Cheap trimming is soon torn, and makes the whole thing look shabby. If the mothers would stay at home, make and mend their children's clothes, plan and contrive themselves, they would not only save more than they often make by going out to work, but their children would be dressed more warmly and neatly. Where there is little money to spend, it is all the more necessary that the things bought should be suitable and of good quality, so that they may wear well. Boots will of course be the chief difficulty, and here again forethought is most necessary, that money may be in hand to buy good boots, which are far more economical than cheap boots, because they will stand so much more mending. This power to think and plan, this forethought of which I have said so much, seems to be specially wanting just now. We may hope that better education, the education which aims at making children think and observe, and cultivates their imagination, will increase it.

Shopping is perhaps the chief pleasure of the working woman, and how to shop wisely is a thing which women of all classes need to learn. People should know what they want before they enter a shop, and not be persuaded to get something they do not want by the wiles of the shopman. They should remember that after all it is the shopman's business to get them to buy, and be on their guard against his blandishments. Try and find opportunities to warn your pupils against advertisers, against quack medicines of all kinds, on which the poor often spend money they

can ill spare. Above all, warn them against the people who come round to their doors, the curse of the working classes, persuading them to buy things they do not want. The hire system is another dangerous snare. It seems so easy at the beginning, and, in the end, the article bought in this way is often worn out before it is paid for. People should realise that they must be ready to pay the real value of the thing they want, and not be carried away by some plausible pretence that they are getting more than its value for their money, as they are when grocers profess to give away something to those who buy half a pound of tea. Those who would shop wisely must know what they want, be ready to pay the fair price for it, and to pay ready money. If some expensive article is needed, it is more economical as well as more satisfactory in every way to wait and save for it, than to buy on the hire system. Getting into debt is the most prolific of all causes of waste, and is one of those bad habits which, when once begun, prove most difficult to cure. Neither is it ever wise to buy things which you do not want at the moment, simply because they are cheap. The unhappy buyer is surrounded by those who wish to sell and who know well how to play upon his weaknesses, how to make him buy against his better judgment, so that it is most necessary to be forewarned, and to think out how much these specious promises can really mean.

In considering expenditure, recreation must not be forgotten. Those who can should save pence for occasional outings, and put by money for summer

holidays. Here again comes the need for forethought, which you can help to teach by making your pupils use their mind in all that they are doing, and by getting them to connect what they are doing with their own actual life. No books can help you to do this, only your living sympathy with your pupils can show you the way.

It is not only to the individual that the wise expenditure of what he has is important, its importance extends to the whole community. What is expended productively is never consumed, it reproduces itself again and again. What is expended unproductively is lost. Everything that is spent in such a way as to increase the efficiency of the individual may with truth be said to be spent productively. It was calculated by the British Association in 1899 that, out of a total expenditure by the nation of £162,000,000, only £32,400,000 could be regarded as necessary; the remainder, £129,600,000, being either pure luxury or sheer waste. Very often, if wages increase, the extra money is spent at once only on food. Provided the food already supplied is sufficient, to add to it will do nothing to increase the capacity or efficiency of the family. What is needed, if the family is to rise in the scale of civilisation, is that more money should be spent on increased accommodation which will give greater privacy, on cleanliness, and on clubs, trades unions, savings and wise recreation.

In treating of expenditure, the money needed to furnish and set up a house should also be thought of. The choice of furniture is most important. It

is better to begin with a few things that are good and will last, than to try to get everything at once. A good piece of furniture is a precious possession for all time, and may become an heirloom, whilst cheap and showy things perish in the using. In speaking of the furniture that is needed for the comfort of a home, do not forget the importance of a screen, so specially useful where accommodation is limited. A screen may often be useful for decency in washing and dressing; it can screen off draughts, without which, as a rule, proper ventilation is impossible; it can make part of the room at least look tidy even on washing day. There are many ways of making cheap, pretty screens, and you will do much for the comfort of life in small homes, if you can show both how screens can be made, and how they can be used.

Much about which I have spoken may seem to have no real place in your syllabus, yet the thought of it should lie behind all your teaching. One of your chief objects must be to form in the minds of your pupils a picture of an ideal home, and to make them feel the ambition to have such a home themselves. It will do them no harm to dream dreams about the future if such dreams lead to greater industry, greater desire to learn, greater desire to prepare for the future. In the old days, and still in many parts of the world, the girls spun for themselves the store of linen which was to be the pride of their future home. The same spirit should lead girls now to begin as soon as they have any earnings to spare, to save and provide for the future. We

want them to prepare for a real home, not to slip into an improvident marriage. To do this they must have an ideal of what a home should be. Keep such an ideal clear in your own minds, so that it may vitalise your teaching, and you will find plenty of opportunities of impressing it upon the minds of your pupils.

LECTURE IV.

WASTE.

THOSE who know the people best agree in saying that it is amongst the very poor that wasteful habits are most common. This shows that waste is the result of lack of education, of lack of thought, and comes from laziness and shiftlessness. As soon as people have possessions they delight in, a home in which they can take pride, they become careful of them. Amongst the very poor it is often seen that when a child comes in and asks for a "piece," the mother will cut off all the crusts from the slice she cuts from the loaf, and sweep them on to the floor, treating the suggestion that they might have been made into a pudding as absurd. Things are wasted because there are no means for keeping them through lack of the proper utensils. Poor and thoughtless buying, extravagant use of any extra means that may come in, are common causes of waste. Mr. Shadwell says: "The habitual waste and extravagance of the working classes would bring a middle-class household to ruin. The wretched state of many homes is due far more to expenditure on drink, betting and amusement than to lack of means. The

wasteful habits of the English stand out in marked contrast to the careful economy of the French and German working classes." Sometimes what we learn about this economy, particularly about the habits of the French peasant, makes us think that perhaps their care goes too far, and comes dangerously near to being stinginess. It is well to have a horror of stinginess as one of the most odious of qualities, but we should remember that the opposite of stinginess is not waste but generosity, and that to be careful of what we have gives us the power to be generous. For all there is great need to learn thrift, and the means of making what we have go as far as possible. In this direction you can do much to enforce good habits, and to show practically how nothing need be wasted.

Much waste is merely wanton. Many people show themselves utterly careless in their treatment of things not their own. Wainscotting even is torn off to light the fire, sanitary conveniences are stopped up. When Miss Octavia Hill began her work of improving the dwellings of the poor in London, she thus described the house property which she took over: "The plaster was dropping from the walls; on one staircase a pail was placed to catch the rain that fell through the roof. All the staircases were perfectly dark; the banisters were gone, having been burnt as firewood by the tenants. The grates with large holes in them were falling forward into the room; the pavement of the backyard was all broken up, and great puddles stood in it, so that the damp crept up the outer walls. One large but dirty water-

butt received the water laid on for the houses; it leaked, and for such as did not fill their jugs when the water came in, or who had no jugs to fill, there was no water." Such a description shows us landlord and tenant, as it were combining to teach one another to waste. Miss Hill's plan was to show how much a landlord might do not only to improve his own property, but to teach his tenants better habits. When she took over these bad houses and put them into decent repair, she did not of course find that the bad habits of the tenants were cured at once. She writes: "We had locks torn off, windows broken, drains stopped, dust-bins misused in every possible manner, even pipes broken, and water-taps wrenched away. This was sometimes the result of carelessness and deeply rooted habits of dirt and untidiness; sometimes the damage was wilful." Miss Hill's constant effort in dealing with her tenants was to get them to work with her for the preservation of those appliances supplied for their comfort. These habits of dirt and carelessness and untidiness which lead to so much waste you can do much to cure. But you must be careful not to make the children take care of the things in the school merely because they belong to others, or because you wish it and it is your way to be careful and tidy, you must show them the harm of waste and destructiveness in themselves. Orderly, careful habits are not to be learnt only, or even chiefly for school, but for home use.

Sometimes the destructive habits of children are

caused by curiosity, by a desire to investigate, to find out the purpose and construction of the things around them. Never tire of trying to satisfy the legitimate curiosity of children. Your aim should rather be to stimulate it, and both to feel yourself, and to make the children feel, the difference between legitimate curiosity and the foolish habit of asking aimless questions, often without even waiting to hear the answers.

Perhaps nothing is more commonly wasted than time. The ordinary Londoner starts the day badly by rising late. I doubt whether there is any other city in the world where the day begins so late for most people as in London. The men may have to go off early to their work, but the women rise often so late as not to have time to give the children breakfast before they go to school. The day which has begun late is further wasted by lazy, gossiping ways; the necessary housework is not got through briskly and quickly, it seems to hang about all day, and the unwashed breakfast and dinner things are left to lie about till perhaps time comes for one big wash up. It is difficult for you in class work to avoid waste of time. Children naturally dawdle and get into one another's way and hinder one another, and it is absolutely necessary that time must be allowed to show them how to do things, as well as to point out their mistakes. Still you can always keep the need of quick work before you. You can show how things must be fitted into one another, you can make the children keen to get through work as quickly as is

feasible, you can make them feel how much more pleasure there is in quick than in dawdling work.

Energy is constantly being wasted by every one, both for themselves and others, by time not being well ordered. Strength is wasted because things are not done in the easiest way, just as untrained persons exhaust themselves by trying to lift an invalid, whilst a trained nurse can do it with ease; so in all things want of training and capacity leads to work being done in the most difficult and tiring way. The small amount of leisure so precious in busy lives is wasted because people do not know how to use it fruitfully, how to use it so that it may be a real refreshment, a spring of fuller life. In no way is the apathy of the poorest classes of the London population more clearly shown than in their habit of hanging about, gossiping at the doors and street corners, or, worst of all, in the public-houses, always behind-hand with their work. In this way they lose both the joy of work and the joy of leisure; they do not really live at all.

No waste is more terrible in its consequences or more universal than waste of health, leading so often to waste of life. The fatalism of the mother often combines with her ignorance to make her utterly neglectful of what she might do for the preservation of her own health and the health of her family. It has been said that on the lowest average every workman or workwoman loses twenty days a year from simple exhaustion produced by insanitary living. The wages that might have been earned in

these days would have paid for a better and more wholesome house. The poor woman takes the death of her babies as a matter of course; she does not realise how often it results from causes which might easily have been prevented by a little more knowledge or a little more trouble, and so it comes about that we have to face the fact that, in spite of all the spread of education, in spite of all our sanitary improvements, the rate of infant mortality is as great as it was seventy years ago. The proportion of the deaths of children under one year of age varies from one in every ten, amongst the wealthier classes, to one in every four, amongst the worst districts of some of our manufacturing towns. This terrible mortality is an unmixed evil. The bringing into the world of children only that they may die is a useless strain on the mother, and an injury to the rest of the family. Moreover, the bad conditions which lead to the death of the weakest members of the family mean enfeebled health for the rest. This alarming rate of mortality was one of the causes which led to a great deal of discussion about the progressive deterioration of the race, until a committee was appointed by the Government to inquire into this alleged physical deterioration. The report of the committee, issued in 1904, did not bear out the view that there is progressive deterioration of the race. The result of its investigations seems to show that the vast proportion of babies—that is, from 80 to 90 per cent.—are born healthy; that Nature's abundant power of recovery shows itself in the fact that a

mother suffering under the deteriorating effects of town life, can give birth to a healthy child, and that therefore the great majority of children are born with an equal chance, so far as their physical condition is concerned, of a healthy life. But deterioration sets in at once where the conditions surrounding the child's life are unsatisfactory. No doubt the increasing urbanisation of the population is one of the causes of the existing rate of infant mortality. In 1801 only 16·7 per cent. of the population lived in large towns; now the proportion is 59·1 per cent. If we include the suburbs of the large towns, 77 per cent. of the whole population is urban now, compared with 50 per cent. fifty years ago. The habits and customs of town life are not such as to produce a healthy infancy. Life in a large city means for the artisan and his family late hours, short nights, manufactured foods, alcoholism, stress and strain and desire for excitement, combined with absence of rest, leisure and home life. Yet to state this only means that we have to fight the evils of urbanisation. We cannot hope to get all the people back into the country again. We may hope that easier methods of land purchase may make it possible for more people to own land and to make a living in the country; we may look to an increase of garden cities, but the mass of our population must continue to live in towns, and it is our business to discover what we can do to make town life more wholesome for mind and body.

One fruitful cause of infant mortality is the work

of married women in factories. Here the law has tried to interfere to protect the helpless infant. It is illegal for a woman to work in a factory for four weeks before, and four weeks after, childbirth. But it is not easy to enforce obedience to the law. The responsibility for the observance of the law is laid upon the employer, not upon the father or mother of the child. The employer is only responsible if he knows, and it is of course almost impossible for him to know. In the case of home work, there can be no attempt to enforce any limit. At the same time, in spite of the fact that the existing law is often evaded, many are anxious to extend the period during which a woman is forbidden to work. Mr. Burns has said that he wishes to see it extended to three months before and after childbirth. Women, who are allowed no voice in framing the legislature which controls their work, are hardly likely to stand this interference with their liberty. The remedy must come through them; it must not be enforced upon them, or it will only lead to discontent and evasion of the law. Besides, it is not clear that work before childbirth, unless it is of an exhausting nature, is bad for the mother; pregnant women are as a rule better in health when they lead an active life. But much suffering and illness in after life is caused by the mother getting about too soon after childbirth, and if the mother goes back to work at the factory, the child is deprived of her care and is not breast-fed. The death rate of children artificially fed is ten times greater than that of the children

breast-fed. The mortality amongst breast-fed children is mostly caused by the ignorance of the mothers, who imagine that their milk does not satisfy the baby, and supplement it by unsuitable food. At the Conference on Infant Mortality held in London in 1906, it was said that, whilst "broadly speaking, the encouragement of breast-feeding is the chief feature of the French methods of preventing infantile mortality, we, in this country, have devoted ourselves mainly to the improvement of artificial feeding". The same tendency shows itself even in the methods suggested for teaching the girls in our schools how to bring up babies. It ought to be treated as a matter of course that mothers suckle their children, and all teaching with regard to the care of babies should be given on that assumption. Too much attention is given at present to teaching how to keep feeding-bottles clean, and how to mix milk in the right proportion, whereas the hand-fed child should always be looked upon as an exception, and instruction in the way to feed a child whom its mother cannot suckle, should be given by health visitors or midwives. It is obvious that such instruction is likely to be thrown away on a girl of thirteen, who will have forgotten all about it when she comes to have a child of her own, and may perhaps remember nothing but the fact that it is possible to avoid suckling your baby.

The custom of child insurance no doubt helps to increase the rate of infantile mortality. It is very common amongst the working classes, and is doubt-

less a temptation to carelessness. The death of a child should be a distinct personal loss to the mother or nurse, just as the death of each child is a loss to the State. How much a mother can do to preserve the life of her child is shown by the experiment tried by the Mayor of Huddersfield in 1906. He promised to give £1 for each child born during the year of his mayoralty, which completed a year of life. One hundred and twelve children were born, and of these all but five were known to have completed a year of life. One of the five had left the district, and four died. This was only half the usual rate of mortality, even though the season was an unfavourable one, as measles and whooping cough were very prevalent. It was not only, or even we may hope mainly, the hope of reward which led to this greater care on the part of the mothers of Huddersfield. As soon as the birth of a baby was notified, rules were given to the mother for its proper care, and it was no doubt greater knowledge that produced the satisfactory result.

Everything goes to show that it is the ignorance and carelessness of the mothers that is the cause of most infantile mortality. This ignorance shows itself chiefly with regard to feeding, uncleanliness and exposure. It seems impossible to exaggerate the ignorance of the mothers. We are told, for instance, of a woman who habitually gave her baby of six months old, cabbage for supper, even though she was able to suckle it. Small wonder that the family was disturbed by its screams at night. Babies' livers are often dis-

eased by gin, so that we hear of gin livers in children of three as common in the London Hospital. The ordinary food given to babies amongst the poor is sopped bread moistened with water and sweetened, though every one ought to know that bread is improper food for babies who have not cut their teeth, since they have no saliva with which to dissolve the starch in the bread.

What mothers can do, even amidst the most unsatisfactory conditions, is shown by the comparatively low rate of infantile mortality amongst the Jewish population in Whitechapel, which, in spite of their overcrowding, is no higher than in the best districts in London. We find healthy families reared in the midst of other families with a high rate of infantile mortality. The difference arises from the difference in the knowledge, attention and care of the mother. The problem is one of motherhood, and for the most part external influences affect the child through the mother. During the first twelve months of its life the child must depend for its health, not on the care of any public body, not on any State organisation, but on the health, the intelligence, the devotion of the mother. From all slum districts the same story reaches us of the shortcomings of the mothers, of their laziness, their ignorance, their want of thrift. Laziness shows itself in their carelessness about the health of the children, ignorance in their readiness to listen to any neighbour's advice rather than to the doctor's. I heard, for instance, the other day of a ruptured child whom the mother was bidden to take to

the hospital for a truss, but she did not go because her husband said it would not matter so long as the child was small; and of another child with bandy legs for whom splints had been ordered and provided, but the mother would not take the trouble to put them on, because the neighbours said it did not matter, the child was sure to grow out of its bandy legs. Again, the children suffer and die from the ignorance shown by the mothers in the choice and preparation of food, from their filthy habits, from their indifference to parental obligations, above all, from their drunkenness. We are told that in many districts there are more women in the public-houses than men, that sheds are provided by the publicans where they may leave their perambulators, whilst most of the women in the public-house have a baby in their arms. It is this ignorance, this laziness, this indifference that we have to fight, if we would make women feel the value and dignity of the profession of wife and mother. It has been wisely said that "it is difficult to say whether drink combined with ignorance and carelessness does not play as important a part, or even a more important part, in increasing infantile mortality, than all the conditions of bad housing, smoky atmosphere and poverty".

No form of waste is more terrible than that which results from drink. There seems to be a general agreement that the drinking habits of women are still on the increase, and the mother's alcoholism has a much stronger effect upon the children than the father's, both psychologically and in its effects

upon the home. Women seem to deteriorate more rapidly, physically and morally, under the effect of drink than men. Drunkenness amongst men is decreasing, but drunkenness amongst women and girls is increasing. Women and girls are shameless about frequenting public-houses, and it is not only the poor, degraded-looking women who are to be found there. In this respect we are far worse than other countries, indeed Britain may be called the land of drunken women. The drinking of the mother ruins the child even before it is born, as her indulgence gives the drink crave to her unborn child. If we ask what are the causes of this fatal habit, they would seem to be weakness of character, idleness, want of interests in life, a desire for excitement, a desire perhaps for relief from the burden of pain and misery. The disastrous drug habit is frequently caused by impatience in bearing pain. Often the beginning of drinking comes through a desire for good fellowship; this is probably how it starts with young girls. High spirits, a desire for fun and excitement, the persuasions of their companions, tempt the London factory girls into the public-houses, and the first fatal step is taken. Think of the terrible waste that follows from drunkenness—the destruction of the home, the ruin of health, of character, of happiness. Every one should be made to realise the danger of the least beginning of this dangerous habit. Do not fail to warn the girls who come under your influence whenever you have an opportunity, and to

point out to them the insidiousness of the first step in a downward career.

But apart from the evils which result from drunkenness, and especially from the drunkenness of mothers, we ought to realise the waste to the whole country which comes from the enormous expenditure on drink. In Sherwell and Rowntree's most interesting book on *The Drink Problem*, which should be read by all who wish to understand the real seriousness of this question, we are told that in 1899 the national drink bill amounted to over £162,000,000—that is, nearly one and a half times the national revenue, or all the rents of all the houses and farms in the United Kingdom. The national drink bill in 1906 amounted to over £166,000,000, an average of nearly £4 a head for every member of the population. As far as it can be reckoned, the average expenditure of every working-class family throughout the kingdom on alcohol in one year amounts to £17 15s. 3d. If we calculate their average income at 35s. a week, this expenditure on alcohol is equal to one-fifth of their whole income. The average expenditure on alcohol for each man, woman or child in the United Kingdom is £4 a year. It is estimated that a temperate town workman earning 20s. to 22s. a week spends 2s. to 2s. 6d. a week on beer and spirits, whilst a temperate artisan earning 36s. to 40s. a week spends from 4s. 6d. to 5s. Intemperate expenditure is, of course, much greater. It is said to be common for men to spend half their wages on

beer, spirits and tobacco. It is impossible to deny the seriousness of this waste when it is remembered that alcoholic drinks are not necessary for the real efficiency of men and women. We have already seen that the earnings of a large proportion, amounting perhaps to one-third, of the working classes, even when spent with the greatest care, are barely sufficient to support efficiency. How great must the loss be when a large part of these scanty earnings is spent on a luxury which does not improve efficiency, but on the contrary is likely to detract from it. It is a grave loss and waste, quite apart from the moral consideration of the misery caused by drunkenness. The sight of this misery and of the immense evils of drunkenness has led the teetotal party to direct their attack against drink in any form. They regard alcohol as in itself an evil, and attempt to prove that its physical results, even in moderation, are necessarily bad. These views form the basis of much of the hygiene teaching that has been introduced into the schools. But their truth is not proved by medical science, though here as elsewhere experts differ. It would seem that alcohol, like most other things, is unwholesome for some even in moderation, whilst it is wholesome and may even be useful for others. But it is never necessary except in cases of illness. As I said in a former lecture, it would be most useful if we could learn to put it in its true position as a luxury, and a luxury which many are not able to afford and can very well do without. Above all, we should no longer consider it as an almost neces-

sary accompaniment of all social intercourse, whether in public-houses or clubs, or over bargains, or at any chance meeting with friends, or even when entertaining friends in our own houses. We should regard it not only as a luxury, but as a dangerous luxury. A great doctor has said that 70 per cent. of the patients at the London Hospital owed their ill-health to alcohol. There has no doubt been marked improvement in many directions with regard to drinking habits, but there is still much to be done. The power of the liquor trade is enormous. The number of public-houses is still far in excess of any legitimate demand; they seem to abound most in the poorest and most miserable localities. Even where drunkenness in its worst forms does not exist, where a man only spends what seems to him a justifiable amount on his beer, it is clear that his wages cannot afford that expenditure if he and his family are to be kept in a state of efficiency. From the point of view of efficiency, the money spent on alcohol is simply waste, or even worse than waste, for alcohol can only be purchased at the cost of necessaries. It would be a real help if the consideration of family budgets could bring that fact forward, if the study of the value of different foods could impress the truth on the pupils that alcohol has almost no value as a food.

We should also study carefully the causes which lead to the desire for drink and to drunkenness. It is not only true that poverty is often caused by drunkenness, but it is also true that poverty is a frequent

cause of drunkenness. Under those conditions of poverty which mean no home that can be called a home, no warmth, no comfort, no decent food, the temptation to secure the immediate sense of comfort produced by drink is often too strong to be resisted. Improve these conditions and drinking habits will diminish, as may be seen by the fact that since cab shelters have existed where the cabdrivers can get warm food, they have drunk much less. We have seen that much of the misery and want of comfort in the homes is caused by the inefficiency of the wife. Better cooked food and a more comfortable home will do much to keep a man from the public-house. Improved skill in housekeeping will help the wife to show more care and cleverness in preparing a nice dinner for him to take out, if he cannot get back in the middle of the day, will make her see that there is a place where he can sit down in the evenings so as to keep him at home, and will lead her to get up in time to give him hot tea or coffee before he goes out to his work in the morning.

If we would lead women to fight the temptations to drink for themselves, we must give them greater knowledge of the real uselessness of alcohol. They must know that though it seems to relieve pain, or to stop feelings of faintness and sickness, it is only for the moment, and that it is a very real risk for any one to allow themselves to take it for such reasons. Above all, women will be helped to resist the temptation to drink by gaining more interest in their life, which will come in proportion as they have a higher sense

of their home duties and a greater desire to excel in them. Then they will have no time to go to the public-house. This greater interest in life is equally needed by women in a better position. Many take to secret drinking or drug taking, habits more dangerous even than visits to the public-house, through having not enough to do, nothing really to interest them and take their thoughts off their little worries, their little physical ills. A higher standard of what they should aim at in their home life would be a real help to them, and would do something to destroy their longing for excitement of any kind as the only possible variety, or source of pleasure.

This longing for excitement is also one of the causes of gambling, a very common cause of waste of income in the present day. It would seem that as the drink habit diminishes, the gambling habit tends to grow, and it grows amongst women too. It is the result of an empty mind, of a want of any real interests in life. As such you may do much indirectly to fight it, by showing the joy of quiet steady work. Nothing is so powerful as disciplined work to counteract the restless excitability produced by town life.

The pawnshop is another temptation to waste. The habit frequently prevails amongst the poor of leaving the Sunday clothes in pawn all the week and redeeming them on Saturday when the wages come in. This only means, of course, borrowing at an enormous rate of interest, simply for the sake of having the week's wages in advance. The pawnbroker charges about 24 per cent., and makes loans at the

rate of 20 per cent. In one case a poor woman was known to put the Sunday clothes in pawn every week for 16s., and got them out again at the cost of fourpence on the transaction. This meant that she paid 17s. 4d. in the year for the comfort of living a week's wages in advance. The degrading atmosphere of the pawnshop and the habit of frequenting it are in themselves lowering and harmful, and therefore lead indirectly to loss and waste, quite apart from the actual pecuniary loss suffered.

In studying the whole question of waste, whether for ourselves or others, we must remember that the avoidance of waste has no connexion with stinginess. The most liberal people may be the greatest haters of waste. In order to view the whole matter rightly we must remember that everything we have is a trust—our health, our gifts, be they great or small, even the fresh air, the sunshine, the beauty of the world around, as well as all the manifold opportunities of life. To neglect any of these, to spoil them, to use them in such a way as to gain nothing from them, all this is waste. Those hours of the day which have brought us nothing, neither work nor real recreation, nor rest, nor joy, nor any opportunity for helping others, are all wasted; they have not been really lived. To feel the preciousness of all the opportunities we have is one of the best ways of avoiding waste. To store up our gifts, our possessions uselessly, for the satisfaction of our own pride, or our own joy of possession, is just as wasteful as to spoil them by using them wrongly. In a sense it

would be true to say that the miser is as wasteful as the spendthrift. The temper of mind which regards each possession, each opportunity as a gift to be used for the service of others, and therefore recognises each bit of waste as a wrong to others, is very different from that stingy and niggardly spirit which is always base and hateful, and never so hateful as when shown by the young.

We do not want, when we train people to avoid waste, to stop them from using commodities, rather we wish to stimulate the use of commodities, if only it is a wise use. The man or woman who is thriftless, lazy or drunken, checks consumption both for himself and his family, not only by what he fails to earn and therefore cannot spend, but also by what he earns and expends wastefully. All expenditure has not the same economic value. What a man spends on drink has not the same reproductive value for the community as his expenditure on clothes, food, boots and other commodities which add to his general efficiency. There is waste also in things which are bought merely for variety and show, or at the bidding of fashion. But to spend on things which cause real delight, and so add to the joy of life, is not wasteful. Money spent in making a home beautiful, and even the simplest home can be beautiful, is not wasted, for such a home makes its owners delight to be there, and happy when they are there. But a front parlour, which is never used, filled with useless knick-knacks, damp and empty, whilst the rest of the house is overcrowded, may add to the vanity and self-satisfaction of its owners, but

cannot add to their efficiency. In the same way, money spent on finery in clothes, on useless show in entertainments, or from ostentation or misguided notions of respect on funerals, is all waste. A firm hold on principles can alone help us to see rightly in these matters, and judge each little question of expenditure as it arises, justly and simply, without fuss or worry, doing what is best for ourselves, and for our usefulness in the world, not what custom, or convention, or the opinion of others demand.

LECTURE V.

SAVING.

I WISH to consider saving in the widest sense, and to take it as meaning the careful preservation and use of the good things that we have. Of these good things the first and best is health. It is selfishness to waste our health. In this matter we might learn a lesson from the Japanese soldiers. During the war with Russia, the soldiers took the greatest care of their own life, so that they might be able to throw it away at the right moment, when it would be of most service to their country. They never drank water, however thirsty they might be, until the doctors had analysed it and given permission. When ill, they reported themselves at once, so that they might be cured and made fit for service as soon as possible. If they had typhoid fever, they nursed themselves and starved themselves quite properly. The ordinary mother might well follow their example. She does not take enough care of her own health: she does not value aright its importance to her family. It is sad to notice the usual low health of London women, the result, in great part, of the insanitary conditions under which they live. The mothers, naturally, spend

more time at home than the men who go out to work, or the children who go to school. The health of the children who survive infancy generally improves after they begin to go to school. The mother spends her days at home, and her low health partly results from the insanitary condition of the home, and partly from her insanitary habits. One of the first results of her taking more care of her health would be that she would more often be able to suckle her baby, and so would both save expenditure and keep the baby in good health, by giving it its proper nourishment. The insanitary condition of so many homes is due to want of ventilation and want of cleanliness. In the matter of ventilation all classes have a great deal to learn. Children are taught about the component parts of air, and the need for fresh air in their lessons on hygiene; but practical lessons in the opening of windows will be far more useful than any theoretical teaching. We need to get rid of some of our terror of a draught. Dr. Eichholtz says: "I consider a draught of less importance than the constant inhalation of fetid, vitiated air". It is rare to see the windows of working-class dwellings open, particularly at night. Yet, where many sleep in a small bedroom with the windows closed, and probably the chimney stuffed up, the almost inevitable result is a heavy, unrefreshing sleep, which leads to waking with a headache and no appetite for breakfast. Not only more air, but more light is needed in most rooms. Sunshine is of great importance, both to health and spirits, and should be let in wherever possible, not excluded by curtains or

plants. It is a great mistake to exclude the life-giving sunshine merely in order to prevent a carpet from being faded.

Cleanliness, so necessary for health, is always expensive and difficult in a large town, and there is no doubt that the general standard of cleanliness is low. The common assumption that the English are a clean people is not borne out by facts. It is not easy to determine really whether any one nation is more cleanly than another; but their ways of showing their uncleanliness differ. Speaking generally, it would seem that better baths and washing-places are supplied for working people in Germany than in England; partly, no doubt, this is the result of the more paternal legislation which prevails in Germany, but what is supplied must be also in some degree in accordance with the demands of the people. The English workman does not always use such means of washing as are supplied. Mr. Shadwell, in his *Industrial Efficiency*, tells us that in the works of the Westinghouse Brake Company, in the North of England, a room was fitted with 2,000 lavatory basins where the workmen might wash up before going home, but on going after the closing bell had sounded, to find how far they availed themselves of this opportunity, he found only one man engaged in washing himself. He says that the English working man seems to take a pride in presenting a ruffianly appearance on work days, but cleans up and dresses well on Saturdays and Sundays. Where, however, the dirty conditions of a

man's work—as is the case, for instance, with miners—compel him to wash, the advantage is at once seen in his excellent health. But the work-people seem very averse to taking any trouble which can be avoided, as is shown in the case of the dangerous trades where washing and special precautions are so necessary, and where it is extremely difficult to get the people to use the precautionary measures supplied by the employers. The German workman, if he is doing dirty work, keeps a suit for the workshop in a locker, and changes before going home. Mr. Shadwell says that it is the habits learnt at school and during his compulsory military service, which make the German workman clean and tidy in his ways, whilst the English workman is always in too great a hurry to get to his amusements to pay attention to such matters. This comparison is only useful because it shows, that a higher standard of external neatness and cleanliness than is common amongst English people, is possible with the same wages and with, on the whole, the same necessary expenses of living. Much can be done through habits learnt at school. It is an advantage of free education which should not be overlooked, that conditions can be enforced on which the children will be received; no child of unpleasantly dirty habits and clothes need ever be suffered in a school. Those who have learnt cleanly habits are as a rule quick to appreciate them. Mr. Cadbury's book on *Women's Wages in Birmingham* shows that employments where the work is clean,

and tidiness in clothes and appearance is possible, are most liked, and attract girls of a better class than do those where the work is dirty, even though the wages for the cleaner work are less. This is as it should be. Disagreeable work ought always to be better paid than agreeable work, because of its disagreeableness. But this is not often the case. A dirty job as a rule attracts a low class of labour with no standard of cleanliness. If the general standard of cleanliness can be raised, then, if the dirty job still has to be done, labour-saving appliances will have to be invented which will make it as little unpleasant as possible, and a high rate of pay will be asked for to compensate for its unpleasantness.

Though external neatness and cleanliness can be enforced in school, and though it seems to prevail in Germany, the real cleanliness of the skin necessary for health is another matter. There is a growing tendency to introduce baths into workmen's dwellings, and many experiments have been tried to discover what kind of bath can be fixed which will best secure the requisite conditions of taking up little space, and yet being readily available. But the provision of baths does not necessarily ensure their use. Before even the majority of people will think it desirable to have a daily bath, there must be a real change in their habits. It is on the whole easy now for those who want baths to have them; what is needed is to encourage their use, and to teach the importance to health of a clean skin. Another way in which much can be done, and is

being done, at school to promote cleanliness, is by insisting on clean heads and tidy hair. It would help greatly in this if only we could get rid of the fashion for crimped and artificially curled hair, and if little girls at any rate could be induced to wear their hair neatly brushed and plaited. With regard to the cleanliness of clothes, your laundry classes will give you plenty of opportunities for teaching. Try to cultivate the taste for simple clothes, for things that will wash easily. Show the disadvantage of much trimming, which leads to such waste of time both in making and washing, and also is so readily torn. How much nicer is the plain, untrimmed pinafore which can be so easily washed and ironed, than the one covered with cheap lace frillings which are at once creased and torn.

Nothing, of course, tends more to pollute the air than bad drains. Here the cause of evil is often the carelessness of the people themselves, who allow drains and sinks to get stopped up, and take no trouble to keep them open and flushed. The usefulness of the warning given by bad smells should be insisted upon, and the duty of calling in the sanitary inspector, should anything wrong be suspected. The air must be kept free from the polluting gases which rise from bad drains, and from the smells which come from dust-bins. Make your pupils realise that it is not the dust that smells, but the decaying animal and vegetable matter which is mixed with it, and which ought to have been burnt and not thrown into the dust-bin.

To keep a house really clean is certainly not easy in a town, and the difficulty is unnecessarily complicated by the custom of crowding up the rooms sometimes with rubbish, sometimes with unnecessary furniture. To have too much furniture, too many ornaments in their rooms is specially the fault of the better-to-do. Rooms in a town dwelling should be kept as empty as possible, in order that they may be easily cleaned. Everything in the rooms should be of such a nature that it may easily be kept clean, and may not hold dust and dirt. It is not impossible to live a wholesome life in a town, but it has special difficulties, which must be realised and faced in order that they may be overcome. It is not easy to over-estimate the energy, spirits, hope and capacity which are saved by living and sleeping in sweet fresh air. Even Londoners might do this to a large extent if they cared enough about it. If only they were really in earnest, they might even do much to prevent the pollution of the air by smoke, and the day might come when every one would have to consume his own smoke.

Another thing much needed for the improvement of the health of the ordinary Londoner is sufficient sleep. This the London children certainly do not get. As a rule they are up and about as late as their elders, and as a consequence they are nervous and excitable, worn out with the want of sleep. A London child does not lead a child's life. The general tendency of the parents at present is to over-indulge and spoil their children, and this leads

mothers to give their children everything they ask for, to make them share any food their parents have. Even when a woman does suckle her baby, she constantly gives it all kinds of other things to eat, anything she happens to be taking herself. When the child is weaned, she often fails to realise that it must still have food suited to its years, and cannot eat just anything. If young children are to be healthy they must have milk. But the milk supply of London, and indeed of the country generally, is a most difficult matter. Condensed milk seems to many mothers a very convenient substitute for fresh milk, but it is most undesirable, and its use should always be discouraged. It is deficient in the fat so necessary for children, it readily turns sour after opening the tin, and the open tin soon gets contaminated with dust and dirt. Neither is it any cheaper than fresh milk. Its cost works out at something only a little under fourpence a pint. At the same time it is very difficult for those who desire it to get real milk. The great difficulty of a pure and sufficient milk supply has led some municipalities to start milk depôts. But even this does not solve the difficulty, for the milk is often contaminated at the farms from which it comes, or during its transit to the towns. The whole question is now receiving much consideration, and we may hope that some way of solving the difficulties may be found. It will be a real help if the people can be got to realise the vast importance to health of a good milk supply. At present they are far from realising its necessity, or from consider-

ing milk as a necessary food for children. A poor woman may recognise that a tiny infant needs milk, she does not see the importance of milk for all young children. Every opportunity should be taken to impress upon people the value of milk as food. If the public insists upon an abundant milk supply, the trade will give it. Both the supply and the distribution must be clean, and the milk when purchased and brought into the houses must not be allowed to stand about uncovered and accumulate dust and dirt. A more liberal use even of skim milk in diet will diminish the amount that need be spent upon animal food. Meanwhile many questions connected with the milk supply still wait for solution. Doctors and men of science are not yet agreed on many important points. For instance, in January, 1907, a deputation of leading doctors waited upon Mr. Burns to urge upon him the disadvantages of sterilised milk, and to insist upon the superiority of milk that is immediately cooled artificially. There is great need that the whole matter should be most carefully studied and inquired into. But there are certain obvious evils which can be guarded against at once, and certain clear means of pollution which should certainly be avoided.

There are many ways in which ignorance and laziness combine to impair the health of children at present, which might easily be avoided. Some of these are of quite modern growth. For instance the use of so-called "comforters," by which the baby is accustomed always to want something in its mouth.

The constant sucking affects the breathing of the child, and encourages mouth breathing, it even alters the shape of the jaw. Besides this the comforter is often dropped on the ground, and then picked up and put in the child's mouth again without any thought of the dust and dirt that may have stuck to it, or at best it is hastily wiped on a dirty dress or apron. Both morally and physically the comforter is bad for the baby, and its use generally points to a thoughtless, lazy mother. The chair-perambulators which have lately been introduced are another modern danger. They seem so convenient and are so cheap, that the poor mother is easily tempted to use them, and to forget the danger to the delicate bones and weak back of a young child, from sitting in a position which gives no adequate support.

The invaluable gift of eyesight is often lost or injured by carelessness in cleansing the eyes of infants, or by neglect of ophthalmia so common amongst the children of the poor. Mothers who are told by the school teacher or manager that their child needs glasses in order to write and read without straining its eyes, sometimes refuse to take the trouble to bring it to the hospital to get the necessary glasses prescribed, even when an order has been given them. What comes is accepted as inevitable. The tea that has been brewing on the hob all day is given to the thirsty child with every meal. Even tiny babies are given strong tea without milk. Little trouble is taken to avoid infection or to prevent the spread of infectious disease. A

kind of fatalism prevails, which assumes that if illness must come it must, and so ordinary precautions are neglected, and the care which, if given in good time, might have avoided illness is not taken. This is seen most commonly in the absence of any care of the teeth. How rare it is to see good teeth amongst the working classes, yet to preserve the teeth will not only save from the misery of toothache, but will do much to ensure good digestion. We might follow the signs of the same carelessness and indifference to results, in many other habits common amongst the people. To take care of the things that we have, is of the essence of saving. Yet to keep the clothes of the family tidily mended is not by any means a universal characteristic of the English mother. I have heard of a country village where no one ever thought of darning stockings, but they were worn till they dropped to pieces. In Germany it would be considered a disgrace for any child, however poor, to come to school unless its clothes were tidy and well mended. Even out-of-work men can get their clothes mended at the German labour bureaux. In England we need a higher standard of neatness, a more general belief that it is worth while to buy good things, and to take care of them when we have them. In order to save the money needed to buy good things, self-restraint is necessary, and it is self-restraint which is at the bottom of all thrift, the quality in which the English as a rule are so very deficient. Mr. Shadwell says: "The bulk of the English working classes do not

know what thrift is. They live from week to week or from day to day, and never think of attempting to put by anything. When money is plentiful, they spend it at once; when it is not, they are in difficulties. Their money is often spent before it is earned; it is wasted in the most reckless fashion. The pawnshops live on the improvidence of the people." Few seem able to acquire the difficult habit of saving, when wages are abundant, for the times when money is scarce. It all really resolves itself into a question of character. Mrs. Bosanquet says: "Thrift is the characteristic of the steadfast mind, exercising self-control in the present for the sake of the future".

There is no doubt that to very many thrift is a difficult virtue, and, what is more, it seems opposed to some of the most attractive qualities, such as generosity, liberality, warmth of heart. It almost looks like a selfish virtue. Yet what can really be more selfish than to spend freely when you have money, even if you spend it on others, for that too is a way of pleasing yourself, and then to be in need, and a trouble and burden to others afterwards. The two great means by which the working classes have striven in England to cultivate thrifty habits are provident societies and co-operation. Provident societies are a form of co-operative saving. By their means it may be said that, in a certain sense, those who have the blessing of health help to pay for the loss others suffer through sickness. The same kind of risk is accepted by the insurance

companies, but in their case the moral benefit, the good fellowship of other forms of co-operative thrift are lost.

The benefit or provident societies are the modern type of the old guilds by which in the past men were bound together. The original purpose of most of these guilds was to provide suitable funerals for the guild brothers, and to meet together for a common feast, for which purpose, as they grew wealthy, beautiful guild halls were built. But the common responsibility of the guild brothers for the widows, the orphans and the sick amongst their number was early felt and recognised. The best of our modern friendly societies bind men together both to promote good fellowship and to provide for emergencies arising from old age, sickness and death. The difficulty has always been to adjust fairly the scale of payments and the scale of benefits. Small local clubs have sprung up on all sides which have promised more than they could perform, and by proving themselves unsound have not only brought grievous loss to their members, but have injured the cause of thrift.

The Act of 1875 gave Government recognition to those friendly societies which chose to register themselves. All registered societies must send in their accounts annually, and have their scale of benefits approved of. But registration, though a certain security, does not guarantee the soundness of the registered societies. According to the *Charities Digest*, there are 13,000,000 members of registered friendly

societies in the United Kingdom, owning £45,000,000 in accumulated funds, and distributing in benefits £6,000,000 annually. The great advantage of the friendly society movement is, that it is entirely managed and controlled by the working classes themselves. The mere management of such large concerns is a training in itself. The largest of the friendly societies are the Foresters with a membership of 928,000 and the Oddfellows with a membership of 869,000. The slate clubs, which divide up their profits among their members every year, are on quite a different basis from the friendly societies. They can only flourish whilst their members are young, and cannot meet the growing requirements of the members as they get old. A provident society, in order to deserve the name and meet the real wants of the people, is bound to lay up reserves against the increasing claims that are sure to come with the increasing age of the members.

These men's friendly societies have been a great success, but women's friendly societies have not prospered in the same way. Here and there a local society has flourished owing to some special circumstances, but so far there has only been one attempt to start a big women's society with courts affiliated to it on the model of the big men's societies. This society, the United Sisters, can hardly be said to make rapid progress. In 1892 it had 938 members, and the number reached now is only 1,100. But meanwhile the Foresters have opened their ranks to women and encouraged the formation of affiliated women's

societies, which now have about 8,000 members in all, and the Oddfellows have followed their example. Yet on the whole the movement cannot be said to grow amongst women. It is not seen that the wife's health, as manager of the home, is as valuable to the family as the husband's, even though he be the wage-earner. Factory girls seldom save. Inquiries on this subject were made amongst 3,000 girls in Birmingham. Only 379 of them owned to having saved at all, and of these about half had only saved a very little, 20s. to 30s. in the year, whilst the rest had saved from £2 to £5. Many causes are responsible for this want of saving by women. Chiefly, it is due to their dependent position, which leads to a vague belief that there will be some one to take care of them; but it is of course also largely due to their low wages, these again being, in part at any rate, a result of their dependent position.

Another aid to thrift is provided by the provident medical societies, but they cannot be said, as at present organised, to be of great value in teaching habits of thrift. They are always partly charities: the fees are so low that they have to be supplemented by subscriptions, and, in consequence, they are managed by philanthropic committees, and not by the people themselves. Far more important in every way as an education in real habits of thrift has been the great co-operative movement. It was started at Rochdale in 1844 by eight working men, who have since been known as the Rochdale pioneers. They formed a little society of twenty-four members, with a capital

of £28, who were to buy for themselves at wholesale prices, and themselves distribute the flour, groceries and other commodities they needed, so doing away with the profits of the middleman. From this small beginning have grown the great societies which now exist, with 1,000,000 members, £3,000,000 yearly profits, and an accumulated capital of £12,000,000. You must not confuse their principle with that of such a place as the Army and Navy Co-operative Stores. The idea at the bottom of the co-operative movement is, that the consumers themselves should manage their own store, and receive back a share of the profits in accordance with the amount of their expenditure. The management of these stores has developed the public spirit of the members. The total profits are not all distributed, but part is kept back to be used for the benefit of the members, in providing lectures, libraries and other educational advantages. The stores are keen to provide articles of good quality, made under satisfactory conditions; and, best of all, their rule is ready money, and therefore bills and debts are avoided. Connected with most stores is a women's guild, and, through the co-operative women's guilds, women are trained to take their share in the co-operative movement, to learn business methods, to take more interest in public affairs, and to be good buyers and spend their money well, which is so important a part of real thrift. Unfortunately, the co-operative movement has never made great way in London. There does not seem to be the kind of public spirit needed to make it a success, and the unsettled habits

of the people prevent their having that permanent interest in one particular district necessary for the real success of a co-operative store.

Of all forms of thrift probably the most common is infant life insurance, if indeed it is worthy of the name of thrift; 70 to 75 per cent. of the children born are insured under ten years of age. This is a terrible witness to the prevailing expectation of a high rate of infant mortality. It goes altogether on a wrong principle. The mother should be rewarded if her child lives rather than if it dies, but no one seems to think it a disgrace if a baby dies, though they would consider it a disgrace if it did not have a smart burial. It would be a decided gain if infant life insurance as at present arranged were entirely forbidden.

Penny banks are now almost universal at schools, and besides offering to the children the means of saving their pennies, teach them the value of saving. But it is important that the children should have some voice in the expenditure of their savings. Often thrift is made distasteful to the children, because it only appears to them as if the penny they would have liked to spend on sweets is taken from them, to be stored up that their mother may buy something in which they take no interest.

At present the nation is contemplating what must make a great change in the life of the people, the institution of old age pensions in some form or another. Many schemes are being put forward and discussed, and the subject is of deep interest and

importance, especially in its bearing upon the habits and character of the people. Some view the whole suggestion with alarm, believing that it will only lead to greater waste; others hope that it may prove the solution of many of our difficulties. Your concern is not now with the sad lives of the old, but with the hopeful lives of the young. Make it your aim to give them those habits of saving which will become instinctive. To have learnt really to value anything is to wish to see it wisely used, to hate to see it wasted. Do not only show them in your cooking lessons how to use up everything, but be careful that they never see any of the food that has been cooked wastefully used. Show them the real saving of time, temper and material that is ensured by having the right utensils in the right place, clean and well cared for, ready for the work that has to be done. Teach them handiness and promptness in repairing things of all kinds. To save instead of wasting becomes a habit when we have once realised the sinfulness of waste. We shall not then wish selfishly only to save our own things, but we shall be equally careful of other people's things. Destructive habits are not only careless and thoughtless, but are also selfish, and all training in right saving habits should have a real moral value as part of the training of character.

LECTURE VI.

THE INFLUENCE OF MUNICIPAL GOVERNMENT ON HOME LIFE.

HOME life, as we should desire to see it, is made difficult, if not impossible, at least for the poorer amongst the working classes in London, by reason of the overcrowding and consequent high rents. The average rent for a single room in London is from 2s. 6d. to 3s. a week, but in the centre of London—near Tottenham Court Road, for instance—a single room costs as much as 7s. 6d. a week, and it is not always easy to find a room even at this rent in the most overcrowded central districts. The enormous size of London, the rapid growth of its population, are naturally an immense complication of all questions relating to the welfare of its inhabitants. The growth of London was already regarded with alarm in the time of the Stuarts. Bad though the overcrowding now is, it is not worse than it has been. The condition of the poor in the Middle Ages, huddled together in miserable hovels under the city walls, with no one to care for them till St. Francis taught his friars to have pity on them, was worse even than

it is now. Think of what life must have been in such a city as York, for instance. It was quite a small city, but there was no attempt to keep it clean. There was a dung-hill in front of every house, which was only cleared away twice or thrice in the year by official order. There was very little variety in the diet of the people; twice a week they ate salt fish. Ale was their common drink, for they had of course no tea or coffee. Skin diseases were terribly common. When an epidemic broke out, all the inhabitants of whole rows of houses would be swept away at once. Things were not better, rather they were far worse in the city life of the past than they are now. It is the enormous mass of poverty and misery that affects us now, and the slow awakening of the social conscience is making us feel that we are bound to try and deal with the evils around us.

Mr. Charles Booth warns us that we must always correct our percentages by our totals, and our totals by our percentages, if we would keep our point of view right. The proportion of people who are better off than in former days may have increased enormously, but the mass of those who are in miserable circumstances continues to be appalling. We may take comfort when we consider the improvement; we must be stirred to new effort when we realise the mass of misery still to be remedied. The facts with regard to the overcrowding in London are terrible. There are 300,000 persons living as families in one-room tenements, there are 24,000 cases in which

there are more than six persons living in one room. Miserable, insanitary dwellings are crowded together. There are back-to-back houses which make thorough ventilation impossible, and for many of the crowded houses, the only outlook is into a wretched damp court. Bad conditions seem to make a decent life impossible, and it is no wonder that many believe that bad housing is at the bottom of all our difficulties and all our social ills, and think that until that can be remedied all other efforts at improvement will be fruitless. But whilst owning to the full how imperative is the need for better housing, we should never believe that any circumstances need really make a decent life impossible. Many careful mothers have known how to bring up their families decently and well, even in a one-roomed cottage; and whilst it is true to say that the bad habits of the people are strengthened and sometimes indeed produced by bad conditions, it is equally true that their bad habits help to foster those conditions. Here it is that your work comes in. You cannot directly deal with great questions like the housing problem, but you can do much to help to train the people in better habits, to give them that desire for better conditions which will make them insist on getting them. Sir Melville Beachcroft, who as County Councillor has given so much study and thought to the housing question in London, says: "The problem of how to house the poor will, so far as the next generation is concerned, be met by the rigid enforcement of sanitary laws, and by bringing home to the workers the value of

clean homes and healthy surroundings. The remedy even for the present state of things lies largely in their hands if they only knew it." You can help to teach the value of clean homes and healthy surroundings, and to give to girls and young women the ambition to have such homes themselves. What we want to arouse is a healthy discontent with a bad home, a genuine desire for a real home. Miss Octavia Hill tells us of a woman with a husband and seven children living in one room, whom she tried to persuade to rent an extra room. At first the woman was obdurate. She said the extra money would be more usefully spent on better food. Miss Hill urged the importance of more air. After a few weeks the woman came forward and asked to have a second room, saying that she thought she had better try to get the rent, since good air was so very important. If we can only create the desire for better things, we shall have done a great deal. People must learn to realise how much power to improve their surroundings there is in their own hands. Existing sanitary laws are difficult to enforce because the people do not care. They must learn to understand that it is their interest to have the law enforced. But people are so keen to live in some of the most overcrowded parts of London in order to be near their work, that they will put up with almost any insanitary conditions rather than make a report to the inspector, which might perhaps expose them to the risk of being turned out. The average number of persons to a house in London is seven to eight; in all England it is five to six. The

most important points to take into consideration with regard to the overcrowding in a large town is the number of people living on an acre of ground, and the distance they have to go before reaching the country or an open space. Crowded living such as prevails in London, the number of people gathered together on a given spot, with the consequent noise and constant movement, produce irritable nerves and a generally overwrought and excited mental condition. The highly strung condition of London children, which makes them so attractive, so bright and alive in their best moods, really means that they are living under conditions which are far too nervously stimulating to be wholesome. Instead of giving way to the temptation of still further stimulating their minds already overstrained, we should do everything in our power to help them to be self-controlled, and to teach them to love quiet and steady occupations.

Legislation has now enabled us to do away with some of the worst evils of overcrowding. Bad though much of the housing in London still is, it is better than it was in the seventeenth and eighteenth centuries, when there was less light and ventilation in London than there is now. The great fire of London in 1666 was really an immense sanitary blessing, since it made a clean sweep of some of the worst districts. Now the Housing of the Working Classes Act of 1890, the result of the Royal Commission on Housing, gives the local authorities power to clear away insanitary and overcrowded areas, and to build suitable dwellings

for the working classes. Much has been done in this way, and much has also been done by private effort, through Miss Octavia Hill and others, to improve the homes of the people. At present housing is cheaper for the working classes in England than in America or Germany, but the condition of the houses is best in Germany and worst in England. Ill-kept houses are commoner in England than in either Germany or America, owing, in Mr. Shadwell's opinion, to the drunkenness and neglect of the women.

Many plans have been suggested and are being tried for meeting the housing difficulty. Some put their faith in garden cities, others aim at getting people to live out in the suburbs. This, of course, is not easy owing to the difficulty of getting in to their work, but these difficulties are being constantly met by improved and cheaper methods of communication. Block dwellings, from which so much was expected some years ago, are apt to be dreary. They quickly degenerate if inhabited by a poor class of people. A few families without self-control or discipline speedily infect the rest, and children are quick to pick up the bad habits of others. The stairs are crowded with dirty, noisy children, and become the haunt of gambling, mischievous boys. But block dwellings inhabited by decent, orderly artisans may be very comfortable and convenient, though many persons will always prefer a private house to the more convenient flat in a model building. The evils of the present housing conditions are so immense, and the problem is

so difficult, that all the varied remedies suggested will be needed, before we can hope to arrive at a really satisfactory state of things. But, however much the external conditions may be remedied, the capacity of the housewife to make a home will still be the chief requisite. In order to do this, she should know how to use the helps that are given her. The law tries to enforce a certain standard of cleanliness, but it needs the will of the people to carry out the law. People often suffer from the filth, the unsanitary habits of their neighbours, from animals or fowls which they keep under unfit conditions. They forget that the law does not allow a man to live so as to be a nuisance to his neighbours. A tenant can be prevented from keeping animals, from accumulating refuse, from allowing noxious smells, or overcrowding his room. A letter addressed to the sanitary inspector of the parish will always call his attention to a nuisance. According to the law, ashpits and dust-bins must have covers, and be emptied at regular intervals without charge. Back-yards and passages should be dry and properly paved. It is the duty of the landlord to do this, and the sanitary officer will see that it is done. The bedding used by persons suffering from infectious diseases must be disinfected, and will be fetched away and disinfected without charge if notice is given to the sanitary inspector. Cisterns must be kept clean and covered; courts and streets should be kept clean and free from rubbish; even excessive damp is a nuisance which the sanitary officer may compel the landlord

to remedy. Rooms must be reasonably fit for habitation, drains must be properly trapped and free from offensive smell; sanitary inspectors, if requested, will test them free of charge. Overcrowding is not allowed. A room 10 feet by 11 may at the outside only be inhabited by four adults, or by two adults and four children. Every house must have a proper water supply. It is the business of the owner to keep a house in decent repair, and in a tenement house, defective drainage, dirty or defective water-closets in common use, accumulations of filth in stairways, passages or backyards must be remedied by the landlord. Broken staircases, banisters which are dangerous, cisterns without lids, all these must be remedied by the owner. To see after all these things is part of the work of the housewife, and in order that she may do so, she must know something of the law and its possibilities, and must use it for the good of her family. If once we can get the people who are really affected to take an intelligent interest in the management of public affairs by the local bodies, the condition of our towns will rapidly improve. It is a matter in which women should take an active interest. It was said in *The Times* the other day: "We lose hundreds of lives annually by the culpable remissness of our local administration, and our local administrators, generally speaking, witness the consequences of their shortcomings without either remorse or shame". It is certainly true to say that in these matters mothers and housekeepers are quite as remiss as local administrators.

If we are to have a healthy home life in towns, the environment of the homes must be cared for. Municipal bodies must attend to the cleaning and lighting of the streets, must do what they can in the direction of smoke abatement so as to produce a cleaner atmosphere. Naturally, we must wish that all that is done by public bodies for the good of the people should be done in the same spirit of thrift as that with which each man should try to regulate his own domestic expenditure. We do not want extravagant spending of public, any more than of private, money, but we do want careful consideration of everything that makes for the public well-being. At the same time, the public have to learn that they should not only grumble at existing conditions, and clamour for new laws to improve them; but they should be more ready to recognise what has already been done for them, and try to make the most of the benefits they already enjoy. Personal cleanliness has been made easier for all by the public baths. Hot baths can be had for twopence, and cold baths for a penny, and fine swimming baths are provided at a cost of one penny to sixpence. Baths are also supplied in many model dwellings at a small cost. The great thing needed is to teach people to desire, and to use them. The misery of washing day in a small house can now be obviated by the use of the public wash-houses, where women can have the use of all the plant, and wash their clothes at the cost of 1½d. an hour.

Much has been done to develop the physique of the young by the provision of gymnasiums. In the win-

ter most of the swimming baths are fitted up as gymnasiums, which can be used at a very small charge, with free instruction. Above all, the public health has been benefited by the provision of open spaces, which bring fresh air and beauty into the heart of the town. Every open space is a lung for the city, and gives opportunities for healthy recreation, whilst the care with which our public parks and gardens are laid out and tended, cultivates a sense of beauty, and gives the people an interest in birds, and flowers, and trees. The constantly improved cheap means of locomotion make it easy for the people to get into the country, and to enjoy the fresh air, the change and rest so necessary in their hard lives.

But perhaps in no way has so much been done by the public authorities to brighten and widen the lives of the people as by the ever-increasing facilities for education, provided either absolutely free, or at a trifling cost. What has been done in this way should be more gratefully recognised, and more freely used. If the young are to be encouraged to use to the full the existing educational opportunities, teachers must realise that their most important business is, not only to teach well what they are teaching at the moment, but to teach it in such a way as to open the mind, and make the child eager to learn more. The teacher has failed if the child leaves school rejoicing to have done with it. One who thought much about education said: "The education given in our elementary schools must be considered as a kind of mental gymnastic, fitted to give a capacity of the mind which will

enable its possessor to turn his attention to anything that is required of him"; and again: "The object of elementary education is to excite a curiosity which will not allow the mind to rest satisfied without grasping the causes of the phenomena which it sees around it, and discovering what it most needs for itself". Your object must be to make your pupils curious about the facts of their home life, about its defects and its possibilities. The subject which you are called upon to teach is intimately connected with life: it is a subject which no one can ever finish studying, which no one can ever get to the end of. This is the aspect of it which you must give. You must aim at making it so interesting that your pupils will go on studying it all through life, in all its different branches.

We talk much in these days about the need for technical education. For women the great need is that they should recognise that their work as wife and mother is a profession for which technical education is required. In this education girls during their schooldays can only make a beginning. We must not expect too much in after life from what they learn at school. But at least they can be interested, at least they can be made to see the importance of the subject, and to be keen to learn more and to use the continuation classes and the lectures on domestic subjects which are now provided. They can also be encouraged to fit themselves for some really good work which will fill their lives till they have a home of their own. You may find it possible sometimes both to break down the preju-

dice against domestic service, and also, to do something to make the conditions of domestic service more reasonable. That domestic science teaching is effecting something in this way is shown by some returns issued during the last few days, which show that 40 per cent. of the girls in the London Domestic Economy classes have entered domestic service. At any rate, you can train fingers to be neat and clever, and you can teach the quick, capable, exact ways which will be useful in any trade. Increasing opportunities are being provided for learning trades. We have already some excellent trade classes; we may hope soon to have more. There are scholarships and apprenticeships available for many. It is most important that the children should at once get to work on leaving school, and not lose the good habits that they have learnt there. Boys should not become errand boys with no prospect afterwards of doing anything but drift into the ranks of casual labourers. Girls must not be content to take up some miserably paid sweated industry, merely because it is easily learnt. Mr. Shadwell tells us that in England there is less disposition on the part of the parents than in France or America to make sacrifices for their children's advancement, and less willingness on the part of the young people to exert themselves. The child in these matters can as a rule only be influenced through its parents. If your teaching is such that the parents will see its practical advantage, they will be more ready to leave their children with you and to prolong their education,

because they will recognise that the children are learning something that is really useful.

The public libraries which bring the best books within the reach of every one, are another means of carrying on education which should be used more freely and more wisely; but the young are not likely to get into the way of reading good books without help and encouragement. Still, when we think of the ease with which books can be procured now, we realise that it must have an important effect upon the habits and thought of the next generation.

The institution of district nurses to nurse the poor in their own homes has not only been of incalculable benefit through the consequent alleviation of suffering and discomfort, but it has brought greater knowledge of the laws of health into the homes of the people. Their health teaching should complement yours. We do not desire to make mothers dependent upon outside help in the care of their children. They should not only benefit by the nurses' help in times of real illness, but they should learn from them how to manage and prevent many small ailments. Sore eyelids, dirty heads, scratched fingers which fester because dust and dirt are allowed to get into them, should become unknown, as mothers are taught to be more careful and more prompt to take the necessary measures.

In the ways of which I have spoken, as well as in many others, much is being done by the public authorities and others to make a healthy and happy home life more possible for the people. New sugges-

tions are continually being made of what might still be done. You, as citizens yourselves, should feel the call to take a living interest in the conditions of life in London. You should watch what is done by the public authorities and consider its effect on your work, its effect on the home life of the people. You may be able to help in giving it a wise direction. New schemes are constantly being discussed, more and more is always being done for the people. There seems a constant tendency in the direction of socialism or collectivism. It is of the deepest importance that the effect of all these new schemes and ideas upon the character of the people should be watched; for, after all, character is of more importance than comfort. Here those who are close to the life of the people can be of much use. If your work is to be really good and fruitful, you must always be trying to get closer to the life of the people, to know better what they are like, how they live, what are their ideals. Get to know some of the mothers of your children if possible. It will be an immense help to you to talk with the best mother you can find, to go to her as a learner, to find out how she manages. Ask her for her criticisms on the teaching in domestic management which is given to her daughters; discuss your difficulties, your problems with her. This will be even more useful for you than to study the worst mothers, and learn from their deficiencies what you can do to help their children to manage better. The great thing that you have to remember,

and which must be constantly in your mind, is that your subject is a living subject. There is nothing abstract or abstruse about it; at every point it is connected with life. But you must never forget that a dead teacher can easily kill a living subject. You must try to be living teachers, and to see behind and beyond the subject you teach, its endless possibilities.

To a very large extent the teaching of domestic economy is still in the experimental stage, and its methods are capable of endless improvement. You know many of the complaints made about the present arrangements, that there are too few centres, that there is not sufficient connexion between the ordinary school and the domestic economy centres, that the right kind of food is not cooked, that the right kind of utensils are not used, that there is no sympathy between the parents and the teachers, and no sympathy between the domestic economy teachers and the teachers in the ordinary schools. There is always something to be learnt from criticism, even when it is unfair. It would be fatal if domestic economy teaching were to settle down to a hide-bound system. It must be alive. You must be ever quick to notice the effect of your methods upon the children, and upon the homes, and also upon yourselves. In much of what you teach, you yourselves can be a living example. If you teach things that you do not practise, for instance with regard to the care of health, to the love of fresh air, of exercise, to the pursuit of thrift, your teaching must lose force, for how can you convince

others when you have not convinced yourself. The spirit of your teaching should breathe of enthusiasm, of belief in the possibilities of the home, of an ever-growing sense of the importance to the country of a pure, healthy home life, of the mission of women in the home. And your belief in the greatness of your subject must come because you take the highest possible view of it. Home arts must never be regarded as an end in themselves, but only as a means to make a good life possible. Good habits are to be acquired in order that the small things of life may be done easily in the best possible way, and so leave energy and power for higher tasks. The home must be looked upon as the training place of character, the witness to a high ideal, the breeding place of devoted citizens. It exists not for itself, but for the service of the State, the service of the common life. And if even the home may not be considered as an end in itself, still less must the school be treated as an end. Professor Marshall truly says: "The advance made during school time is not nearly so important as the power of future advance which school time gives"; and again: "The chief advantages of a good education are after all indirect—it stimulates mental activity, it fosters a habit of wise inquisitiveness, and increases intelligence, readiness, trustworthiness". The child when at school is in a plastic state. Habits of order, discipline and application are easily taught and soon learnt for school purposes; but the child who is orderly at school may be very disorderly out of school. If he

gains during his school years no definite interests he will soon become the loafer and the ruffian. Wrong habits are far more disastrous to the poor than to the well-to-do. Mrs. Bosanquet says: "It is as bad morally to loll in an arm-chair as to stand outside a public-house, but the latter is more harmful because it is more infectious". All classes alike need strong interests in order that they may lead useful lives. It is your work to give your pupils an interest in the home, a permanent living interest in all work for the home. In order to make real progress we need a greater interest in life in general, a greater desire to enjoy the best things it offers—in one word, a higher standard of life. And behind and beyond that, we need a truer vision of the eternal things which these material things are meant to help us to secure. Keep that vision clear for yourselves, and you will unconsciously give it to others. We cannot teach what we have not learned.

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