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I.—*Additional Facts and Arguments on the Boarding-Out of Pauper Children.* By John K. Ingram, LL.D.

[Read, 18th January, 1876.]

THE larger portion of the address which I had the honour of delivering before the Society at the opening of the present session, was devoted to the subject of the Boarding-out of Pauper Children. There were several aspects of that subject which I could not consider within the time then at my disposal. My object was, in fact, rather to present the broad views which seem to me to recommend that mode of dealing with certain classes of destitute children, than to state with anything like completeness the facts and arguments in its favour, and the replies to objections commonly urged against it. I therefore omitted a good deal of what might have been said, hoping before long to recur to the question. Since then, further study has increased my knowledge of the history and working of the boarding-out plan—and some valuable communications have reached me from persons who had read the address, and who were able to supply information founded on personal experience. I propose, therefore, in the present paper to furnish such a supplement to the former one, as will help to present the case in a tolerably complete form, and more effectually assist the Irish public to come to the right conclusion on a matter which I believe to be in the highest degree important and urgent.

The question, as it has been recently discussed in England, has been mainly one between the District schools and the boarding-out system—as means of training the permanent children, that is, the orphans and deserted, who come upon the rates. This has arisen from the issue having been decisively raised by Mrs. Senior's report, which related to the London schools. In the metropolitan district, the workhouse schools (properly so-called) have been for years abol-

ished, and all the pauper children are sent to 16 schools, 5 of which are District and 11 are Separate schools. The District schools are on a great scale; the South Metropolitan, for example, containing, at the date of Mrs. Senior's report, 1,574 children, and the Central London, 1,192 children. Even of the Separate schools, two contained 483 and 444 children respectively. The characteristic fact, then, which determines the system of these schools, is the bringing together of large masses of children into great establishments, which I may for briefness call the *agglomerative* method; and a second feature which marks them is the association within the schools of the permanent children with the fluctuating mass of casuals, that is—of children who come into the workhouse with their parents for temporary relief, and remain for variable, but usually brief periods. Now, the District schools, in which the greatest numbers are accumulated, are held up by Mr. Tufnell as the most admirable instrumentalities ever brought into operation for the training of pauper children, and he urges the Local Government Board to extend them as widely as possible. He also strongly maintains the necessity of mixing indiscriminately the permanent children and the casuals in the schools, though what the moral condition of many of the latter class is, may be gathered from the statement of an Inspector, confirmed in substance by Mr. Tufnell himself, that, if the permanent children were removed, the schools would become "hells upon earth." The advocates of the boarding-out system, on the contrary, allege that the best mode of proceeding is to separate the morally sound from those who, in a large number of cases, would be vicious and corrupting associates, and instead of herding them in large masses, where they must be treated mechanically, and their individual natures cannot be properly developed, to disperse them in selected rural families, where their affections may be cultivated, an early familiarity with real life be produced, and the children most easily and naturally blended with the respectable working population. Here, then, are two general methods for the rearing of the poor children who are most entirely in the hands of the State, brought into marked opposition; and it becomes necessary for the public to determine the question—which of them is the right one—in which of these opposite directions are we to move?

Now the first point to which I wish to call your attention at present is this, that though Mr. Tufnell clings to the agglomerative system with a sort of desperate tenacity, which suggests to me secret distrust of the possibility of maintaining it, eminent official persons are already beginning to intimate pretty clearly their opinion that it must be given up.

*Partial Adoption of the Family System in the Schools proposed by
Mr. Doyle.*

Mr. Doyle, the well-known Poor-law Inspector, who reported on the Elberfeld System of out-door relief, addressed in 1873 a letter to the Chairman of the Swansea Union. Now, Mr. Doyle is no advocate of boarding-out, as we understand the expression—that is, the placing of the children in private families. But in the letter to which

I have referred, which is an able and interesting one, his object is to urge on the Guardians of the Merthyr Tydvil, Swansea, Neath, and Bridgend and Cowbridge Unions, the establishment of schools apart from their several workhouses, and to explain to them the plan on which he thinks such schools ought to be organized. Now what is the plan he contemplates? Let me quote for you his own words:—

“The Guardians of the Newport and Cardiff Unions have set the example of removing the children from their workhouses to separate establishments—the one at Caerleon, and the other at Ely. These schools deserve and have elicited the highest praise from all those who have visited and examined them. The result of the training given to the children in them fully justifies the foresight and liberality of the guardians. In a letter which I addressed some time since to the Guardians of Merthyr Tydvil Union, I called attention, somewhat in detail, to the satisfactory result of the bringing up of the children at Ely.

“Admirable, however, as are the separate schools at Caerleon and Ely, it can hardly be doubted that a great improvement would be effected in the system upon which such schools are organized, if, instead of being associated in large numbers, the children could be separated into families—if for the one huge building, in which several hundred children are massed together, you could substitute a village in which they might be distributed in cottage homes, leading, as nearly as may be, the lives of the best class of cottagers’ children. This I believe to be perfectly practicable, and I shall state briefly the grounds upon which I venture to recommend the plan for the contemplated separate school of Merthyr Tydvil, and the District School of Glamorganshire.”

Mr. Doyle then goes on to support this recommendation by the example of the celebrated establishment at Mettray, which Mr. Stansfeld, with his admirable zeal for procuring more light on all such questions by inquiry at home and abroad, had commissioned him to visit and examine.

“The characteristics,” he says, “of the Mettray System are:—1. Family organisation. 2. Agricultural labour. It is an agricultural colony, organized on the family system.” Mr. Doyle suggests that in the schools he proposes, the numbers of each family should be very much less than at Mettray, where each house is capable of accommodating 40 inmates. “If possible,” he says, “the family should be restricted to six boys and six girls.” “This point,” he adds, “is very strongly insisted on by Mr. George Bunsen, in describing the *Rauhe Haus* (at Hamburg), and the arrangement is adopted in the most successful of the German and Swiss institutions. It would, I believe, be adopted by M. Demetz at Mettray were it not for fear of overweighting the establishment with officials.” Mr. Doyle then quotes with approval the following remark:—“That a genuine domestic spirit may prevail in the establishment, the number of inmates should be limited, in order that the adopted parents may have daily, and, to a certain extent, continuous intercourse with the children entrusted to their care

and that the work of individual education may progress equally with that of collective education." These sentences would sufficiently show what Mr. Doyle's opinion of the existing District School System is, even if he did not, in so many words, join Mr. Fletcher in expressing his "surprise, that the continental experience of farm schools should have heretofore been read as an encouragement to our throwing our pauper children together in vast masses, each with its palace of brick or stone, and its comparatively mechanical system."

The considerations on which the boarding-out system rest could scarcely be more distinctly stated by its earnest advocates than in the passages I have quoted from Mr. Doyle. If they have not led him to what seems the natural conclusion, it is for reasons some of which I shall examine by and by.

Dr. Clutterbuck on Workhouse and District Schools.

In the last report of the English Local Government Board there is an elaborate paper by the Rev. Dr. Clutterbuck, School Inspector, on "The Education of Pauper Children in the Western District." He considers at length the rival systems which have been proposed for the rearing of the children who come on the rates. As to the workhouse schools, properly so called, though he bears testimony, and, I doubt not, with justice, to the earnest and devoted efforts of many guardians and officers connected with them, he yet adduces from personal and documentary sources a body of evidence which is quite overwhelming against them. He brings out strongly the evil influence of the casual children on the permanent. Thus he quotes the following testimony of a union master:—"It is a common occurrence for parents to take out their children for a night or two. Whilst out, the children witness the immoral conduct of their mothers, and make it the topic of conversation with their companions on their return. This is nearly a weekly occurrence, and so notorious as to require no evidence." Hence he says it is, "that the masters of fairly successful unions, large or small, are unanimously in favour of separating the children from the workhouse." And he adds with approval this quotation:—"The Arabs and the children of the dissolute—that have learned in so many months what it takes years and years in the other class even to imagine—disseminate their vices broadcast, until they leaven the whole lump." "Even those well acquainted with the brighter side of the workhouse system are reluctantly constrained to speak of the degrading and debasing associations of the house—the demoralizing sights, and sounds, and influences—from which the sooner the child is removed the better." These extracts are of value from a double point of view. They furnish additional proof that the workhouse is a place utterly unfit for the rearing of children; and they entirely confirm Mrs. Senior's views respecting the moral dangers of keeping the permanent children mixed with the casuals in the Metropolitan District Schools.

But it is to Dr. Clutterbuck's expressions of opinion respecting the District schools themselves that I am most desirous of drawing attention. "Apart," he says, "from sanitary considerations, a long experience as an educator has convinced me that colossal establish-

ments are fatal to educational success. . . . However efficient the assistant teachers in district schools may be—however successful, speaking generally, may be the final outcome of the system, I fear that the excess of what I must call mechanical elaboration, necessary to keep such complicated machinery in order, tends to produce that indescribable apathy of which so many complain. There is wanting that spontaneity of expression, that free play of intellectual and moral feeling, so essential to the full and perfect development of character. The children are, as it were, drilled into certain mental and moral postures, and hence appear to a casual visitor unnatural and constrained.”

“I find,” Dr. Clutterbuck goes on, “another objectionable feature in what would perhaps be quoted by some as a specific advantage, I mean the general character of the domestic arrangements. They are simply too good, *i.e.*, they are on a scale which reverses all the probable conditions of the child’s after-life. . . . The children go from comparative palaces to the houses and workshops of the comparatively necessitous—homes where ‘elbow grease’ takes the place of furniture polish; bathbrick, of Kent’s machines; a small kitchen, of the spacious dining-hall; an open stove, of the patent kitchener; a tub of soapsuds, of the steam-worked washing apparatus. This I think a very grave defect of the system; a defect which goes far to explain the charges of discontent and ignorance truly or falsely brought against the children when they first go out to service.”

I congratulate the opponents of the District schools on the powerful support given them in these pointed sentences emanating from an official source. It is plain that through every obstruction the light is steadily making way, and the unreasonableness of the agglomerative system is daily becoming more clearly revealed. And Dr. Clutterbuck’s testimony is all the more valuable, because he is not an advocate of boarding-out, in the proper sense of that expression. He says, indeed, like Mr. Doyle, much that might seem fairly to lead up to the adoption of that system. Thus, even to schools separate from the workhouse, and not too unwieldy for efficient management, though the best sort we have, he objects, on the ground that the education must be more or less artificial. “It is a serious thing,” he says, “for a child to have no experimental knowledge of domestic life—to know nothing of the little self-denials, the little pleasures and pains, which form the staple of daily life, and largely enter into the formation of character. Merely to be *told* that ‘wilful waste makes woful want,’ merely to be *punished* for destructiveness, is not the way to enforce lessons of prudence and thrift; these lessons must be practically taught—they must appeal, indeed, to reason and affection—but be illustrated by example; and in homes alone can wise and loving precept be added to daily example.”

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It might seem that the obvious and natural inference is—place, then, the children in the best private homes you can find for them.

But this is not Dr. Clutterbuck's conclusion. Instead of this, he proposes, as Mr. Doyle did, to create for them artificial homes, by the foundation of industrial colonies, two at least for each county, on a plan similar to that followed at Mettray. This plan approximates to what we call boarding-out more closely than Mr. Doyle's in this respect, that the persons with whom the children are to be placed (six in each cottage) are, as I understand the scheme, independent artisans, working not merely for the colony, but for the general public—but grouped together with a common superintendent, and with one school, having, of course, separate class-rooms, and one playground, for the use of all the children. Boys over twelve years of age would receive specific instruction in the trades of their respective foster-fathers, and girls over ten would be industrially trained by their foster-mothers. Another difference is that Dr. Clutterbuck's establishments would not be mixed in respect of sex—at least one in each county would be devoted to boys, and one to girls. It will be remembered that in Mr. Doyle's village each house contained six boys and six girls. Dr. Clutterbuck, who had read Mr. Doyle's report before preparing his own, deliberately adopts this special feature of separation of the sexes, and thinks it necessary in order to provide against "the by no means uncertain evils of mixed schools." Whether in artificial establishments of the kind contemplated by Mr. Doyle and Dr. Clutterbuck, the sexes could safely and judiciously be mixed, is a question on which I will offer no opinion. But it seems to me that the entire absence of girls from the colony would make it an utter travesty of real child-life, and would deprive young boys of what everyone knows to be a most softening and humanizing influence in early education. This is an advantage which in boarding-out, properly so-called, is not sacrificed, and gives the natural system a great advantage over Dr. Clutterbuck's artificial imitation.

But it cannot be disputed that these proposals of Mr. Doyle and Dr. Clutterbuck indicate a great advance in official ideas on the education of pauper children. They mark the decisive turn of the tide of opinion against the monster schools. The agglomerative system may still for a time look vivacious, but it is already 'touched with the finger of death'; and the Local Government authorities may as well set about preparing its euthanasia.

Mr. Nettleship's Report on Ophthalmia in the Metropolitan Schools.

If there remained any doubt of this, it ought, I think, to be dispelled by an examination of another most able and interesting document, also contained in the Fourth Report of the Local Government Board. I mean the report of Mr. Nettleship, the eminent oculist, on Ophthalmia in the Metropolitan Pauper Schools. In this report there is no expression of hostility to the schools on general principles; the author does not denounce them or advise their discontinuance; but it is impossible to study it without being convinced that on sanitary, no less than on moral grounds, they are, and necessarily must be, gigantic failures.

It has long been known that ophthalmia has been a serious evil in the schools. There have been at times in them terrible outbreaks

of this malady. Dr. Nettleship found in them 20 per cent. only of all the children with healthy eyelids. There were 35 per cent. whose eyelids were in a condition of slight disease, or were pre-disposed to obstinate and relapsing ophthalmia; 15 per cent. with active disease, requiring isolation and treatment; and about 30 per cent. with what are called bad granular lids—a large proportion of whom will again require treatment, and some will have many relapses.

Now, in a letter to Miss Joanna M. Hill, written in May, 1875, Mr. Tufnell says:—"Their liability to cutaneous diseases, and especially ophthalmia, has been urged as an objection to the district pauper schools; but the elaborate medical investigations into this subject, by the experts employed by the Local Government Board, place the matter in a very different light. It is established that ophthalmia is not generated in the schools, that it exists abundantly in the class of children who enter these schools, that the disease is thus propagated among the sound children, unless a perfect separation is kept up between these infected children and the others." Even if this statement of Mr. Tufnell were quite correct, it would, in fact, be only one way of putting the argument against the schools—that sanitary, as well as moral, evil is rapidly and extensively propagated by the agglomeration together of sound and unsound children; and that the right method is that of discrimination and dispersion, not of aggregation and commixture. But Mr. Tufnell's assertion that "ophthalmia is not generated in the schools," is contradicted over and over in Mr. Nettleship's Report. Thus he says:—"In one way and another, the disease does an amount of harm that of course would not be tolerated for a moment in the case of any larger schools for the upper, middle, or lower middle classes, unless it could be shown conclusively that the evil was due to unalterable extra-school influences. No one, so far as I know, has ever tried to show that the pauper schools are free from the responsibility of a very large share of this disease as it is found in their inmates." And again:—"By far the larger share of the ophthalmia in the schools, both as to number of cases and as to obstinacy and serious results, is certainly due to school life." "A large number, probably the larger proportion, of the children who are brought to the schools in this state, have been in them before, and got the eye disease while there." "The risk of getting ophthalmia is very far greater in the Metropolitan Pauper Schools than outside them." "Life in the schools has the effect of transferring to the badly granular state a large number of children whose eyes were, on admission, either quite healthy, or only predisposed to ophthalmia."

In the same letter which I have already quoted, Mr. Tufnell speaks in very high terms of the "excellent sanitary arrangements of these establishments." But this does not seem to be at all confirmed by Mr. Nettleship. That gentleman says:—"It appears to me that defects in the following leading particulars account largely for the prevalence of ophthalmia within the schools, and would ensure its continuance to a greater or less extent, even if no cases were imported from without:—1. General overcrowding. 2. Bad

ventilation. 3. Deficient and defective provisions for exercise in the open air. 4. The infants' schools and junior boys' schools. 5. Want of cleanliness. 6. Food. 7. Size of the schools." These are, in the judgment of this eminent authority, "the chief conditions which are at the root of the present state of things as to ophthalmia in the schools—conditions which must be modified or abolished if there is to be much improvement in future." The enumeration, and the development of it contained in the report, do not give us the idea of such excellent sanitary arrangements as Mr. Tufnell speaks of. The task, indeed, of maintaining a satisfactory sanitary state in such vast establishments is a peculiarly difficult one, necessarily involving very special and unflagging efforts, and requiring a large staff of officials and highly expensive arrangements. "The common sense of the matter," says Mr. Nettleship, "is that, under similar conditions, administration, and health of the incoming children, a small school will be kept free from this and other local contagious diseases much more easily than a large one." And this superiority still more decidedly belongs to domestic life. As Dr. Bridges observed in a previous report, the natural arrangement of mankind in families—that is, small groups of both sexes and of all ages, whose constitutional tendencies are necessarily different—requires far less hygienic precaution than becomes indispensable "when large numbers of children, all with similar constitutional liability to juvenile disease, are brought together."

For guarding against the danger of contagion in the schools, Dr. Nettleship proposes remedies on a vast scale—a quarantine establishment common to all the schools, to prevent the admission of diseased cases, and isolation schools for cases actually admitted—the total accommodation to be thus added being adequate for 3,500 children, or between one-third and one-half of the entire numbers in the schools. He may well say that the plan seems a gigantic one. But besides this he recommends structural alterations and additions in many of the schools—additions to the staff of all the schools, and the payment of higher salaries, and the acquisition of space for play-grounds. I am far from thinking or saying that all these expenses should not be incurred if they be really necessary for the proper rearing of the children. But when it is alleged by so many competent persons, and even by eminent official authorities, that the agglomerative system is fundamentally wrong, I think the public ought to pause before embarking in ever fresh expense for the multiplication of great establishments, the very existence of which tends to give an artificial permanence to a plan of management which, in the opinion of many, is radically vicious.

Incidentally, in the course of his Report, Mr. Nettleship makes several observations and suggestions which fall in remarkably with what has been said on the same subjects by Mrs. Senior and other opponents of the monster schools. Thus, he has been most forcibly struck in most of the schools by the almost incredible moral and intellectual stupidity displayed by many of the children, on all subjects except those taught in school, and repeated in school-room fashion; and traces it, in a large degree, to "the absence of anything like at-

tion to the children separately." Provided that the total accommodation and the relative number of rooms and attendants be duly increased, he sees no objection to the infant schools being of large size, but he adds the striking observation:—"Under present circumstances, however, it commonly happens, in this as in other departments, that when the numbers are large, they are managed in a more wholesale way than when they are small—an arrangement which may save immediate cost, but cannot be applied to human beings (as it may, perhaps, be to goods) without great risk of ultimate damage. So it generally happens that the infants are in the best state as to ophthalmia and other diseases where the numbers are small, or where subdivision is carried out." Mr. Nettleship remarks that the separation of the healthy infants' schools from the boys and girls—though not necessary on ophthalmic grounds merely—would, if accompanied by enough subdivision, make the task of preventing ophthalmia among the boys and girls easier; and he adopts a suggestion of Mrs. Senior's, that some of the elder girls might be employed in helping to take care of the infants. The separation of the casual from the permanent children, he has no doubt, would, from the sanitary point of view, be of importance; and he intimates pretty distinctly his opinion that it would be better not to admit to the schools any casuals, even if healthy, but to make provision for them elsewhere. Separation—subdivision—is, in fact, the key-note of his recommendations. I will mention only one more suggestion of Mr. Nettleship, because it bears on Dr. Clutterbuck's scheme which I have described above. "I cannot help thinking," he says, "that with certain obvious restrictions, *e.g.*, the constant presence of one or more officers, the boys and girls might associate together much more than is now the case; it would evidently be attended with great advantage to both sexes if it could be done safely."

It is quite remarkable to what a large extent the able report with which I have been dealing, though written with different objects and from a different point of view from Mrs. Senior's, corroborates both directly and indirectly her ideas respecting the general organization of the schools which should be substituted for that now existing.

I will next ask your attention to certain recent interesting and instructive events in the history of the Swansea Union.

Mr. J. D. Llewelyn on Boarding-out in Swansea Union.

Mr. J. D. Llewelyn, the former Chairman of that Union, has always been a warm advocate of the boarding-out system for orphans and deserted children. Mr. Doyle, the Inspector, whose name I have already several times mentioned, speaks of Mr. Llewelyn as "the very highest authority to whom it is possible to refer upon this subject." This gentleman printed in 1874 a report on the Pauper Children Boarded-out in the North Western District—that is, substantially, in the rural portion—of the Swansea Union. This report was founded on personal visits made by him in the year named—as in many preceding years—to the greater number, if not all, of the children boarded out in the district. The report is a most interesting one, and deserves to be more widely read than, from its merely

local purpose, and consequent limited circulation, it has hitherto been. It bears the most unequivocal testimony to the success of the boarding-out system, when properly carried out—that is to say, when the homes have been judiciously selected, and a due degree of supervision is exercised. “Our poor orphan children,” he says, “are regarded by their foster parents as though they were their own offspring, and treated in all respects as belonging to the family they associate with.” “There is a motherly connection kindled between nurses and their charges which is a blessing to both.” “I have seen several cases of children sent out of the union house suffering from ophthalmia or scrofula, who have there completely recovered their constitutional strength: and I have seen the pauper lethargy shaken off, and the children grow into useful men, holding the plough or working in coal pits.” “Those whom I have been able to trace into their new situations of life, were doing well. They have shaken off the taint of pauperism, and were employing themselves as other members of the community—fast losing all remembrance of their connection with the union, and acquiring independent habits of life and thought, under the exigencies of a system in which they must of necessity think and act for themselves.” “In the country cottage or farmhouse, the children are brought up, early and late, amid healthy associations, and eat their bread in the sweat of their brow. In the union the picture is different. They rise in the morning, are dressed by the nurse in the livery of pauperism—the grey jacket and hood, that marks them as a peculiar and inferior class; the bell rings, and the breakfast appears, as a matter of course; dinner comes round for them with equal regularity; then there is the weary round of lessons to be learnt; a poor attempt to play in a court-yard, not so good as the airing yards in a gaol; a life of listless idleness; a depressing routine not calculated to elevate the moral or physical condition of a boy or girl; a system of continual dependence upon the help and assistance of others, which must tend to perpetuate a race of paupers.” These are the words, not of a theoretical sentimentalist, but of one who has spent a life in the discharge of public duties amongst the people, who goes in and out among them habitually, and understands thoroughly their condition and their wants.

Mr. Doyle on Boarding-out in Swansea Union.

Mr. Doyle, the Local Government Inspector of the district, bent on the establishment of his schools on the Mettray plan by a combination of the Glamorganshire Unions, seems to have thought that Mr. Llewelyn's report would tend to create a sentiment adverse to his plan. He accordingly conducted a personal examination of the cases of boarding-out, not in the district which Mr. Llewelyn had visited, but in the town of Swansea. He gave an account of the results of these inquiries in a letter to the present Chairman of the Union, and this letter is printed in the Fourth Report of the Local Government Board. He found many of the children placed in homes, the sanitary condition or overcrowded state of which made them highly undesirable for the purpose, and he states—though I cannot think the facts he mentions adequate to support the conclusion—that the moral atmos-

phere surrounding the children is no better than the physical. He adds that, as a rule, so far as depends on visiting committees of the guardians, the children are as completely and absolutely neglected as if they did not belong to the Union at all. This report has naturally excited a good deal of attention, and Mr. Tufnell, in his letter to Miss Joanna M. Hill, has used it for the purpose of discrediting the boarding-out system altogether. There are, however, some remarks which occurred to my own mind, and must occur, I should think, to most minds, in reading it.

My hearers are probably all aware that the English Poor-Law Board issued in 1870, at the solicitation of a number of ladies, an Order enabling children to be boarded out beyond the limits of their respective unions. Now, in the circular letter which was sent with this Order to the unions which it affected, the following passage occurs:—

“Boards of Guardians cannot, under the existing orders of the Board, place out the children in any homes beyond the limits of their own unions. The consequence has been that the guardians of large urban unions have been prevented from availing themselves of various proposals made to them for training orphan and deserted children in homes in agricultural parts of the country, and consequently, from trying the boarding-out system under those conditions which alone seem likely to give security for its success. In one or two cases only have Boards of Guardians in large towns ventured on placing out children in town homes. The Board desire to state, in the strongest terms, that they watch with grave anxiety the placing of pauper children in homes situated in populous and crowded places. It appears to the Board, that while the risk of the abuses to which the system may be held to be liable under the most favourable circumstances is greatly increased in towns, as compared with country villages, the facilities for discovering these abuses are considerably lessened. So strongly do the Board hold this opinion, that if the practice of boarding-out children in town homes were to become more general, they would have to consider the expediency of prohibiting it by a General Order.”

Here is a very strong expression of opinion from the central authority against boarding out in towns. It is, indeed, in my judgment, too absolute a condemnation of that practice, which, in some instances, as in the Chorlton Union, seems to have been carried out with very good results. But there are certainly special dangers in towns, which require to be guarded against. Now, though in Mr. Doyle's Report the particular evils existing in the Swansea town homes are brought out with elaborate minuteness, there is no mention of the fact that boarding out at all in the town was contrary to these recommendations of the Local Government Board. I should like to know whether Mr. Doyle had ever, as his duty required, called the attention of the Swansea Guardians to this fact, and urged upon them the special care necessary to be exercised, under the circumstances, in the selection of homes.

Again, that the system should fail where there is no proper supervision, is exactly what might be expected, and has always been strongly urged by its advocates. It is not right that the working of it should be left entirely in the hands of relieving officers, energetic and conscientious as they, doubtless, often are. Indeed, the truth is, no official efforts, unassisted, are adequate to the task of supervising its operation. The services of voluntary workers, especially

of women, must be added to make the system successful. This conclusion, already dwelt upon in my Address, I shall confirm by-and-by by further evidence; but I may mention here that Mr. Llewelyn, speaking of the part of the Swansea Union where the system is rightly administered, says:—"Mrs. Llewelyn has accompanied me in nearly all my visits. I need hardly say how important it is, in dealing with children, to have the presence and aid of a lady. Women understand the ways and wants of children better than men do. They know what to look for and what to ask." But, even as regards the visiting incumbent on the guardians themselves, it is natural to ask:—Had Mr. Doyle, or any other responsible Inspector, ever called the attention of the Swansea Guardians to this duty, or taken pains to see whether it was duly discharged? It appears, to say the least, a very inconvenient state of things that Inspectors should stand by, in apparent acquiescence, while a vicious mode of boarding-out is practised; and when the evils naturally flowing from it make their appearance, to fasten on those evils, as affording evidence against the entire boarding-out system.

Mr. Doyle himself says:—"Mr. Llewelyn's approval of boarding-out in the Swansea Union is confined, as he is careful to point out, to boarding-out in *country homes*; and, no doubt, when such homes as he describes can be found, and such supervision as his can be relied on, *boarding-out* cannot be spoken of too favourably, so far as regards individual children, and without reference to the effect of lowering the character of the workhouse schools by withdrawing them." That is to say; he admits that when the system is carried out in the manner which its advocates have always insisted on, it is found to succeed admirably.

Even with respect to the children boarded out in the town, though that practice ought perhaps, in general, not to be adopted, it yet appears that Mr. Doyle has drawn much too unfavourable a picture. Mr. Llewelyn having read his statements, undertook a visitation of the children, and printed a second Report in 1875, in which he goes into several of the cases referred to by Mr. Doyle; and he was plainly impressed with the belief that the children are kindly treated, and that ties of real affection are established between them and their foster-parents. This is, indeed, not all that should be looked for, but I think it ought to count for much.

One passage at the close of Mr. Doyle's letter I cannot allow to pass without special notice. He says:—"Although such workhouses as that of Swansea are most unsuitable places for the education and training of children, yet I am sure that even the Swansea Workhouse would be far less objectionable than the majority of the "homes" in which I found them." Now to enable you to judge of the wisdom of this sentence, I will just mention two facts, stated by Mr. Doyle himself, and allow you to draw the inference, which seems plain enough, so far at least as the girls are concerned. He tells us that in the Swansea Workhouse "classification is impracticable;" and he further informs us that of 547 able-bodied women admitted into it, 107, or very nearly one in 5, are prostitutes.

It is much to be regretted that whilst Mr. Doyle's letter has gone

abroad to the world in the Report of the Local Government Board, and will, of course, affect opinion a good deal, neither of Mr. Llewelyn's papers has obtained similar publicity. I think, containing, as they do, pictures at first hand, of actual cases not seen, for the most part, once or twice only, but traced for considerable periods—and being full of the soundest common-sense views, as well as the kindest feeling respecting the wants and interests of the poor—they deserve to attract much attention. I have, therefore, dwelt upon them at some length; and, before I conclude the subject of the Swansea Union, will extract from the second of them some further statements and suggestions which seem to me of interest and value.

He here reiterates the opinion expressed in the former report, as to the success of the boarding-out system in the country homes. Summing up the results of his visits of inquiry, he says:—"I place the workhouse system in one scale, and the boarding-out system in the other. There is no moment of hesitation or doubt. The decision in my mind is made at once—the country children's scale descends—the union school kicks the beam. If it were possible, I should like to see all our pauper children sent out into country homes." "I have a long list of names by me, giving a succinct history of the progress in life made by thirty-three children, formerly on our pay list, and now perfectly independent members of society. Some of these are parents themselves, with children of their own, leading useful and respectable lives; others, younger ones, earning wages, of which I have the account, and which are at the full average rate given in the county. . . . I keep the list as a valuable and very satisfactory record, which in truth is the real test by which the system should be tried, and which, as it exists, speaks volumes in its favour."

How to deal with Children to whom Boarding-out is not applicable.

But after all has been done that can be done in the way of boarding-out, there remains in the schools a residuum of children, in most unions a small one, to whom that method is not applicable—and the question arises:—How is this residuum to be provided for? To this Mr. Llewelyn replies:—"Send them away from the walls of the union house to a country school more or less self-supporting, and assimilate, as much as possible, to the conditions which are found so successful in the cottages of our country districts." This points, I think, to the right method. It falls in exactly with Mrs. Senior's proposal respecting the metropolitan schools—namely, that the schools should be broken up, and that, whilst the orphans in them should be boarded out in cottage homes, for the remaining children schools should be provided of a more home-like character, arranged on the Mettray system. This appears, without doubt, what we are coming to—and, so far, the plans of Mr. Doyle and Dr. Clutterbuck seem to tend in the right direction. But they certainly err in discountenancing boarding-out, as we understand it, for the orphans; the natural home, if well chosen, is the best of all, and fulfils most completely all the ends to be attained; the artificial home is next best, and ought to be resorted to only for those who

cannot be provided with real homes. Boarding-out *first*, as far as it is available—this is what I would emphasize, as the most important point; and when it is not available, the nearest possible approach to it. Power, I think, should be given to detain casual children for a certain period, if they have come several times with their parents into the workhouse—so that they may derive some benefit by a stay of a certain duration in the school. The schools, Mr. Llewelyn urges, should be, in Unions like his own, of a simple inexpensive kind—consisting, in fact, of a few cottages in a rural district, with pure air, abundant water, and plenty of free space, and with garden-land for spade labour. The drainage and ventilation should be thoroughly good. Literary instruction, though not neglected, should be subordinated to industrial training. There ought to be the necessary appliances, he adds, for keeping cows and managing a dairy, and sheds where children might be taught some sorts of artizan work—as tailoring, shoemaking, and the like. It will be important, I think, to follow these suggestions, so as to prevent the proposed schools from becoming, in their turn, elaborate, costly, inelastic institutions, without the close resemblance they ought to bear, in all their conditions and surroundings, to real rural life. And from this point of view, it appears better that they should belong to the several unions, than be formed by counties or combinations of unions, as proposed by Dr. Clutterbuck and Mr. Doyle.

But it is not my present object to do more than glance at this provision for the other children. Official opinion is coming round to it; and we may be pretty sure that some scheme of the kind will be carried into effect. Even Mr. Tufnell admits that for reformatory purposes “you must have the family system;” and many of the children who would be received into the proposed schools would require reformatory treatment. What I am desirous of insisting on is the adoption of the boarding-out system, as by far the best for the permanent children—the orphans and deserted; as the best means of developing their moral natures, cultivating their practical intelligence, training them for real life, and incorporating them with the honest and industrious mass of the labouring population.

Alleged difficulty of finding suitable homes considered.

It is sometimes said that an adequate number of eligible homes cannot be found for the children. It is, perhaps, in the report of Dr. Clutterbuck that the existence of this difficulty is most strongly asserted.

The ground on which he objects to boarding-out is, in plain language, the degraded moral state of the English working classes, both in towns and in rural districts. And he actually proposes as the object the State should pursue, not to raise the pauper children to the ordinary level of the honest and industrious masses, and keep them at that level, but to elevate them above it, and make them, in fact, the *élite* of the labouring population. “The condition (he says) of our labouring classes, agricultural and urban, is such as to create serious alarm in any thoughtful mind. If possible, it should be our aim to make a pauper child something different from the mass of in-

ipient paupers by whom he would necessarily be surrounded." To such a length does he carry this preposterous notion, that he objects to workhouse children being sent out of the house to the nearest elementary school, on the ground that the teaching there is not good enough for them; children "requiring the wisest, the most careful individual supervision," ought not to be committed "to a system so cramped, so unawakening, so barren." If the general elementary instruction of the country be such as he describes, amend it by all means; but the project of making the pauper children a privileged class, with better teaching than that of the ordinary working people, and turning them out in the main higher-toned, and of superior morality, is a chimera which, I think, could occur only to the mind of a Poor-law official. If Dr. Clutterbuck's estimate of the moral state of the English working classes were correct, it would lead to rather strong conclusions as to the influences exercised by the much lauded English social system, both on the spiritual and the temporal side. But, though there is, doubtless, much to be deplored in the condition of those classes, I am convinced that his statements are far too sweeping; and abundant testimony comes from competent persons in various parts of the country to show that thoroughly good homes can be found for very large numbers of children.

When the undisputed success of the system in Scotland, on the large scale, is brought forward as an argument for its extension in England, "it is met," says Colonel Grant, "by the stereotyped reply that there is such a difference between the Scotch and English peasant, and in the social circumstances of the two countries, that its success in Scotland cannot be taken as any criterion of its probable success in this country. From this dogma we entirely dissent. Statistics show that in the point of morality and sobriety, Scotland has nothing to boast of over us; that as regards education, they were formerly far in advance of us, but that *now* there are the means of education in almost every parish and as regards kindness of nature, without wishing to detract from the claims of the Scotch peasant to that virtue, we may safely affirm that it is not wanting in the English cottager. Those who have lived amongst, mixed with, and taken an interest in the labouring classes in this country, must have noticed the many good qualities they possess—their great patience under suffering; their extreme kindness to each other in cases of sickness or distress, frequently subjecting themselves to great inconvenience and fatigue; the way in which they help each other out in pecuniary and other troubles; their kindness to the children of neighbours, who from illness or accident may not be able to attend to them; their industrious habits and generally cheerful demeanour. And we can assert, from our own personal experience, that we have known as honest, kind-hearted, well-disposed, and, for their station, as intelligent men among the working and labouring classes, as among men in any grade of life." I am content to set this favourable testimony of a most experienced and judicious practical man against the exaggerated representations of Dr. Clutterbuck.

It is not proposed, be it remembered, to scatter the children broadcast through the mingled good and bad of working society; but by

a careful examination of the antecedents of proposed foster-parents, through intelligent residents in their neighbourhood who can thoroughly inform themselves on the subject, to choose those only who are worthy of the trust. Whenever this is not done, the system is not rightly managed; for the wise selection of homes is one of the essential conditions of its success.

Progress of Boarding-out illustrated from the Birmingham Union.

The natural system of dealing with the children, which I advocate, is, like most new things which are destined to endure, making its way slowly; but it *is* making way, and that steadily, in the face of much opposition and prejudice. It cannot, from the nature of the case, be very rapidly extended. The very necessity of choosing the homes carefully makes this impossible. "It would be a great mistake," says Miss Preusser, one of its principal promoters in England, "if children were boarded out in too great haste—for instance, hundreds at a time, and without very careful and minute consideration about all details, and especially without the most conscientious examination of the families into whose care the children are trusted." But a single example will show how the system naturally grows and spreads when rightly conducted. In December last was held the annual meeting of the Boarding-out Committee for the parish of Birmingham. Mr. Chamberlain, Mayor of Birmingham, who presided on the occasion, gave a short history of the system in that district. "In 1868 a voluntary society undertook the care of three children, who otherwise would have been sent to the workhouse; and the result was laid before the public. In 1870 the board of guardians very wisely, in advance somewhat of the general opinion of the country, determined to allow twelve children, as an experiment, to be boarded out, under the supervision of that voluntary society, within the parish. In 1871, under the rules enforced by the Local Government Board, the greatest extension was given to the experiment, and the guardians agreed to allow all children, whose circumstances were suitable, to be thus boarded out within and without the parish. Accordingly, they found, from 1871, when the children numbered 17, to the present day, they were successively increased, being in the following years 42, 65, 72, and 80 respectively." Sufficient time has not yet elapsed to ascertain the moral and other results on the adult life of the children; but not one of them has been lost by death during the five years, and a general marked improvement has shown itself in their health. The cost of maintenance, clothing, schooling, and medical expenditure is stated to have been about half the average cost of similar children in the district schools. More than one speaker at the meeting bore testimony to the fact, that the great success of the movement in Birmingham was due to the conscientious care and diligence of the ladies of the committee, in selecting the homes and supervising the operation of the system.

Importance of Voluntary Supervising Committees of Ladies.

It is, in fact, in the combination of voluntary with official agency

that the secret of success consists. When children in England are boarded out beyond the limits of the unions to which they belong, it is required by the Order of 1870 of the Local Government Board, that a voluntary committee should be constituted in the locality where the children are to reside, which shall undertake the duty of finding the homes for them, and of visiting them in those homes. Now the reason of this rule applies, I will not say equally, but quite as really, when the boarding-out is within the union—which is a frequent case in England, and the only sort of case which exists in Ireland. Guardians, who are busy men of the world, cannot in general be expected to exercise the regular and systematic supervision which is required; and the reports of relieving officers will too often be merely formal and perfunctory. The choice of homes for the children cannot be safely entrusted to any but persons of a certain position in the neighbourhood, and it is such persons who, when they are worthy of the charge, can exercise both on the children and their foster-parents the greatest and most salutary influence. Hence, in all cases of boarding-out in private families, whether within or beyond the union, a voluntary committee should exist, recognised by the guardians, and bound by an arrangement with them. The management of boarded-out orphans and deserted children within unions should be regarded and classified by the authorities—not as vaguely comprehended under the head of outdoor relief, which tends to obscure the special duties of moral tutelage incumbent on the union towards its wards, but as a separate branch of Poor-law administration, having a distinctive character, and regulated by principles of its own.

One of the risks attendant on the system is that of the supervision exercised by the committees becoming lax or intermittent. "In the few cases," says Mr. Doyle, "in which boarding-out has come under my notice, I have observed that so long as it has the recommendation of novelty it receives considerable attention; and those who promote it appear to take an active interest in it. By degrees, however, as too frequently happens in this sort of voluntary supervision, the interest slackens until the scheme is left to take care of itself." I have no reason to believe that this has been noticed as a fact which has to any serious extent interfered with the success of boarding-out in England; but our knowledge of human nature shows that it is neither an impossible nor a very improbable event. It has been suggested by Mrs. Senior that if the system were more generally adopted in England (and the remark is equally applicable to Ireland), some of the money that would be saved by placing the children in families, might cover the expense of providing, as is done in Scotland, proper Inspectors of boarded-out children, who would work in concert with the various boarding-out committees. Those committees, however, embodying the local knowledge and local influence necessary to the working of the system, could, it is evident, never be dispensed with. The official Inspectors would regularize their action, but could not supersede it.

It is certain that such committees must always be principally composed of women—though it would be desirable that some prac-

tical and energetic men should be associated with them. That so little account was for a long time taken of the opinions of women in determining the proper modes of rearing destitute children, is, I think, the greatest of the mistakes which have been made in dealing with the subject, if indeed it be not the root of them all. Some years ago, when there seemed to be a sort of *furor* for the universal extension of large district schools, Mrs. Archer, who may be regarded as the principal initiator of the boarding-out system in England, protested against the pretension on the part of men to introduce, without consulting the other sex, a plan of education for pauper children, which women would unhesitatingly repudiate as unnatural and mischievous. I entirely sympathise with her feeling. Considering that the early intellectual and moral training of boys as well as girls in all ranks is committed to women, and could not, without the worst results, be placed in other hands—considering that they understand the natures and wants of children so much better than men—it is plain that on questions of this kind they have a right to be heard; and unless we carry with us the sentiment of the best and most thoughtful amongst them, we shall be pretty sure to go wrong. And if this is true of the determination of general questions respecting the rearing of the poor, it is still more true that without the aid of women's hearts and minds the individual care and management of the children of the State cannot be efficiently conducted. It is where ladies have taken a hearty interest in the boarded-out children, and exercised a genuine supervision over them, that the system has really succeeded. In the Bath Union, indeed, it has been carried out with excellent results, under a standing committee of the guardians; but we are informed by Colonel Grant, to whose wisdom and energy its successful operation is largely due, that the visits and reports are made by the wives of the members when practicable. "This ensures," he adds, "lady supervision, which is so very desirable, especially in regard to girls, there being many points on which a foster-mother will consult a lady, on which they would not an official; besides, ladies can help in many ways; and their kindly interest is a great pleasure and comfort to the children and their foster-parents." To make the boarding-out plan permanent and really useful in Ireland, committees of supervising ladies will be absolutely necessary. It is in the highest degree desirable that such committees should be formed without delay in the several boarding-out Unions, and that the guardians should recognise and countenance their action; and it is in the two Metropolitan Unions that it is natural to expect the first rise, as well as the fullest development, of this much-needed institution.

Growth of Affection between the Foster-parents and the Children.

That, in a great majority of cases, feelings of real and even strong attachment grow up between the foster-parents and their children, is proved by the experience of all who are practically conversant with the subject. Mr. Llewelyn, Miss Preusser, and others who have watched the working of the system with their own eyes, bear abundant testimony to the fact. These feelings are especially strong when the chil-

dren are placed out early—the attractiveness of young children, as Mr. Chamberlain said at the Birmingham meeting, being difficult for human nature to resist. Those who have not themselves had children, or have lost them by death, with peculiar readiness take the little strangers to their hearts, and make them, in the fullest sense of the word, their own.

On the expiration of the boarding-out term, the children are often retained as members of the family. As might be expected from the warmth of the domestic affections in our people, this takes place largely in Ireland. Mr. Robinson states in his report of 1873, that 39 children boarded-out in his district had been adopted and maintained by their nurses, without further assistance from the rates, when the time arrived for their return to the workhouse. Dr. King mentions 75 cases of such adoption, and Mr. O'Brien 43. I do not make out the exact number of adoptions in Mr. R. Hamilton's district, but it exceeds 25. These examples will show the marked tendency of the system to incorporate the children in the most natural and healthy manner with the mass of the population. Similar results have been observed in other countries, as might be expected, the elementary attributes of human nature being everywhere the same. A very striking case of this kind, on the large scale, occurred not long since in Germany, for the following account of which I am indebted to Miss Preusser:—

“*Boarding-out* has introduced and established itself at Leipzig, Saxony, in the following manner.

“During the Prussian-Austrian war, in the summer of 1866, a large number of wounded were sent to Leipzig, and one day, when in the evening several more trains with wounded were expected to arrive, the *bürgermeister* and town-council made an appeal to the inhabitants, stating that as all the hospitals were full of wounded, they would like to make use of the large Orphanage, if families would come forward at once and take charge of the orphans for a few weeks, till the wounded were well enough to be sent to their homes; all expenses would be paid to the families on the return of the children. During one day *all* the orphans were taken charge of by various families, and the Orphanage turned into an hospital for wounded soldiers.

“After a month or two all the wounded were discharged, and the *bürgermeister* made another proclamation to summon the families to appear with the orphans on such and such a day at the orphanage, and bring their claims for reimbursement of expenses incurred for the children. The families appeared, but declared that they would *not* part again with the children, having got fond of them, and only in a very few cases of very poor people, payment was accepted. The *bürgermeister* then appointed a trustworthy man as an “Orphan-Father,” who keeps a register of all the orphans boarded-out and adopted, visits them at their homes, attends now and then at the schools they go to, to see how they improve—has toys and sweets to give them, so as to make friends with the children and have their full confidence, and can hear any complaints from them, etc. The Orphan-Father reports quarterly to the *bürgermeister*.

“During all these years, this system has proved thoroughly advantageous to all concerned. The orphans, who used to look pale, and sad, and sickly, have got much more healthy by being again grafted into families, and having happy, comfortable homes. Instead of 300 or 400 children in the Orphanage, only about 20 or 30 are now there, who by severe bodily or mental infirmity or bad and vicious habits, have been unfit to be taken care of by private people.”

Necessity of legislation to extend the limit of age for Boarding-out in Ireland.

In my Address I urged, as others had done before, the importance

of extending the age to which the children may be kept out in Ireland from *ten*, at which it is now fixed, to *sixteen*, which is the limit in England. As matters now stand, if the child be not at the age of *ten* retained without payment by the foster-parent, it must be returned to the workhouse; and this is simply to undo all the good which its separation from the workhouse was calculated to effect. It is sometimes said that the children are not often returned—that before the age of *ten* they are absorbed into the population. But this assertion does not seem to be borne out by official statistics. Thus, for example, it is stated by Mr. Robinson, Inspector of the Metropolitan District, in his report of 1873, that of 306 children boarded out from the North Dublin Union, who came under the operation of the Act 32 and 33 Vict., cap. 25, which first permitted them to be kept out till the age of ten, 56 had been, up to January, 1873, brought back to the workhouse, whilst 21 had been adopted by the nurses—the rest having died or being still at nurse; and of 390 from the South Dublin Union, in the same interval, 104 had been brought back to the workhouse, whilst 2 only had been adopted by the nurses—the rest having died or being still at nurse. It thus appears that whilst it is true, as I have shown above, that a considerable absolute number are adopted, a much larger number, unless the proportion has lately altered, are returned to the workhouse. Some were, perhaps, brought back for special reasons before the expiration of the boarding-out term, but this number which I have no means of ascertaining, was probably small.

But supposing the child to remain with its foster-parent without any public aid towards its maintenance, it is not to be expected that it should be kept at school; and yet the age of *ten* is just that when school-teaching begins to be most profitable. This is unfair to the children, who ought to obtain every reasonable preparation to take a tolerably good position in the struggle for existence; and it is suicidal as a public policy; for premature work and enforced ignorance are most likely, by injuring both body and mind, to make the after-life of the child a failure, and bring him again upon the rates.* In England a child may be kept boarded-out till 16, and, whilst boarded out, *must* be kept at school till 13. Why should Irish children, simply because they are Irish, be placed at such a disadvantage?

The public cannot shuffle off at will upon private shoulders the responsibility which they have incurred in taking charge of the child. If the foster-parent be a worthy person and really attached to his charge, it is, I think, both unjust and ungenerous to present to him the alternative of adopting the child or seeing it removed to the workhouse, and thus, through the best feelings of our nature, constrain him to keep at his own cost the little creature who has grown up at his hearth. If, on the contrary, the foster-parent be of hard nature, and cares little for the child's interest, to allow the helpless orphan to be turned at that early age into a drudge for daily bread, is heartless cruelty. The support and the supervision

* See a good article in the *Freeman's Journal* of 11th January, 1876.

ought alike to be continued till the object of it is in a condition to earn by labour an independent living. The choice would then be open to the boy or girl of remaining with the foster-parents if they desired to keep it, or of entering into service elsewhere; and if the former alternative were voluntarily chosen, as in many instances it would, the tie thus established would be alike honourable to both parties, and would most probably tend to their permanent happiness.

Conclusion.

Let me explain once more, in conclusion, that I and those who share my views, do not advocate any compulsory legislation, either to force the guardians to board out the orphans and deserted, or to oblige them to keep the children out to any fixed age. We should, on the contrary, deprecate any such interference. We believe that by the continued consideration and discussion of the subject, the advantages of boarding-out will become so plain, that it will be gradually adopted everywhere for the class of children for whom it is suitable. The only legislation we ask for is of the permissive kind. Irish guardians are not free to keep the children out beyond the age of 10. This limit is fixed by an Act of Parliament which does not apply to the other portions of the United Kingdom. We simply demand that Irish guardians shall be at liberty to continue the boarding-out, if they think proper, up to the age of 16. Having thus the same discretion as their English brethren, who exercise similar functions, they will be under the moral obligation of doing what is best for the children; and those who think the present system mischievous, if it is then pursued by the guardians, will have to deplore what they will consider the error of their fellow-countrymen, but will not be able to lay the blame at the door of Imperial Legislation.

II.—*Complaints against Bankers in Ireland on account of the saved Capital of Ireland not being lent to a sufficient extent to the farmers and small owners of land in Ireland, considered, and traced to (1) Defective state of law as to Sheriff's sales; (2) Want of local jurisdiction in equity and bankruptcy; (3) Want of local map registration of such interests; and (4) The unreformed state of offices of Clerk of the Peace, Sub-Sheriff, and Sheriff's Bailiff, with suggestions for the reform of these offices.*—By W. Neilson Hancock, LL.D.

[Read 21st December, 1875.]

Abundance of Capital and falling off of Tillage in Ireland, as compared with Scotland, especially since the Land Act.

In the Autumn of the present year, some complaints appeared against bankers in Ireland, that the saved capital of Ireland was not freely enough lent to the farmers and small owners of land in Ireland.

These complaints rest on the now well established fact, that the