

Our Christmas Appeals.

LONDON FEVER HOSPITAL, LIVERPOOL RD., N.

WHY IT SHOULD BE WELL SUPPORTED BY THE PUBLIC.

Because some of the most important discoveries of modern times relating to the nature and treatment of infectious fevers have been made in this Hospital, and much life-prolonging knowledge has been acquired for the benefit of the community at large. The death-rate in the Hospital has been reduced in 50 years from 18.75 per cent. in 1840 to 3.2 per cent. in 1890.

Because this is the only Hospital in London the wards of which are specially available for the reception of trade and shop employés, governesses, school-teachers, clerks, domestic servants and the families of people of these and similar classes, to whom the Nursing of infectious fevers at home would usually mean difficulty and debt, the possible loss of employment, and the almost certain spread of the disease. To such persons a fee of three guineas is charged for as long a period of treatment as may be necessary—usually from six to eight weeks. This fee covers about one-fourth of the patient's cost to the Institution, the balance being borne by the funds of the Charity. Besides the wards above referred to there are a few well appointed private rooms which are much used by those who can afford them, in order to save the expense and inconvenience involved in nursing infectious fevers at home, as well as weeks of anxiety lest the disease should be communicated to others of the household. Some of the most active members of the Committee of Management commenced their connection with the Hospital as patients in these rooms. Three guineas a week, payable weekly in advance, is the fee for this class of patient; and it covers nursing, treatment, food, washing, and everything necessary to the sufferer's comfort and well-being.

Because no letters of admission are issued. It will be sufficient for contributors to give their names to ensure the free treatment to which their servants or employés may be entitled.

Because His Royal Highness the Prince of Wales speaking at the festival dinner on behalf of this Charity, said: "It is sometimes very difficult to provide for the proper treatment of fevers in private houses, apart from the danger of infection, and, therefore, it is evident to us how important such a Hospital must be. If on the principle of provident insurance, every considerable household in London gave annually a small sum, the funds of the Institution would suffice for present requirements, and enable the Governors to build fresh wards, which are a pressing necessity."

THE BRITISH HOME FOR INCURABLES.

The Board of Management of the British Home for Incurables earnestly appeal for Five Hundred New Annual Subscribers of One Guinea each, to counter-balance the loss of income sustained by selling out capital to build the New Home, now nearing completion at Streatham. In addition to maintaining the suffering inmates of the present Home at Clapham, the Charity has nearly 300 Pensioners, each receiving £20 a year. Applications from all parts of the United Kingdom are constantly being received. Cheques and Postal Orders to be crossed "Barclay & Co.," and sent to R. G. Salmond, Secretary, 73, Cheapside, E. C.

Outside the Gates.

WOMEN.

THE ENDOWMENT OF THE DAUGHTER.



Mr. Walter Besant says, in the *Queen* (and we gladly give further publicity to his excellent idea):—"A writer in *Cassell's Saturday Journal* has revived certain proposals which I first advanced five or six years ago, concerning the Endowment of the Daughter. I am naturally grateful to the writer and to the Editor of the journal for this revival. Because I have never seen any reason to doubt the prudence and usefulness of the measure which I then suggested. Let me also revive it here. When you have got hold of a good thing, dear reader, don't be contented with merely trotting it out once. If it is a new thing you will be derided, and misunderstood, and misrepresented. Patience! Do not fly into a rage with the journalist. Remember that he has a thousand and one things to look after. It is always a most difficult thing to attract the attention of the journalist, *i.e.*, of the world, to a new thing. Don't blame him. Try again. Wait your opportunity. It will come. Then try a second time. You still fail to attract him. He turns aside impatiently. He shows a little temper. Try a third—a fourth—a tenth time. My idea, therefore—I first developed it in *Longman's Magazine*—was that the Paterfamilias of the middle class—he who belongs to a profession, say, and has a limited income, and cannot make large insurances—should buy for each of his daughters a deferred annuity. For instance, when the family is small, the power of making such an endowment is greater than it may be later on, unless the income expands. Now one may buy of the Post Office, for a child of five, an annuity of £1 a year, to commence at the age of twenty-five, for the sum of £14 9s. 11d. How many sums of that amount can a man with a moderate income put by for his little daughter in the first ten years of her life? Thirty? Then she will become a heiress to the extent of £30 a year as an annuity, to begin at the age of twenty-five. This is not affluence, but it may make the whole difference between misery and contentment, between self-respect and servitude. Of course, there are many variations and adaptations of this principle. One can understand uncles and aunts and fairy godmothers presenting a child with an annuity of £5, or £10, or anything. One might begin at infancy with a deferred annuity, instead of a silver mug. Benevolent friends would increase the gift. Mothers would save in little ways, in order to secure the child's independence. Or, again, one might defer the annuity to 50—55—60 years of age, in order merely to make some provision for old age. Then it would be much cheaper. All I want to point out is this: that when parents are in tolerably easy circumstances, yet unable to make large savings or to pay for great insurances, here is a method, as safe as the Government of this country, of providing for their girls, always ready to hand, which may be taken up at any time and utilised for any windfall. Though I cannot, unfortunately, always find ladies who are, like myself, interested in the great "woman question," and at the same time in full

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