

## THE FAMILY PARLIAMENT.

[THE RULES OF DEBATE will be found in the preceding Part. The Editor's duty will be to act as a kind of "Mr. Speaker," consequently, while preserving due order in the discussion, he will not be held to endorse any opinions that may be expressed on either side, each debater being responsible for his own views.]

## QUESTION III.—ARE EARLY MARRIAGES UNTHRIFTY?

## OPENER'S SPEECH.

## MR. SPEAKER,

Probably, Sir, few questions are of so general an interest in the family as that of the advisability of early marriages; and few subjects, I take it, are so frequently discussed. No doubt there is much to be said on both sides of such a question, but the arguments for and against will as a rule be found to fall under one or other of two heads, according as to whether early marriages are considered from the aspect of morality or of worldly well-being. It is this last—the "thrift" point of view—which I wish to bring forward, and I hope to prove that early marriages are not only unthrifty to the individual, but are conducive to much of the want and pauperism in the country at large.

It is perhaps hardly necessary to premise that this statement does not apply in any way to marriages among the wealthier classes of the community—those who are fully assured both as to the present and the future. These can well afford to overlook the question of thrift when they enter upon wedded life. But not so with those who are less amply provided with this world's goods: not so with the labouring and manufacturing classes; the shop-keepers and clerks; the men of business with fluctuating incomes; the professional men, whose earnings are commensurate with, and dependent upon, their own stores of mental and bodily energy! In the case of each of these, the arguments against early marriages—on the score of their unthriftiness—are very cogent.

In the first place, early marriages are unthrifty because they are usually entered upon when the income is but just sufficient to keep two people in a position even humbler than that to which they have previously been accustomed, and because they bring about increased annual expenditure far in excess of the average yearly augmentation of income. When husband and wife have a family growing up around them—children to be fed, and clothed, and educated—the household expenses grow in a marvellous way, and unfortunately the income in many cases does not increase at all, in most instances it does not increase in anything like a fair proportion. There are few greater fallacies than that embodied in the saying, "What is enough for one is enough for two." And how much more forcibly, Sir, must we recognise all the harm in the saying when we see what was enough for one forced to provide for half a dozen!

Again, early marriages are unthrifty because they are too often ushered in by debt. A young man

who is entirely dependent upon his own exertions, finds it impossible to save much in the first years of his career in the world, and if he marry in those early years one of two things must happen. Either the parents on one side or the other assist him in setting up house-keeping, or he runs into debt. In the first case, money is often advanced to the injury of the parents' younger children, and with the result of making such younger children of less value in the world; in the second case, the amount owing is rarely if ever cleared off, and he who began his married life in arrears leaves a heavy legacy of debt, when, worn out in a vain struggle for the necessaries of existence, he is called away to the land where "the weary are at rest."

I have drawn attention, Sir, to the evil consequences attending early marriages when the young husband and wife are content to begin in a humbler sphere than that to which they have been accustomed. But how seldom is this the case, and how common is it for young couples to attempt to live in the same style—whatever it may be—as their fathers who, by long lives of care and diligence, have found not only comfort, but a measure of luxury in their declining years! And, in the majority of instances, what must the end be to such a beginning!

Again, Sir, early marriages are unthrifty because young people are seldom sufficiently experienced in "ways and means" to make the most of their income—an income too often which, even if well and ably expended, would barely provide the absolute necessaries of life. The result of all this we see around us: happiness lost; homes broken up; families left desolate, forced to live upon private charity, or upon the meagre provision granted by the State!

This brings me to my last argument, the burden to the country entailed by early marriages, which by the very fact of their being early marriages are also improvident. Those who through ill-health are unable to provide for the wants of their families, or who die leaving wives and children without any means of sustenance, tax the State and deprive their fellow-countrymen of a portion of the capital which might otherwise have been invested remuneratively and for the good of the nation. Those who marry young, without being well provided against all risks, wilfully make a bid for their countrymen's charity, either for themselves or for their families.

From every point of view then, Sir, I take it that early marriages are decidedly unthrifty, and therefore greatly to be reprehended.

END OF OPENER'S ARGUMENT

## OPPONENT'S SPEECH.

MR. SPEAKER,

It appears to me that the opener of this discussion makes a mistake in regarding a possible balance at the banker's as the only capital the possession of which entitles thrifty young people to marry. May I suggest that thrift consists in making the most of the resources at our disposal? Now, strange as it may seem to one who looks at life through a medium of pounds, shillings, and pence only, there are such things in the world as energy, ability, common sense, hope, trust, courage, determination, faith, and love!

I am afraid, Sir, that I cannot deny that many of those who contemplate matrimony neither value nor possess wealth of the kind of which I have spoken. These indigent ones look upon marriage as a bargain or convenience. The ladies among them follow it as a profession, the gentlemen regard it as a leap in the dark. A young man who has wasted the best years of his life in self-indulgence, wonders whether it would not be wise for him to sober down and become a steady and respectable member of society. A girl who cares only for dress, show, and appearance, wants to be "settled:" to have an establishment and a well-appointed table. Judging from the tone of his remarks, my opponent appears to know only of characters such as these, and accordingly the question to his mind bears a somewhat one-sided form. The following seems to be the problem as stated by him:—Is a young man of limited income and no ability, who is possessed by the delusion that what is enough for one is enough for five or six, who is determined to live at any rate as luxuriously after marriage as he did when he had only himself to provide for—displaying thrift when he allies himself with a damsel of extremely expensive tastes and unlimited capacity for running up milliners' bills? To such a question only one answer could be given. A union between two such persons would be most ill-advised. Let them wait by all means until the gentleman's income is large enough to meet the demands made upon it. But let these persons take warning—marriage with them will never be a success. There is no possibility of a true marriage, a union of hearts and lives, being made out of such sorry materials. The husband will gradually assume the position of "relieving officer" to his wife and family, the aim of the wife will be to get out of him as much as he can be made to yield. The probabilities are that, when a few years have passed, the once prudent bridegroom will wonder that he could ever have been so foolish as to sacrifice himself for so little, and the once prudent bride will confess to herself that her anticipations have come to nought.

Let us turn from this painful picture. Take the case of a young couple possessing very little money, but rich in love, health, strength, energy, and common sense. Would the lady be wise in determining to spend the best years of her life at home in comparative idleness, leaving her lover to toil alone up the steep ascent to fortune, unaided by her encouragement, love, and sympathy? Would her lover be prudent in refusing

to avail himself of the stimulus to energy and exertion which her sweet companionship would give him? In my opinion, Sir, both parties would make a mistake if they arrived at any such decision. Let them join hands, and while practising careful economy, making a firm stand against debt and extravagance, bravely fight the battle of life together side by side. They will be happier, and may look forward to a useful and honourable future with more confidence than would have been possible had they yielded to the more selfish and so-called prudent feeling. Moreover, they would be more thrifty in arriving at this conclusion. Nothing brings out the best of a man, nothing stimulates him to action so much as does the knowledge that loved ones are dependent upon him.

My opponent declares that young people begin life in debt; try to live in the style their fathers did; do not consider ways and means, and laugh at the necessity for providing for unforeseen expenses: therefore, early marriages are unthrifty. Does he not rather mean that such conduct is unthrifty? If that is his opinion, I entirely agree with him, and, moreover, I maintain that people who could behave in such an improvident manner under any circumstances would get into difficulties no matter what their position. Married people become united in thought, purpose, and feeling not through fellowship in pleasure and ease, but through fellowship in work, endeavour, and, it may be, suffering. Young people are unthrifty in the broadest sense when from motives of false prudence they fling away their chances of making their marriage a blessed union, for they run the risk of wasting life and happiness for the sake of that which is most excellent when regarded as a means to something beyond, but which is worthless as an end in itself—a good income.

TO OUR READERS.—The Editor will be happy to receive the opinions of any Readers on the above Question, on either side, with a view to the publication of the most suitable and concise communications in the April Part. Letters should be addressed "The Editor of 'Cassell's Family Magazine,' La Belle Sauvage Yard, London, E.C.," and in the top left-hand corner of the envelope should be written, "Family Parliament." All communications on the present Question must reach the Editor not later than February 10.

An Honorarium of £1 1s. will be accorded (subject to the discretion of the Editor) to the best letter on either side of the Question; no letter to exceed 50 lines (500 words).

## HOME LIFE v. PUBLIC LIFE FOR GIRLS.

*(Debate Continued.)*

J. TAYLOR, after speaking in favour of home life, concludes: Bachelors will tell you how difficult it is to secure the services of an efficient housekeeper, and I have heard many men say, "I should like to be married, but I can't afford it," well knowing the unnecessary expense of female dress in the present day. No doubt much of it is owing to the fondness of public life as against home life in girls. As the influence of woman in the home ceases, so the misery of this country will increase.

A. L. O. D.—It has been stated in Parliament that there are 700,000 more women than men in our kingdom. In view of this fact, our girls have only the chance, and not the certainty, of possessing that best of earthly prizes—a husband. Yet it is a curious and well-authenticated fact that a girl's chances are increased, and not lessened, by public employment.

## QUESTION II.—ARE PUBLIC EXAMINATIONS BENEFICIAL TO YOUNG PEOPLE?

J. A. COMPSTON: Mr. Speaker,—I commence the remarks which I beg to be allowed to make on this subject, Sir, with the somewhat commonplace observation that the more one knows and learns, the more one feels how much yet remains unknown to be learned. I speak, Sir, as one of a class composed of persons who have not had the advantage of an expensive and protracted school-training, but who somewhat early in life have had to begin to fight its battles. Feeling, therefore, as I strongly do, the disadvantage in the struggle under which the persons of which that class consists labour, I beg to ask the attention of the House for a short time to the question before it as applied especially to these persons, forming as they do chiefly the great middle class of society. For, Sir, I venture to assert it is to this class that those competing in the public examinations largely belong. The middle class is ever striving to push its way up to the higher, and its members are conscious that without wealth, by education alone, and the position which that education will secure for them, can the object they seek be attained. Hence it is that, in my humble opinion, the prizes and rewards fall in the great majority of cases, not to those who seek to earn them simply for the sake of doing so, but to those who without them would forfeit some coveted aim because the "way" refuses to keep pace with the "will." My honourable friend who has so ably opened this subject in the negative (but with few of whose opinions I can agree) seems for the purposes of his argument to assume that it is possible to learn too much! I wonder, Sir, if he could name a subject, the learning of which is absolutely useless? Let us even suppose that the subject studied is of no present practical utility to the student (which I submit can seldom really happen), is it waste time which is spent in learning something of which before one was ignorant? Assuming for the purposes of the argument that some person has for some reason decided to present himself at a public examination, he is required to pass in subjects that to him appear to have no bearing

whatever upon the occupation which has been marked out for him. But is it, therefore, useless? I think not. His taste for that particular occupation may some time change, and he may desire to adopt some other, in which a knowledge of one of the subjects which now appear to be so unnecessary is a *sine qua non* of success, whereas had he been trained in the old system, probably no such subject would have been acquired by him. Coming now to the evils with which the system of public examinations is attended, no one, of course, would for one moment seek to deny that it has drawbacks. What then, Sir, shall be done? Because, at the hands of the few, the system which is so full of benefit to the many is applied to wrong objects, shall the many therefore suffer? Shall those who honestly strive to get on in life, and earn the rewards which are offered for hard work, be prevented from moving up, and made to remain where they are with no hope of ameliorating their condition? I think it will be found that the majority of this House is with my honourable friend the Opener of the debate.

## OPENER'S REPLY.

MR. SPEAKER,

After the prolonged debate on this subject, and having in view, Sir, the general consensus of opinion in favour of examinations, I feel that I need not take up further time by repeating the answers to my opponent's arguments which have been forthcoming from so many who agree with my view of the question. Need I say I am thoroughly satisfied with the tone of the debate, and with the result, and that I am more than ever convinced that examinations are not only beneficial, but a necessity of the age?

The following is a summary of the speeches:—In favour of public examinations—83; against—22; Total 105.

END OF DEBATE ON QUESTION II.

## QUESTION III.—ARE EARLY MARRIAGES UNTHRIFTY?

(Debate continued.)

REV. ALBERT LEE: If marriages were always undertaken in accordance with Opponent's ideal, we could withdraw many objections to his remarks. But what are the facts? Opponent says, "If they"—the young couple—"make the most of things;" but a young wife has not yet learnt how to do this. As a rule she starts upon her marriage career, having been but indifferently prepared. Take the case, also, where the young people begin by keeping a servant. If the wife is inexperienced, she does not control the servant; the servant controls her; and that certainly leads to needless expenditure.

REV. W. R. B.: I have seen a large number of early marriages—*i.e.*, between ages eighteen and twenty-four—and in quite ninety per cent. of the cases have seen as the result a noble self-reliance, ceaseless industry, fine sense of responsibilities, admirable self-respect, "where there's a will there's a way" kind of air; these expressions of character all focus to what we understand by the term thrift.

J. E. SHATTOCK: How many young mechanics, on less than a pound a week, at the age of eighteen or even earlier, imprudently rush into what they call the bliss of married life! and how soon do they find the cares and struggles, which they had previously either ignored or not anticipated, far outweigh the happiness they expected! Nothing has been laid by to furnish the home, however humble (and furnished apartments in any rank of life are very expensive); neither husband nor wife has practised self-denial in any way (what time have they had to do so?)—each has hitherto spent the wages earned mostly, if not entirely, on themselves; and when the earnings of one cease, or

when, as in more exceptional cases, the joint earnings are put together, from want of that management which training and experience can alone impart, they are found less and less able to meet their needs; then visits are paid to the pawnshop; and from one lower step to another the wretched pair sink into misery and ruin.

MRS. NICHOLSON: Man is made for marriage, and the time for it is clearly indicated. There is a glory around the spring of life; the path of youth is strewn with flowers, the heart is full of poetry, the air resonant with music: it is the time of love! In the glow of innocent passion, let the youthful bride and bridegroom wed. This earth would lose one of its loveliest sights were mating deferred till the summer or autumn of life, and only mature and sedate couples were seen wending their way to the altar. If God and nature are wrong in the time they appoint for marriage, and it is unthriftly to obey their dictates, man must be wiser than his Maker. If the transplanting of marriage from its proper place is good, would not the denying of it altogether be better?

J. T. R.: Amongst the mining and manufacturing classes early marriages are the rule, and the proportion of those who live the kind of life which conduces to thrift, and in its turn happiness, is certainly not a large one. In a group of about 500 families in a mining village, only about ten per cent. were believed to be really better off at the end than at the beginning of the great period of prosperity in the years 1871-74.

J. TAYLOR: As regards the *cost* of early marriage. When young men marry let them make their home their pleasure, their

wife their companion and friend, and they will find no other pleasure as sweet, no companion as cheerful, and no friend as true, their money will go as far as when they were single, and the pleasure of spending it will be increased.

G. DOMLEO: For those who have nothing but their own efforts to depend upon, the weight of evidence is much against early marriages. As illustrative, take the case of clerks, on railways, in banks, factories, warehouses, &c. At twenty-one years of age the majority are not in receipt of more than £50 to £70 per annum. The typical clerk marries, and may perhaps manage to live in tolerable comfort for the first year or two; then family troubles and expenses commence, but his salary is not raised in proportion. He plods on for a few more years, vainly hoping for promotion, and then finding that what was barely sufficient to provide for two, is totally inadequate for the requirements of three, four, or five, as the case may be, he lays the matter before his employers, who either inform him they are sorry but cannot give more for his particular work, or possibly raise him a few pounds per year. In the latter case he perhaps endeavours to make the best of a hard existence, whilst if the former happen he is tempted to either take to drink, or stoops lower, and thus begins his downward course.

G. E. FYSON: Mr. Speaker,—Sir, Bachelors are, as a rule, less careful in money matters than married men: they have no idea of "household economies," are to a great extent at the mercy of their landladies, who generally cook badly and wastefully, keep their lodgers uncomfortable, and get a good picking out of them. Several of my friends who have early entered the conjugal state, assure me that married life is cheaper as well as happier than bachelorhood—they live better, at a less cost. There is such a deal in management, and a woman often makes one pound go as far as a man does two.

Other speeches on Opener's side received from:—A Young Wife, H. E. A. Coate, P. Jennings, B. Evans, A Working Man, Sarah, G. Wood, Lalla Rookh, Walter Lütber, Jessie Donisthorpe, Edward Horne, John Seage, A. J. Cockburn, E. Greene, A. D. H. M., Hugh Hughes, F. A. B., S. J. Vernon, G. Watkinson, W. Skidmore, Ethelroyd, F. J. L., Aniso, A. L. O. D., Alfred Kaye, Caroline Loam, E. Butler, W. Shearer, T. Dawson, A. Harcourt, J. B., E. C. Empson, M. K. Wrim, C. Bennett, Lumley Ferrers, H. M. Turner, Lucy C. Turner, Agnes Steele, M. A. J. Bowden, V. Rose, L. J. Allen, C. M. W., C. Claridge, W. King, J. O. Coleman, &c. &c.

Other speeches for the Opponent received from:—C. M. A., Beatrice, T. Clay, W. M. R., Mrs. Hume Fry, J. Wyles, M. Ashworth, Verema, A. B., W. G. B., "No. 8, C. H.," W. Speakman, J. T. C., E. Garter, Hymen, E. H. R., J. J. M. Davis, H. E. Southall, B. H. Ward, Mary Gardner, H. Malpas, T. Todd, J. R. Hand, M. R. P., Emma Smith, "Sour Eighteen," M. Muir, Jean Ross, X. Y. Z., M. F., W. H. Hathaway, Mrs. J. G. Oldfield, H. F. Harding, Louise Murray, Amateur, F. J. Harries, J. E. Saunders, Medicus, Alice M. Ridal, Mrs. C. Oliver, J. Cox, C. H. Venning, J. E. Swallow, G. K. King, W. A. Jubb, Common Sense, Sarah J. Whitby, J. Eaton Fearn, Ishmael Diogenes, Mrs. H. Webster, F. W. Randall, T. A. A. Amies, W. M. H., T. Purkis, J. W. Nelson, J. Taylor, Margaret Ritchie, J. Hatwick, J. T. Broadhead, Marian Gargerie, H. J. Turner, J. A. Archer, &c. &c.

The Honorarium of £1 is, has been awarded to H. K. ROADS, Foxton, near Royston, Cambs. The debate on Question III. will be closed in our next issue, when the successful speech will be printed. No further speeches on this question can be received.

#### VOTES OF READERS.

Attention is called to the Voting Paper on Question III., which will be found facing the Frontispiece of this Part, and which is to be filled up and sent to "The Editor of CASSELL'S MAGAZINE, La Belle Sauvage Yard, Ludgate Hill, London, E.C.," in accordance with the directions given on page 250 of our last issue. The Voting Paper may be enclosed either in a stamped envelope or in a halfpenny wrapper.

### QUESTION IV.—SHOULD WE SEND OUR GIRLS TO BOARDING-SCHOOLS?

#### OPENER'S SPEECH.

MR. SPEAKER,

Sir,—There is no lawful personal authority without love. The Creator, whose power is absolute, is infinite Love, so love dictates what power performs. One of the earthly shadows of this authority is that which a parent possesses over a child. He has almost absolute control; yet no child dislikes the authority when combined with love; on the contrary, children never feel so safe and happy as when they are with their parents. Now, to what are these remarks the prelude? Simply to the announcement that "Personal authority uncombined with love is a monstrosity and a tyranny, and that a child placed under such authority is in an unnatural and constrained position."

And where shall we find children living in this unnatural, unhappy position? In Boarding-schools. Much has been said and done about the rights of women, but one rarely, if ever, hears about the rights of children. Yet rights they have, in common with, and equal to, the rights of adults. Children are not the property of their parents, to be disposed of according to fancy and caprice, like a watch or any other senseless trinket. Parents are the guardians of their children, and it is the duty of guardians to act for those under their care as though they would have some day to give an account of their stewardship; they should jealously guard their children's liberty—liberty, the first and fundamental right of mankind, the property and possession of the new-born babe as

much as of the man. When a child lives at home it is free; when placed in a school it loses its liberty.

When a woman marries she expects to have a home, and to be permitted to live in that home. When a child is born its inheritance is a home. It has a right to the personal protection and training of its parents, and people do as much wrong in withholding from their offspring their presence and care, as a husband would do in denying his wife his society. A man has certainly no more right to turn his children out of their home than he has to turn out his wife.

The farming out of babies by their mothers has been justly condemned as unnatural, yet is it as the straining at a gnat and the swallowing of a camel, when we compare it with the farming out of older children.

Girls at least would never be sent to boarding-schools, could their fathers know what the life is like by experience, for men would write against it. But unfortunately men can only judge of boys' schools, and in them the restraint is not so great; then, again, as a rule (to which there are the usual exceptions) their affections are comparatively dormant, and their animal spirits so high that while they have plenty of fun they may not be utterly miserable, though, according to my judgment, they must be far happier at home. But girls are different; they are miniature women, and while a dull boy may turn out a genius in after-life, a dull girl never does; she simply gains experience. See that young girl: she is clever and trustworthy;

and his small part in the administration of the law gives him more advanced ideas of privileges, and a healthy pride in the country of his birth. I cannot forbear quoting Dean Stanley's words on this subject, who said of trial by jury: "I have myself only witnessed it once, but I thought it one of the most impressive scenes on which I had ever looked. The twelve men, of humble life, enjoying the advantage of the instruction of the most acute minds that the country could furnish; taught in the most solemn forms of the English language to appreciate the value of exact truth; seeing the whole tragedy of destiny drawn out before their very eyes, the weakness of passion, the ferocity of revenge, the simplicity of innocence, the moderation of the judge, the seriousness of human existence—this is an experience which may actually befall but a few, but to whomsoever it does fall, the lessons which it imparts, the necessity for any previous preparation for it which can be given, leap at such moments to the eyes as absolutely inestimable."

And what is to be the substitute for the jury? A single judge—a man who, admittedly, is superior in intellect and learning to an ordinary jurymen, but whose

decision is infinitely less trustworthy than the unanimous decision of twelve men! If it be found that loss of time is caused by the fact that juries often cannot agree upon a verdict—although I maintain that such cases are a healthy sign of the system, and a safeguard which in days of lesser freedom would not be lightly parted with—then let the Scotch system be adopted, and let us accept the verdict of a majority. But, in the name of freedom itself, and of all that we hold dear, do not let us part with that which has served us so well in the past, and may once more be needed to preserve our liberties and lives!

TO OUR READERS.—The Editor will be happy to receive the opinions of any Readers on the above Question, on either side, with a view to the publication of the most suitable and concise communications in the July Part. Letters should be addressed "The Editor of CASSELL'S MAGAZINE, La Belle Sauvage Yard, London, E.C.," and in the top left-hand corner of the envelope should be written, "Family Parliament." The speech should be headed with the title of the Debate, and an indication of the side taken by the Reader. All communications on the present Question must reach the Editor not later than May 10.

An Honorarium of £1 1s. will be accorded (subject to the discretion of the Editor) to the best speech on either side of the Question; no speech to exceed 50 lines (500 words).

### QUESTION III.—ARE EARLY MARRIAGES UNTHRIFTY?

H. K. ROADS:—I think, Sir, the hon. Opener is mistaken in his view of early marriages being unthrifty. All women are not milliners' dolls! But many, both in education and intellect, are fitted to be true help-meets to the bread-winner; while with all—and especially young women—*love* is a strong motive-power, which makes them capable of any self-sacrifice and devotion, to promote the honour and welfare of those they love. The younger the wife, the more easily does she adapt herself to circumstances. I know, personally, a young wife who since her marriage keeps her husband's books during his clerk's annual holiday, and constantly writes numerous business letters for him; no wearisome details of her husband's affairs being uninteresting to her. This is one instance of thousands. Few wives, doubtless, receive such a glowing tribute to their intellectual help as that uttered by John Stuart Mill in his dedication to his wife's memory; but every wife can be—and is, in far the greater majority of cases—an incalculable help, encourager, and blessing to her husband, whatever station of life he may occupy. Are not the words of the poet true of a wife?—

"His house she enters, there to be a light  
Shining within when all without is night;  
A guardian angel o'er his life presiding,  
Doubling his pleasures and his cares dividing."

An early marriage provides every possible incentive to thrift a man can have, inasmuch as they are rarely entered upon from sordid motives, but generally from mutual affection; and will not a man's love for his wife, and it may be children too, encourage him to work far harder and more successfully in whatever career he lays out for himself, and purify and ennoble his aims? The weaker and more pleasure-loving natures amongst us are often saved from extravagance and vice through the very strength of their affection for a wife or child. In support of the view that early marriages are not unthrifty, I might mention the names of Sir Richard Arkwright, married when only twenty-two years of age, who from a barber became High Sheriff and received the honour of knighthood; of the

sculptor Flaxman, of the industrious historian Niebuhr, of George Washington, and of the Chevalier Bunsen. I believe that to the prevalence of early marriages in this country we owe in no small degree our high standard of morality—in contrast to that of France, where late marriages are customary—and not only our morality, but also our wealth and prosperity as a nation.

#### OPENER'S REPLY.

MR. SPEAKER,

I am afraid, Sir, that at the very outset my Opponent misunderstood the position. Thrift certainly consists in making the most of the resources at one's disposal, but can it be called thrifty to enter upon new responsibilities clearly beyond one's resources, and whose limits cannot well be defined?

Young married people with slender means may, and do at times, live very happily, but only by the exercise of exceptional qualities, and in dealing with the present question we ought to consider what is the *general* result of early marriages. For the reasons I have already given, and which do not seem to have been controverted, I still venture to maintain that early marriages *are* decidedly unthrifty.

SUMMARY OF SPEECHES RECEIVED.—In favour of Early Marriages—51; Against—67; Neutral—4. Total 122.

END OF DEBATE ON QUESTION III.

VOTING ON QUESTION II.—A majority of 143 readers has declared that Public Examinations *are* Beneficial to Young People.

#### VOTES OF READERS.

Attention is called to the **Voting Paper** on Question IV., which will be found facing the Frontispiece of this Part, and which is to be filled up and sent to "The Editor of CASSELL'S MAGAZINE, La Belle Sauvage Yard, Ludgate Hill, London, E.C.," in accordance with the directions given on page 250 of our March issue. The Voting Paper may be enclosed either in a stamped envelope or in a halfpenny wrapper.