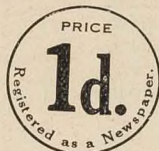


# THE WOMAN'S LEADER

AND  
THE COMMON CAUSE

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## NOTES AND NEWS

### Non-Party Politics.

In a time of political crisis and party upheaval the course of a non-party newspaper is difficult to pursue. We have to walk carefully, remembering that the political passions of all our readers are beginning to blaze, and that "the narrow knife-edge between right and wrong" is a hard one to discover. We beg our readers to bear in mind that we stand for one set of objects and them only, and that we support our own causes alone. If we stray off into the discussion of this and that extraneous political matter it is because the times are so interesting that we really cannot help it. We do, however, try to be fair to different views, and to give an open platform to both sides. And we accept no official responsibility for any propaganda which may appear in these columns, except that which is devoted to the securing of a real equality of status and opportunity between men and women. We beg our readers to be indulgent to our efforts. We have our own convictions, every one. Our Editor is herself standing for Parliament, and our business crisis is acute. If ever a paper required the indulgence of its readers this paper will need it in the next few weeks.

### What the Fall of the Government Means.

Whatever may be said for and against the Government's resignation on general grounds, the fact that it has occurred before the Autumn Session comes as a real disappointment to women's organizations. It so happens that many of the Bills for which women have been working throughout last Session had nearly completed their stages, and the fact that this Parliament will no longer meet in the autumn will mean that all these Bills will fall to the ground. For example, among the Bills to be completed was the Summary Jurisdiction, Separation and Maintenance Bill, based on the Separation and Maintenance Orders Bill, promoted by the N.U.S.E.C., which the Government had already introduced, and which would certainly have passed during the autumn. The Legitimation Bill was at the same stage, and although most inadequate as a solution of the problem of the unmarried mother, would, if it had been re-introduced in a somewhat wider form, have represented a certain measure of achievement. The Joint Selection Committee on the Guardianship of Infants Bill was due to receive more evidence, and would have reported before the end of the Session. The Committee will have come to an end with its work unfinished. Work was in contemplation on the Universities of

Oxford and Cambridge Bill, in order to give Parliament an opportunity of expressing its views on the admission of women to membership of Cambridge University. Other useful Bills, such as Sir Robert Newman's Lunacy Visiting Committee's Bill, which provided for the appointment of women on all visiting committees of public lunacy authorities, the Adoption Bill, the British Nationality Married Women's Bill, were all of them midway in their preliminary career. Further, the two big deputations which Mr. Lloyd George had agreed to receive—that on Equal Franchise, organized by the N.U.S.E.C. to present a memorial supported by 200 M.P.s, and representing over 200 women's organizations, and that organized by the Six Point Group, representing women's Headquarters' Associations, now, of course, are stillborn. The big demonstration on Equal Franchise, organized by the N.U.S.E.C., has also had to be postponed, as at least half its list of speakers were prospective candidates.

### The New Register.

The general election will be taken on the autumn register, which came into force on 15th October. Election agents will find that the freshness of the register will spare them a great deal of work in tracing removals. The total electorate will show a large increase on that of 1918. There were then 17,225,990 voters in England and Wales, and 2,207,653 in Scotland—19,433,643 in all. Of these 9,775,174 recorded their votes. The spring register for 1921 (the last for which we have the total returns, the exact figures for the autumn register of this year not yet being available) showed a total of 17,857,723 (7,473,106 of them women) for England and Wales. The Scotch figures were 2,306,996, making a grand total of 20,164,719. Probably the 1918 figure will be found to have increased by nearly three-quarters of a million this year.

### Married Women's Votes.

At the recent Registration Court the Registration Officer for Edinburgh inserted on the roll of the North Division of the City the names of two women who had recently married Edinburgh men occupying qualifying premises in the Division. The entry of the names of these ladies on the Register of Voters was objected to by the Liberal Agent, on the ground that they had not been married to their respective husbands for the whole of the qualifying period, which was the six months prior to 15th June. The Representation of the People Act provides that a woman shall be entitled to a vote if either she or her husband has, during the

whole of the qualifying period, occupied premises in the constituency. The contention of the objector was that the woman had to be married to the man for the whole of the period. The Registration Officer decided that the claims to entry on the roll fell to be rejected. An appeal to the Sheriff was taken on behalf of the claimants, and Sheriff Crole has now issued his decision, holding that, if the proposed woman elector was married to her husband before the end of the qualifying period, and the husband had occupied the qualifying premises for the requisite period, the woman was entitled to be registered as an elector, irrespective of whether she had been married to her husband for the whole six months or not, and has found the objector liable in expenses. This decision settles the point that a woman who is otherwise qualified for the vote is entitled to be registered as an elector in respect of her husband's qualifications at the first Registration Court following her marriage, provided she was married before the end of the qualifying period. The decision will in future affect a large number of cases throughout the city.

#### Newport By-Election.

A most remarkably successful meeting was held by the Newport W.C.A. on Friday, 19th October, which was addressed in turn by Mr. Bowen (Labour), Mr. Clarry, and Mr. Lyndon Moore (Independent Liberal). The hall held 1,500 seats, and although it was said to be packed to the ceiling, thousands had to be turned away. Under the very able chairmanship of Professor Barbara Foxley, the meeting was orderly and well managed. Each candidate as he arrived was given a great reception, and was listened to with patience and respect. They were each given a quarter of an hour in which to explain their policy, and another quarter of an hour in which to answer the questionnaire of the National Union (to which the Newport W.C.A. is affiliated) and some additional questions. The answers on the whole were most satisfactory. The local Press was enthusiastic, and spoke of the meeting as "a triumph of women's organization and a tribute to women's influence." The report adds: "The women of Newport have succeeded in a great innovation, and have proved their capacity as well as their importance; and they are a very important body." The *Times* referred to the meeting as "the outstanding feature of the campaign," and it has no doubt made a great impression on the electorate. The remarkable success of this meeting should prove a great incentive to women's societies all over the country in organizing meetings on a non-party basis to give women voters an opportunity of hearing the views of their would-be representatives in Parliament.

#### Some Women Candidates for the Municipal Elections.

The exact number of women standing for election in the London municipal elections is not yet known. Miss Place, well known for her many activities, and for being the first woman publisher, is standing for Chelsea. Miss Simeon is standing for Marylebone, and Miss Thomas is the Progressive candidate for a Lambeth ward. During the war she was in charge of the whole welfare work among the 4,000 women employed on the buses and trams of London. Mrs. La Chard, J.P., is seeking re-election, and has been especially interested in getting a children's department in the Lambeth Public Library. The Women's Local Government Society hopes to have the complete list ready this week. There are, so far, more women standing for the Municipal Reform and Labour Parties than for the Progressives, but all parties are anxious to support women candidates.

#### Schoolmasters Object to Feminine Dominance.

A conference convened by the National Association of Schoolmasters, which met at Nottingham on Saturday and was attended by delegates representing 6,000 members, adopted a resolution involving complete secession from the National Union of Teachers, which, it was urged by those responsible for the resolution, was mainly controlled by women. So much for the turn of the tide!

#### Report on the Rent Restriction Act.

The Ministry of Health issued last week the interim report of the Committee appointed to advise what steps should be taken to continue or amend the Rent Restriction Act. Ten members of the Committee, including the chairman, make the following recommendations: "We are of opinion that protection of tenants against eviction and unreasonable increases of rent as afforded by the Increase of Rent and Mortgage Interest (Restrictions) Act, 1920, should not be withdrawn when that Act expires in June, 1923. We have, however, formed the opinion that in future legislation regard must be had for certain matters in the light of the experience of the present Act. Among these are: the questions of the further period of protection of subtenancies and of the eviction of proved undesirable tenants. Upon these and other matters time has not afforded us the opportunity of making precise recommendations. Some of our members desire for the present to reserve their judgment upon the point whether or not the upper rental limits of the houses to which the present Act applies should remain unaltered."

## OURSELVES.

### THE RING AND THE BOOK. (SELLERS).

We are still receiving numbers of letters from people who have been trying to buy copies of the *WOMAN'S LEADER* from their newsagents. They ask why? and again why! We write and explain the situation, and in almost every case we gain a direct subscriber. So far, so good. We are making progress, but we want to go further. The help we have received has been invaluable.

#### KEEP IT UP!

The elections will give you innumerable opportunities to talk about the *WOMAN'S LEADER*. Please **MAKE USE OF THEM**. Persuade your friends to become subscribers **NOW**, and profit by our special **ELECTION NEWS**.

We publish a second list of donations, for which we are more than grateful. May we have some more?

DONATIONS.						
£	s.	d.	£	s.	d.	
Brought forward	40	10	8	Mrs. Johnston	3	6
Miss V. Murray	3	6	Miss Ashley	3	6	
Dr. A. Boyes	3	6	Miss Nelson	10		
Miss Sarah Tapp	1	0	Mrs. Longden	10	0	
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Miss McConnell	3	6	Miss C. B. Shaw	2	3	
			Mrs. Dalgleish	3	6	
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			Mme. Loppé	2	0	
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			The Misses Tanner	3	6	
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			Miss Crofton	10	0	
			Mrs. Grattan	3	6	
			Miss McPherson	3	6	
			Mrs. Suttil	10	0	
			Mrs. Maling Wynch	1	1	
			Sir Benjamin Johnson	2	2	
			Mrs. Crofts	3	6	
				52	11	
				3		

We should be glad if subscribers would state whether we should address them as Miss or Mrs. or by any other title, to avoid confusion. Notification of change of address for the current week must be received not later than Tuesday morning. Will our readers please note that renewal notices have been unavoidably delayed, but will be sent out as soon as possible.

Please notice that in future all orders for the paper, whether for individual subscribers (6s. 6d. a year, including postage) or for parcels for societies (1s. for 12 copies, postage extra), or for any trade distributors, should be addressed to the Manager, *WOMAN'S LEADER*, 62 Oxford Street, London, W.1. **We ask the indulgence of those readers who possibly, in the rush of work, may not have received their copies of the *WOMAN'S LEADER*. We should be glad to hear from them.**

## NEWS FROM WESTMINSTER.

By OUR POLITICAL CORRESPONDENT.

Those who enjoy political sensation had their fill last week. Up to the last moment competent judges prophesied that Mr. Chamberlain would get his vote at the Carlton Club. By excluding Unionist Peers other than those in the Government, and admitting only those Unionist M.P.s who represented Coalition constituencies, Mr. Chamberlain may well have calculated that his party would follow him as meekly upon this occasion as they had done in the past. It is said that had the leader's attitude been less autocratic and uncompromising his calculation would have been justified. But a servile majority is never really reliable. There must have been much talk in London clubs and in the City during the last month, which would suggest to the "hard-faced men who looked as if they had done pretty well by the war" that their day was over, as we sincerely trust it is. The ground was undermined. The Independent Conservatives' smashing victory at Newport came very untimely for the Government, but the decisive blow was Mr. Bonar Law's unexpected entry as leader of the protesting Die-hards. The proposition that the Conservative Party should go to the polls as such and pledged to a Conservative Prime Minister if returned to power, was carried by 186 to 87. Thus exit the Coalition and the most powerful Prime Minister, one might almost say dictator, of modern times.

Mr. Lloyd George carries with him Mr. Chamberlain, Lord Balfour, Lord Birkenhead, and nine or ten other ministers, all pledged to follow his lead. One cannot but wonder, with some amusement, where it will take them. Meanwhile, they constitute, as it were, an interim bodyguard, rather strangely composed, but which should prove extremely useful to Mr. Lloyd George when he comes to defend himself on electoral platforms.

The stage will be crowded and highly confused. Conservatives, Lloyd George Conservatives, Liberals, National Liberals, Labour, Independent Labour, and Independents—or some maintain that the election will run on the simple lines of Lloyd George or anti-Lloyd George. That gentleman has already started to throw himself upon the people, beginning with the stopping stations between London and Leeds, at which latter place

he delivered a flamboyant attack upon the Die-hards, his late colleagues and friends. Mr. Lloyd George, freed from an unnatural alliance and from official restraints and responsibilities, is once more in his native element, and we may expect to see a rapid reversion to type. The seceding Conservatives will go to the country with the prestige of having slain the giant, and with a safe, but not very inspiring, list of ministers. Their constructive programme and the people's response to it remain to be seen.

With the two historic parties each pre-occupied in doctoring its own internal trouble, Labour would seem to have a splendid opportunity. But there is no sign that they will be able to restrain their extreme men sufficiently to profit by it. The working man enjoys wild oratory, but is an exceedingly cautious voter. Much depends upon the decision of the Independent Liberals. There is no obvious reason why the two Liberal wings should not now re-unite, provided that a leader independent of the immediate past—that is to say, neither Mr. Lloyd George nor Mr. Asquith—can be found. Lord Grey would fulfil the necessary conditions perfectly, and should the Liberal Party decide to fall back upon this alternative we believe the choice would be received with as much enthusiasm as has been shown over the Coalition's defeat. Not everyone agrees with Lord Grey, but there are not two opinions as to his honesty and single-mindedness. The real cause of the Coalition downfall was that, in the end, nobody, whether at home or abroad, trusted the head of it. Mr. Lloyd George has fine qualities as a leader, his vitality is inexhaustible, he cannot be coerced, and, as he is fond of reminding us, he has a sword in his hand. The trouble with Mr. Lloyd George is that you never know whether he is going to use his sword for or against the cause he professes to have espoused.

*[The views expressed in this column are those of our Parliamentary correspondent, and are not our editorial opinion. Like so many other things in this paper they are expressly controversial, and comment upon them will be welcomed.—Ed.]*

## HOW TO CONDUCT A NON-PARTY ELECTION CAMPAIGN.

The object of such a campaign is assumed to be the promotion of certain reforms on which women are largely agreed, quite irrespective of party differences—such as, for instance, the policy for which this paper stands.

**Meetings.**—The best results are secured by a public meeting for women citizens, to be addressed by each candidate for Parliament standing in the constituency. A good chairman, preferably with no strong party bias, should be chosen; candidates should speak in alphabetical order (this is important, as there is usually competition for the last place) at a given hour, which should be strictly adhered to in order to save their time as much as possible. Each should speak for 10, 15, or 20 minutes, according to time available, and answer questions for at least 10 minutes. So far as possible, definitely party issues should be avoided both in speeches and questions, though some latitude with regard to this is advisable. The National Union of Societies for Equal Citizenship has prepared a questionnaire to all candidates on the reforms for which it stands, and supplies, if asked to do so (as frequently happens at by-elections), appropriate literature for information with regard to these. The organization of such a meeting is of the greatest importance, and every effort should be made to rise to the standards of bygone suffrage days. Women's non-party organizations of all kinds, including public workers, social workers, teachers, clerks, secretaries, etc., should be invited to co-operate in making the meeting a success, and special arrangements should be made to enlist the interest of the Press. The hall should be attractively decorated; stewards should be in attendance; inexpensive pamphlets on questions likely to be discussed, and the *WOMAN'S LEADER* should be for sale. The Chairman should insist that every candidate has a courteous hearing, and is warmly thanked for his presence, regardless of party, and every effort should be made to make the meeting as easy and pleasant and helpful as possible for all concerned. It is, as a rule, only the unsatisfactory candidate who has anything to dread from such a meeting,

which, by giving an audience at no cost to himself, should prove a real asset to the chances of the best man in the field.

**Deputations.**—If a meeting be impossible, representative deputations to candidates should be organized in conjunction with as many women's organizations as possible in the constituency. Such a deputation should meet beforehand and appoint the most experienced leader available, and consider carefully the questions to be asked and the points to be raised. As in the case of meetings, it is only fair to candidates to give them the opportunity of seeing the questions they are likely to be asked beforehand.

**Centres for Information.**—In past days of suffrage agitation, shops were opened as centres of information; this is not so easy now, but it is very desirable to have at least one office, or room adapted as an office, where literature may be secured on all subjects of interest to women and information relating to voting qualifications, and other matters, freely given. An election is a great opportunity for educating the electorate, as well as the candidates, and every effort should be made to utilize it fully.

**Non-Party Work for Women Candidates.**—So long as there are only two women in the House of Commons many women will place the need for more women in Parliament before party, and will wish to work for their return at the General Election. In at least three constituencies women are standing as Independent Candidates, so that no difficulty arises. In many cases societies affiliated to the N.U.S.E.C. are supporting party candidates in view of the extreme urgency of the need for more women in Parliament, and in others where women are standing as party candidates the difficulty has been got over by the formation of *ad hoc* Equal Citizenship Committees working on strictly non-party lines. The coming election is the first real test of the results of the enfranchisement of women, and is a great opportunity to secure the return of men and women committed to the reforms dear to the hearts of the women of the country.

## THE BIRMINGHAM SCHEME.\*

By W. A. POTTS, M.A., M.D.

Psychological Expert to the Birmingham Justices.

The Birmingham Scheme for special medical examination of certain persons before the Courts, was inaugurated in 1919 to ensure the recognition of the mentally defective and insane, and also of other persons, who, though not actually feeble-minded, were so unstable as not to be fully responsible, and who require treatment rather than punishment by fine or imprisonment or probation under ordinary conditions. For the insane the asylum was available, and for the mentally defective special institutions through the agency of the Committee for the Care of the Mentally Defective. For the benefit of the mentally unstable a block of the prison with a separate entrance was set aside. This has been useful for some of these cases, particularly for those that require prolonged observation and investigation. In order that special examination might be available for any case, two doctors, Dr. Hamblin Smith and I, were appointed. Dr. Hamblin Smith is a full-time Prison Medical Officer, appointed by the Home Office. I am a private practitioner, appointed for part-time work by the Justices; my fees are paid by the Watch Committee, as the Magistrates have no funds available. Special examinations are made only at the request of the Justices; if the case is in prison Dr. Hamblin Smith examines; if remanded not in custody, I do so. Cases not sent to prison, who require special treatment, are usually dealt with by Probation, any medical or other treatment recommended being made a condition of the Probation.

It is important to realize the great power given the Justices by the Probation Act; this would be more effective if a larger number of cases were medically examined before the conditions of the Probation are arranged. The cases that will benefit most from special examination are first offenders. Older and definitely criminal cases cannot be helped like the young, who are quite hard enough to get right; the first offender often has not been guilty merely of a temporary lapse, but has been on the wrong path in some way or another for years. The habitual offender nearly always goes wrong before 19, often at a very early age. His first appearance in Court may be the last opportunity of saving him. Dismissing him with a caution will usually do no more good than the old-fashioned harsh treatment; he must be studied seriously, and afterwards treated. At the present time medical examination can only be available for a limited number, because it is work which cannot be carried out by any qualified practitioner, but must be placed in the hands of those who have made a special study both of mental defect and insanity, and who are also competent to examine the psychopathological, a special group to be described later. As only a limited number of practitioners have such qualifications, there cannot at present be many centres for special examination; cases should be referred to a small number of centres.

In considering various types of prisoners, we think first of the mentally defective, who are irresponsible and should be treated by segregation when they take to criminal courses; they constitute only about 3 per cent. of all criminals, but are an important group because they commit an amount of crime out of proportion to their numbers. They are not necessarily easy to recognize, for there are three grades, idiots, imbeciles, and feeble-minded. Idiots and many imbeciles are obvious, but the feeble-minded may escape the notice of the inexperienced, because many of them can read and write, carry on a simple conversation, work, earn money, and behave satisfactorily in favourable circumstances. So, also, the insane often show nothing remarkable in their appearance, and may be overlooked, especially if they are early or incipient cases. Physical defect or disease may also lead to delinquency, so that it is important that every examination of a delinquent should be conducted both on physical and psychological lines. A definite group is formed by psychopathological cases, who are sometimes described as having a mental conflict, a term which must be left to explain itself. These are those, who not being deficient in intelligence, are forced into crime by circumstances in their lives which are not recognized as the cause, and over which they have for the time no control. This group includes those who have been

driven into an uncongenial occupation, or who have no opportunity for healthy recreation, or who live in homes where the discipline is too rigid or too lax, or in which there is disagreement between husband and wife, or one of the party is a drinker or unsatisfactory in some other way, without being actually criminal. Recently the Superintendent of a large Reformatory told me that not 5 per cent. of his cases were illegitimate children or children with no homes, or poverty-stricken homes; the majority came from fairly good homes, well above the poverty line, but these homes were nearly always places where the children were spoilt or not handled wisely. I have often seen delinquents who come from what a superficial investigator would call a good home. In such homes there is often a good deal of so-called religion, but it is narrow and bigoted; there is no real understanding or sympathy, and often very little love. Under such circumstances the unsatisfactory conduct of the delinquent is largely due to the effect of life on him. Heredity is a factor of enormous importance, yet many conditions spoken of as inborn are due to the effect of life on the individual. The bad-tempered, the sulky, the obstinate, and so on, are not born with those faults; their conduct is the method they have developed of reacting to the unpleasant circumstances of life; they can, and should, be taught to react differently. In the same way insanity in many instances is not due so much to heredity, as to facing the problems of life in the wrong way, and above all to the ever-present fear that insanity is hereditary and will, therefore, inevitably develop some day.

In many instances the home is the trouble. You must not think that I do not set the highest value on wise home training; no training can ever replace that. But when there is friction or lack of proper training, often the only chance for the child is to get it out of the home. For instance, I once saw a good-looking young woman, aged 18, obviously not mentally defective, in the dock charged with prostitution. She had previous convictions, as also for drunkenness. The magistrate said: "As you have had a severe sentence before, and that has done no good, I should like to try the effect of leniency. I will give you another chance, and discharge you to the care of your parents." But the home of a young woman who has behaved as she has stands condemned. It must be an unwise home, where the parents have got a bad relationship with their daughter. Sending her home will not give her another chance; it is only giving her the same chance again, with which she will fail more certainly than before. To give her another chance her environment must be changed. The best method of doing so requires a special individual examination, which should be available for cases that are difficult to understand.

## WOMEN AND INSURANCE.

By EDITH BEESLEY.\*

A recent article in an evening paper on "When Women will Command" states that the present "new woman" is the first sign of a polyandrous State, where woman will do the governing. He, the writer, certainly comforts himself and his sex with the assurance that such a condition of things "will take a long time to mature," and that women may endure many "set-backs and reactions"—but he is firmly convinced that as woman "advances in thought and freedom she will become more and more the selector, the law-giver, the instructor," and, in fact, will lead the State.

One is not informed how soon this "vision of a new State" is to come about, but he gives the next hundred years as "woman's turn." Whether women themselves desire this "Amazonization of life," this "turn," and how soon they will arrive at such a state of things, are subjects for conjecture and discussion—but there is no doubt that he is correct in saying that "they will push on and out" into greater spheres of activity.

They are doing this now, more and more every day, with increased capacity, winning laurels in the direction of art, the professions, business, and industrial life, and they assist in affairs of State and enter Parliament. Thus we are evolving the true citizen—a citizen who is alive and awake to the fact that her powers for developing a broader and deeper outlook are

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unlimited—that she can accomplish anything within human reason—that she need accept no obstacles, man-made or otherwise, that seem to bar her progress. She is confident and self-reliant, possesses mental alertness and vigour and a faculty for criticism and judgment. Such is the attitude of the modern progressive woman, and it will be of interest to note how this attitude is affecting and will affect both herself and the community in the practical affairs of everyday life. One thing is certain—and that is that, at any rate so far as the business and professional woman is concerned, she is capable of undertaking increasingly important and responsible positions, thus enhancing her value as a worker for the State and at the same time augmenting her earning capacity.

A larger salary is the obvious outcome of greater earning capacity; so that, nowadays many women possess incomes considerably above the actual "cost-of-living" basis. These women, therefore, are constantly on the look-out for some means of investing their surplus cash that will produce a competence—not now when they are young and fairly sure of obtaining employment, but later on when, say, at 60 or 65, they may not be so capable of earning and will require capital to draw on.

Not many women at present possess, owing to lack of experience, expert knowledge of finance and the stock and share market. In the past many have been misled by "flowery" prospectuses into the by-paths of rosy speculations, so that their hard-earned savings were lost.

Women of intellect and education are beginning to realize, however, the excellence of insurance as a means of investment, and also as the best method of securing old age provision. The woman financier does insure, for she knows that with the best of investments capital may depreciate, rates of interest go down, and her accumulated savings may not be as secure as she anticipated. She knows its value, not only as applied to her personally, but as a factor—in fact, one of the most beneficent factors—in human existence to-day. She recognizes the power of its influence in society, how it eliminates the "slings and arrows of outrageous fortune," destroying the gambling element in life, leaving nothing to chance. People are enabled to marry, the education of children provided for, families supported who otherwise would be destitute, and so she realizes that if she is to be really a good citizen, engaging in the life of the community to the fullest extent, she must insure—just as men do—for a man, unless he is in possession of enough wealth to do without insurance, invariably does insure.

Her chief aim, though, is provision for the future. Normally a woman-worker, unless she has a mother or invalid relation dependent on her, does not have to provide any large amount of life insurance, so the appeal for cover at death is not so great as in the case of the average man. He, of course, in the early part of his career, takes out the maximum amount of life insurance for the minimum amount of premium—and, though later he may combine life insurance with investment, by means of some form of endowment, provision for his family at death is his main consideration.

What the average worker wants is some endowment which will give her a fund later on on which to draw, with the option of a pension, should she prefer this, and the most advantageous policy for the woman worker, without actual dependents, arranges to pay a cash sum at the end of a term of years, with the pension option and either the return of premiums or a small amount of life insurance payable at death.

At the age of 25 she can, for £10 or £12 a year, secure an endowment of £500 payable about 50. She will not feel the burden of this annual premium, which, if she did not have to pay it, might have been spent in unproductive ways—and she certainly will feel the comfort of £500 later on. Also she can, if she likes, turn her £500 into a life annuity. The rates for annuities are very high at the moment, so that if the interest-earning rate for any ordinary safe investment has gone down by that time, she will score by taking the annuity. If later she does marry, she will be glad to feel she will not depend entirely on her husband when he retires from active life.

Married or single, no woman can better make sure of her old age saving than by means of an insurance policy. An argument frequently brought forth by a woman against life insurance is that if she were to put her money into the bank she would, in the event of illness, etc., be able to draw it out again. The reply to this, of course, is that an insurance policy is not, and never can be, a life policy. One can, in case of vital necessity, by throwing up the policy, realize the surrender value, but the great point is that insurance is a definite means of future provision—

a self-imposed method of putting by small annual sums which accumulate at compound interest over a period of years—and with this object in view it should not get drawn upon, otherwise it loses its value. Banking accounts almost invariably do get drawn upon, and that is the reason why they are not a safe method of old age provision—neither do they make any additional provision in the event of early death, and the chief reason life insurance is the best form of saving is because it is compulsory. Another important reason which should appeal to women is that the Government actively encourages it by allowing rebate of income tax on premiums at the rate of 2s. 6d. in the pound, limited to one-sixth of one's income. This is a valuable concession not very generally known among women.

Professional and business women need to recognize that an endowment policy can be used later as a loan—or rather as a means of obtaining a loan. After a policy has been in force for some years a bank will usually regard it as security and lend on it, and the insurance company will lend within the surrender value of the policy. Thus the borrower raises money out of personally accumulated capital at a time when she may need it to start in a business or profession of her own.

There are, of course, other plans of life insurance that appeal more especially to the married woman or widow with children, as, for instance, educational policies, which arrange that a capital sum shall be left to the children at her death or be paid at the end of a term of fourteen or fifteen years if she lives.

Then there are sickness and accident insurances, which give special advantages to the woman-worker; household policies, including a long list of risks to be covered, such as fire, burglary, theft, and domestic servants under the Employer's Liability Act. Also "overseas" policies for travel, and "all risks" for insuring jewellery.

Previous to 1914 there were very few women in responsible positions. Usually they were agents on a commission basis only, without much training as "outside" workers. Numbers entered the "inside" branch as clerks and heads of departments, one or two even, who were qualified mathematicians, taking the place of actuaries, and since it takes four to seven years to become an actuary, this was no light achievement. Only a few were added to the ranks of "outside" workers, with the exception of industrial companies, who employed women collectors. These, however, occupied important positions, and became inspectors; and more important still they "made good" and some of them to-day are organizing and managing women's departments to deal with women and arrange special schemes to suit their needs.

Only a few companies have added these departments to their other organizations. But more are beginning to do so, and once a woman is appointed, every opportunity is given her of learning the business and developing her capacity as a producer. The future of these departments and their development as a means of providing employment for women will depend largely on the capacity and ability of the organizers. There is, however, a much more vital factor in their success—and that is the willingness of women as a whole to support them by insuring with companies which have these special departments.

It may not be generally known that part-time work may be taken up in conjunction with a woman's department in the capacity of an agent. This is a useful means of providing additional income to those who want to earn money in the evenings, are not on whole-time work, or are temporarily out of employment. Help and training is, of course, given by the office, and some agents have been known to earn as much as £100 in a few months in this way, and there is no special qualification or obligation to the appointment of an agent.

It is hoped that before long we shall have a full-fledged actuary. Some months ago the Institute of Actuaries opened their doors to women. The training is a long one—four years being the shortest period in which to take the final examination; in fact, as the course is usually taken alongside the ordinary work of an office, it often means six or seven years. No time, however, has been lost by the ambitious ones, as recent reports show that five have become associates of the Institute of Actuaries.

One woman has passed the final of the Chartered Institute and two are qualified Associates, while a third is about to be elected.

So, as far as the insurance world is concerned, women are indeed "pushing out and on" into this sphere of activity, not only as actual buyers of insurance, but also as holders of important official positions in the various departments of progressive companies who recognize their capacity to enter "civic life as responsible public servants."

\* Lecture given at N.U.S.E.C. Summer School.

## NATIONAL UNION OF SOCIETIES FOR EQUAL CITIZENSHIP.

Offices: Evelyn House, 62 Oxford Street, London, W. 1.

Telephone: Museum 6910.

### AN ELECTION APPEAL.

An appeal for help during the Election Campaign will immediately be issued to our Societies and to all who are interested in the causes for which we stand. We appeal to former members of the National Union and others who live in constituencies in which we have no affiliated Societies to offer to help in bringing the reforms on our programme before the Electorate and Candidates for Parliament. We appeal also for names of voluntary workers willing to work for women candidates for Parliament (a pamphlet with full particulars of these will immediately be issued).

Finally we appeal for funds. Money has never been more wanted for expenses entailed in keeping up an efficient Headquarters than at this present crisis. Let every woman in the country do something—give her time or give her money.

The interest of the old suffrage days pales before this great opportunity—the first real test of our enfranchisement—the return of a House composed of men and women well informed and pledged to the causes for which women have a special responsibility.

### CHANGES CAUSED BY ELECTION.—IMPORTANT.

The Equal Franchise Demonstration, which was to have been held at the Central Hall, on 8th November, has been postponed; also the Durham Conference on 3rd to 5th November. Societies are advised to give up all ordinary meetings and concentrate on Election work. A crisis such as the present cancels all previous plans, as all speakers and voluntary workers are urgently required to work in their own constituencies or for women in Parliament.

### MEETING IN RICHMOND CONSTITUENCY.

A very successful public meeting was organized by the Equal Citizenship Committee at Richmond in support of Mrs. Corbett Ashby's prospective candidature on Tuesday, 17th October. The principal speakers were Miss Lena Ashwell and Mrs. Corbett Ashby. Miss K. D. Courtney made an admirable chairwoman. The meeting was well attended, and great interest was aroused.

### LECTURE BY J. D. BERESFORD, ESQ.

Mr. Beresford very kindly gave his lecture on "Relatives" on Thursday, 19th October, at 50 Porchester Terrace, by kind permission of the Hon. Mrs. Franklin. Mrs. Franklin, as Chairman, in her opening speech, announced the resignation of the Government.

## CORRESPONDENCE AND REPORTS.

### MISS PICTON-TURBERVILL'S APPEAL.

MADAM,—Like Mr. Churchill, I have been unfortunate, and had to go through an operation just before the coming election.

However, I stand for North Islington at the election. It is foolish, however, to disguise the fact that though I shall go through it with every ounce of strength at my disposal, yet I must go through it with impaired physical vigour. I therefore appeal to all those who were going to work for me to redouble their efforts, just because of my physical weakness. I hope to be in the constituency every day, but not all day, as I otherwise would have been. I may possibly run for the election from the surgical clinic where I am now being nursed, which fortunately is not far from North Islington.

Friends, sympathizers, supporters, will you rally round me all the more strongly because of my temporary weakness?

If anyone could put a motor-car and driver entirely at my disposal from 4th November for two weeks, I would be more grateful than I can say.

EDITH PICTON-TURBERVILL.

40 Fitzjohn Avenue,  
Hampstead.

### COMMON LODGING HOUSES.

MADAM,—The WOMAN'S LEADER having been so good a friend to me in my work in the Common Lodging Houses, I would be grateful for a little space to give the situation as it now stands, with regard to the Age Limit By-law for which I have urged for the last three years. The By-law, as many of your readers will remember, is framed with the object of making illegal the admission of girls under 18 or 19 (preferably the latter age) to Common Lodging Houses run by private profit.

This By-law, which was passed in Liverpool shortly after the end of war, has been adopted in (1) *Newcastle*, where the age limit has been fixed at 19, and where the City Council have announced their intention of considering a revision of the "Tenement House" By-laws; (2) *Glasgow*, where the age limit has been fixed at 18 to coincide with a similar By-law with regard to Men's Lodging Houses. The By-law only awaits confirmation by the Scottish Board of Health; (3) *Edinburgh* has adopted it with regard to "Farmed Out Houses" i.e. Tenement Houses or Houses Let in Lodgings, and representations are being made to the City Council

Mr. Beresford's lecture, which dealt with the difficulty of obtaining absolute standards, insisted that all our points of view were necessarily limited by our own "ring fences." The lecture aroused a great deal of interest. In moving the vote of thanks Miss Deakin gave a short account of the work of the N.U.S.E.C., and Mrs. Hubback, in summing up what the fall of the Government means to reforms on the N.U. programme, pleaded for election workers to help in the constituencies of prospective women candidates and in order to obtain in their own constituencies the support of candidates for our reforms. We wish to offer our most grateful thanks both to Mr. Beresford and to Mrs. Franklin for their help.

### OUR ELECTION LITERATURE.

All Societies should be well supplied with the following pamphlets and leaflets already in readiness for an Election: "And Shall I have a Parliamentary Vote?" (just brought up to date), 3d. each, 3s. per dozen; "Notes on Election Work," invaluable for Election workers and canvassers, 6d. each, 6s. per dozen; "A Vindication of Canvassing," hints on canvassing, essential to canvassers, 2d. each, 2s. per dozen; "The Need for Women Members of Parliament," 3d. each, 3s. per dozen; "What the Vote has done," 1d. each, 1s. per dozen.

Leaflets.—"Women Voters!" giving programme of the N.U.S.E.C., and qualifications for a Parliamentary Vote, 1s. 100, 9s. 1,000; "Women in Parliament. Why?" 1s. per 100, 9s. 1,000; "Why?" giving qualifications for a Parliamentary Vote, 1s. 100, 9s. 1,000; "To Women Voters. Vote for the Woman this time," 1s. 100, 9s. 1,000. Several important new pamphlets will be issued immediately; "The Record of our two Women Members in Parliament," "Women Candidates for Parliament, 1922." Short statements with photographs, 2d. in the 1s. discount is allowed on literature purchased by members of affiliated Societies.

### WOMEN WORKERS.—AN APPEAL TO BOROUGH COUNCILLORS.

A most useful leaflet has been issued by the London Society for Women's Service for distribution at the forthcoming Municipal Elections. Copies may be had at Headquarters 4d. a dozen (post free 6d.).

### ERRATA.

In the following paragraph in last week's notes, "It was even more gratifying to see everywhere signs of the warmest appreciation on the part of men and women of all shades of political colour," the sentence "of the woman candidate" should have been inserted after the word "appreciation."

with regard to the same By-laws for the Common Lodging Houses. Certain other towns have the By-law under consideration.

In *London* the London County Council have, in accordance with one of the requests made by the Deputation organised by the National Council of Women, brought the wording of the By-laws governing Common Lodging Houses more fully up to date, but so far no Age Limit By-law has been passed.

Meanwhile, and to meet one of the objections as to shortage of alternative accommodation for young girls, I am making every possible effort to raise funds to open a Lodging House for girls only which shall not come under the heading of a "Rescue Home," preferably in the Southwark district. As it is almost impossible to raise money by donation in these days I am resorting to the old device of a "Rummage" Sale and a Sale of better articles also. I would be deeply grateful if any of your readers who have been interested in the Lodging House question (and I know by the letters I have received that there are many!) would send anything saleable that they can spare. Next week send rough clothes or articles to me at 87 Prince's Road, Lambeth, S.E., and better clothes or goods to me at the Church Benefit Society, Little Smith Street, Westminster, S.W. 1. Any contribution will be sincerely appreciated—and every little helps!

M. FRIDA HARTLEY.

### THE NEWPORT BY-ELECTION.

MADAM,—The result of the Newport by-election shows that in round figures 13,000 voters in the constituency favour the Conservative programme for the government of the country; 11,000 the Labour programme, and 9,000 the Liberal programme. In other words, the policy which obtained a spokesman and representative has 20,000 opponents and but 13,000 supporters.

When we consider that the new House of Commons will be built up of some 600 results, a very large number of which may be similar to that in Newport, it can be seen that there is a very high degree of possibility that the new House will be a quite unrepresentative body from the commencement. The only way in which representation can be made real is through the adoption of Proportional Representation, and it should be one of the first duties of the new Parliament to pass a law whereby this system should govern elections for the future.

JOHN H. HUMPHREYS,  
Sec. Proportional Representation Society.

"How to Succeed as an Insurance Agent." By E. Beesley.  
Published by J. M. Ouseley & Son, Ltd.

Miss Beesley's little book will be very valuable to any girl who is thinking of insurance as a profession, for in spite of its small size it holds a great deal of information, and is well arranged and clear. It starts with "How to become an insurance agent," and has sections on salary, qualifications, choice of a company, etc. There is advice on the principles of success, and on the essentiality of organization. There is a useful list of L.C.C. evening classes, and other centres where courses may be followed, and at the end of the book is a dictionary of insurance terms—all this in 60 small pages. An invaluable book.

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### COMING EVENTS.

#### LEAGUE OF NATIONS UNION.

OCT. 28. Oxford. Arlosh Hall, Manchester College. 11.15 a.m. Speaker: Professor Gilbert Murray. 2.30. G. P. Gooch, Esq., M.A.

#### WOMEN'S FREEDOM LEAGUE.

OCT. 30. Minerva Café, 144 High Holborn, W.C. 7 p.m. "The Policy of the Labour Party on questions that affect all women." Speaker: Mr. H. C. Charleton. Chair: Miss Elsie Morton, M.B.E.

#### INTERNATIONAL WOMEN'S FRANCHISE CLUB, LTD.

NOV. 1. 9 Grafton Street, Piccadilly. 8.15 p.m. "Women and Political Parties." Speaker: Miss Helen Fraser. Chair: Miss M. F. Grant.

#### BRITISH DOMINIONS WOMEN CITIZENS' UNION.

OCT. 30. A Canadian Dinner will be held at the International Women's Franchise Club, 7 p.m., to meet Mrs. Rose Henderson. Chair: F. W. Pethick Lawrence, Esq. Discussion on "The Canadian Woman in Political Life—yesterday and to-day."

#### EDINBURGH W.C.A.

NOV. 1. Royal Society of Arts Hall, 117 George Street. 8 p.m. "The Law and the Adoption of Children." Speaker: Miss Clara Andrew.

STUDY CIRCLE. OCT. 30. 21 Castle Street. 5 p.m. "The Adolescent."

NEWINGTON WARD. OCT. 31. Women's Guild, Mayfield Parish Church Hall, Craigmillar Park. 7.30 p.m. "What do we get for our Rates?" Speaker: Lady Leslie Mackenzie.

NOV. 1. Ladies Work Party. Newington U.F. Church Hall. 8 p.m. "Citizenship." Speaker: Parish Councillor Miss S. L. Mumro.

OCT. 30. Fourth lecture on series on "The Principles and Duties of Citizenship." 8 p.m. At Edinburgh University.

#### WOMEN VOTERS' LEAGUE FOR LICENSING REFORM.

NOV. 1. Harlesden Women's Co-operative Guild. 3 p.m. "The Carlisle Experiment." Speaker: Miss M. Cotterell, O.B.E.

NOV. 2. Leamington Women Citizens' Association. 3 p.m. "Constructive Licensing Reform." Speaker: Mrs. Boyd Dawson.

NOV. 3. Coventry National Council of Women. 3 p.m. "Constructive Licensing Reform." Speaker: Mrs. Boyd Dawson.

### MEDICAL, Etc.

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SECOND-HAND CLOTHING wanted to buy for cash; costumes, skirts, boots, underclothes, curtains, lounge suits, trousseaus, and children's clothing of every description; parcels sent will be valued and cash sent by return.—Mrs. Russell, 100 Raby Street, Newcastle-on-Tyne.

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### PROFESSIONAL.

"MORE MONEY TO SPEND" (Income Tax Recovery and Adjustment).—Send postcard for particulars and scale of charges to the Women Taxpayers' Agency, Hampden House, 84 Kingsway, W.C. 2. Phone, Central 6049. Estab'd 1908.

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### ANNOUNCEMENTS.

THE FELLOWSHIP SERVICES, Eccleston Guild House, Eccleston Square, S.W. 1. Sunday, 29th October, 3.15, Music, Poetry, Lecture, Dr. Percy Dearmer, "Art and the Failure of the Churches." 6.30, A. Maude Royden, "Christianity in an Election."

CATHOLIC WOMEN'S SUFFRAGE SOCIETY, 55 Berners Street, London, W. 1. Telephone, Museum 4181. Minimum subscription, 1s.; Organ: "Catholic Citizen," 2d. monthly.

INTERNATIONAL HOUSE, 55 GOWER STREET.—Membership open to men and women; light luncheons, teas, and suppers 12-7.45; Foreign and English journals; lectures and debates on international subjects; pleasant garden; write for prospectus.

CHRISTMAS SALE, December 15th and 16th. Please send gifts before December 10th to Miss P. Strachey, London Society for Women's Service, 58 Victoria Street, S.W. 1.

THE PIONEER CLUB has re-opened at 12 Cavendish Place. Town Members £5 ss.; Country and Professional Members £4 ss. Entrance fee in abeyance (*pro tem.*).

A GREAT variety of goods from many lands will be on sale in the CONTINENTAL MARKET in INTERNATIONAL HOUSE, 55 Gower St., W.C., in aid of the funds of the Women's International League, on Friday, 3rd Nov., from 3 till 10 o'clock, and Saturday, 4th Nov., from 11 a.m. till 10 p.m. Entertainments continually going on. Dancing, Poetry, Drama, etc. The exhibition of the work of famous modern painters.

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