

THE
SIXTY-SECOND ANNUAL REPORT
OF
THE SOCIETY
FOR PROMOTING THE
EMPLOYMENT OF WOMEN.

(EDUCATED WOMEN'S LOAN TRAINING FUND.)

NOVEMBER, 1921.

ESTABLISHED 1859.

INCORPORATED 1879.

OFFICE:

251, BROMPTON ROAD, S.W.3 (Second Floor).

"The tale is plain enough. So far from our countrywomen being all maintained as a matter of course by us, 'the bread-winners,' three millions out of six of adult Englishwomen work for subsistence, and two out of the three in independence. With this new condition of affairs new duties and new views must be accepted."—*Edinburgh Review*, April, 1859.

Pamphlet

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LONDON

BAILEY SONS AND DANIELSSON, LTD.

83-91, GREAT TITCHFIELD STREET, OXFORD STREET, W. 1.

Society for Promoting the Employment of Women.

(EDUCATED WOMEN'S LOAN TRAINING FUND.)

UNDER THE PATRONAGE OF

HER MAJESTY THE QUEEN.
HER MAJESTY QUEEN ALEXANDRA.
H.R.H. THE PRINCESS LOUISE, DUCHESS OF ARGYLL.
H.R.H. THE DUCHESS OF ALBANY.
THE COUNTESS OF DERBY.
THE VISCOUNTESS ST. CYRES.
THE LADY AMPHILL.
THE LADY EBURY.
THE DOWAGER LADY LOCH.
THE LADY MARY TREFUSIS.
LADY ROBERTS.
MRS. C. W. EARLE.
MRS. FAWCETT.
MISS ANTOINETTE M. MACKENZIE.
MRS. GEORGE MOSENTHAL.

President.

THE LORD LEIGH.

Vice-President.

THE RIGHT REV. THE BISHOP OF LONDON.

Chairman of Committee.

MRS. STEPHEN SPRING-RICE.

Hon. Treasurer.

THE LADY BERTHA DAWKINS.

Committee.

Mrs. HUGH ADAMS.	Miss KING.
Miss BIGGS.	Miss LIDDERDALE.
Miss M. V. BROWN.	Mrs. MÜLLER.
Miss GEIKIE COBB, M.B.E., B.A.	Mrs. OVERY.
Mrs. COOPER-MARSDIN.	Miss PLUMPTRE.
The Lady BERTHA DAWKINS.	Mrs. STEPHEN SPRING-RICE.
Mrs. GREENWOOD.	

MEMBERS OF THE COMMITTEE FOR THE MRS. HAWEIS LOAN FUND.

Miss HITCHCOCK.	Miss PLUMPTRE.
Miss LIDDERDALE.	Mrs. JOHN ROSKILL.
Miss PASSMORE.	Miss SPENCER, O.B.E.

Secretary—Miss EDITH HARE.

Auditor—Miss HARRIS SMITH, Chartered Accountant, F.C.A.

Bankers—Messrs. COUTTS AND Co., Strand.

Donations and subscriptions are received by Messrs. Coutts and Co., or at the Office, 251, Brompton Road, S.W. 3. Post Office Orders payable to Edith Hare.

Telephone—~~Kensington~~ 5934.

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MEMORIAL LOAN TRAINING FUNDS.

THROUGH the help of the Memorial Loan Training Funds, under the administration of the Committee of the Society for Promoting the Employment of Women, 678 educated girls and women have been able to procure systematic professional or technical training during the last twenty-seven years.

Fund	Number of Grantees	When the Fund was entrusted to the Society	Amount
<i>Pfeiffer Fund</i> , in memory of Madame Ida Pfeiffer	301	1894	The interest of £2,000 awarded by Charity Commissioners, yielding £50 annually.
<i>Caroline Ashurst Biggs Fund</i>	95	1900	£171 7 6
<i>Helen Blackburn Fund</i>	105	1904	£250 at first, but has received donations amounting to £315, and a legacy of £250 which is invested for the Fund.
<i>Louisa Lady Goldsmid Fund</i>	40	1910	£200
<i>Clara Evelyn Mordan Fund</i>	9	1915	£100
<i>Mrs. Haveis Memorial Loan Fund</i> (partly under management of Committee)	67	1902	£166 8
* <i>The Educated Women Workers, and Harker Smith Fund</i>	61	1913	£51 6 2 paid at first. £263 16 3 debts repaid by old grantees. £118 15 6 donations and subscriptions. £433 17 11

* The interest on £1,000 of Miss Harker Smith's legacy to the Society of £3,000 was awarded by the Committee to this Fund, until owing to the falling off of the subscriptions during the war they were obliged to reclaim that interest for general expenses.

BY-LAWS OR RULES.

1. The Society is formed for promoting the Training of Women, and their employment in industrial pursuits.
2. Every person who pays an Annual Subscription of Ten Shillings, or a Donation of Five Pounds, is a Member of the Society. The Annual Subscription is due after the 31st of March in each year.
3. Subscriptions and Donations in aid of Special Objects undertaken by the Society* are received.
4. The Society has a President, Vice-Presidents, a Treasurer, and a Secretary.
5. The Society is governed by a General Committee, consisting of not less than fifteen nor more than thirty ladies and gentlemen, elected annually by the Members at the Ordinary General Meeting of the Society.
6. The Committee meet bi-monthly.
7. The General Committee appoint from their Members such Sub-Committees as they think fit for the conduct of the business of the Society. No one can be elected a Member of a Sub-Committee who has not attended at least one Meeting of the General Committee.
8. The Funds of the Society are kept in the name of the Society at a bank, all sums are paid into the bank, and all cheques are drawn by order of the Committee, and are signed by the Treasurer and one Member of the Committee, or by two Members of the Committee, and in either case countersigned by the Secretary.
9. The accounts of the Society are made up to the 31st of March in each year, and, after being duly audited, are appended to the Annual Report of the General Committee.
10. At all meetings of the General Committee or Sub-Committee the Chairman has a vote, and if the votes be equal he has also a casting vote.
11. For Meetings of the General Committee five Members, and for Sub-Committees three Members, to form a quorum.

ANNUAL REPORT.

Society's Work. IN publishing the 62nd Annual Report, the Committee of the Society for Promoting the Employment of Women feel assured that the work which is being done by the Society now, as well as its former pioneer work, fully justifies its existence and its continued support. The aim of the Committee is now, as it has always been, to widen the scope of women's employment, and to secure for those who have had the advantage of a good education, adequate professional or technical training.

The demand for help from the Society's Loan Training Funds increases daily. The wonderful usefulness of the loans, and the grantees' appreciation of them, are very gratifying. Loans are granted without interest, to be repaid in instalments of 15 per cent. on the earnings of the grantees when their special training is finished. In some cases maintenance fees are also loaned. The actual training now costs more, and living expenses are now considerably higher, therefore the loans are necessarily larger than they used to be, and take longer to repay. The Committee know that they could extend their work, without materially increasing their working expenses, if they had larger funds at their disposal, and they appeal very earnestly for subscriptions and donations.

At the close of the Society's year (March 31, 1921), the grantees number 108.

***Society's Grantees.** During the year 32 have finished their training and begun to repay their loans; 26 are still training and 21 have completed their repayments. Some of the grantees who have finished training, and are repaying, have obtained work in U.S.A., South Africa, South America, and on the Continent.

Loans granted from the various funds during the year amount to £833 15s. 4d., and the repayments of the grantees to £777 17s. 2d.

The Committee have met twenty-six times during the year. Thirty-six applications for loans have been received and considered, and twenty-five loans granted.

The grantees are training for the following occupations:—

Civil Service Clerkship	...	...	...	1
Dispensing	...	...	...	1
Horticulture	...	...	...	1
Medicine	...	...	...	1
Nursing (Hospital)	...	...	...	1
(Nursery)	...	...	...	1
Physical Culture and Dancing	...	...	...	1
Secretarial Work	...	...	...	8
Teaching: Secondary	...	...	...	5
Kindergarten	...	...	...	1
Elementary	...	...	...	2
Geographical Degree	...	...	...	1
French Course (King's College)	...	...	...	1
				<hr/> 25

Resolutions passed from time to time in connection with the Rules of the Loan Training Funds have been reconsidered and revised, and four supplementary Rules added to those already existing. Applicants and grantees

* There are 29 former grantees still on the Society's books who are paying off their loans.

are particularly requested to pay attention to these Rules, as misunderstandings have arisen in regard to them for which the Committee are not responsible.

The following is an extract from a letter the Committee received this year from the Head Mistress of a County Secondary School: "Thank you so much for all you have done for so many of my girls. Your Society has been the means of making the career of several who, without it, would have been able to do nothing worthy of their previous education."

From among the letters received from
Letters from Grantees who have finished the repayment
Grantees. of their loans during the year, the following are worth quoting:—

(a) (Civil Service Clerk): "I am enclosing the final instalment in repayment of my loan. . . . The £2 I should like to give in aid of the funds of the Society as a small token of my great appreciation of the help the Society has given me. I am truly grateful, as I realize that my present situation would not have been possible had it not been for the generous loan received."

(b) (Infant Welfare Worker): "I enclose the balance of the loan granted to me by the Society, for which I am most grateful. If allowable, I should much like—later on—to give a little donation to the Society."

(c) (Secretary): "I wish to express to the Society my sincere thanks for the loan, and the kindness in allowing the payments to spread over such a long time. . . . I am most grateful for the consideration shown."

(d) (Book-keeper and Accountant): "I am sending my final instalment. . . . The Loan Fund is a splendid boon for working girls, and I am very grateful indeed for the help it has been to me. I hope to be in a position to send a small donation later on."

(e) (Elementary School Teacher): "I cannot express my gratitude for the loan. It has enabled me to qualify myself as a teacher, and be a help to my widowed mother."

From the War Fund during the year, the
War Fund. Committee have been able to make *gifts* amounting to £556 4s. 3d. for training, and maintenance whilst training, and have granted *loans* amounting to £156 2s. The help given from this Fund is to War cases *only*, and since the grant of £5,000 was made to the Society from the National Relief Fund at the end of 1919, twenty-one persons have benefited by the Society's War Fund.

Of the gifts, nine have been for maintenance expenses; four to meet the cost of secretarial training. A gift was made to a former grantee of the Society to enable her to pay off her college fees, and to an applicant wishing to go to the Argentine to take up a post, the Committee made a gift towards travelling expenses. An "emergency" case received help from this Fund, and a trained nurse was helped to pay certain examination fees. In all the cases, the applicants had been affected by the War and war conditions.

Six *loans* have been granted for secretarial training, and of these, four grantees have begun to repay. Three loans have also been granted for College fees, and one towards the expenses of an outfit for a teacher of dancing.

The Committee have kept in touch throughout the year with the Central Committee on Women's Training and Employment, at St. Ermin's, Westminster, and in cases where the grant applied for has been beyond the limit of the Society's Fund, they have been glad to refer applicants to the Central Committee. They are very grateful for the kind consideration shown by the Executive Officers of that Committee.

Mrs. Overy rejoined the Committee of the **Committee.** Society early in the New Year. Mrs. Overy has always been interested in the Society's work, and was a member of Caroline Ashurst Biggs Loan Fund Committee before the management of that Fund came under the administration of the Society's General Committee. There has been no other change during the year.

Since the publication of the last Annual **Society's Financial Position.** Report the Committee are pleased to be able to inform its members that the financial difficulties have to some extent been lessened, though—as the subscription list proves—new subscribers and donors are very much needed to take the place of some of the old supporters who have died, or are no longer able to subscribe.

The welcome gift of £100 in the autumn of last year from an anonymous donor—a friend of the Chairman of Committee—freed the Society from debt for the time being, and the current working expenses have been diminished by removing to a smaller office, though in a more convenient centre. The Committee, therefore, are able to present a clear statement of accounts to the members of the Society.

The Committee consider they have been **Society's New Office.** most fortunate in securing their present Office on the Second Floor at 251, Brompton Road, where they are tenants of the Working Ladies' Guild. In addition to the Secretary's Office, the Society has the use of the Committee Room on the first floor, for the bi-monthly meetings.

SUBSCRIPTIONS.

April 1, 1920, to March 31, 1921.

	£	s.	d.
HER MAJESTY THE QUEEN	5	0	0
The Lady Ampthill	2	0	0
The Lady Grace Baring	1	1	0
Mrs. J. H. Bere	10	6	
Miss Biggs	2	2	0
The Hon. Mrs. Trevor Bigham	1	1	0
Miss M. V. Brown	2	2	0
Mrs. S. Bruce.. .. .	1	1	0
J. Percy Callard, Esq.	2	2	0
Miss Geikie Cobb, M.B.E., B.A.	10	6	
Mrs. Cooper-Marsdin	2	0	0
Miss Ada Cleveland	10	0	
Mrs. Cracroft	10	6	
The Lady Bertha Dawkins	10	6	
Lady Dodds	5	0	
The Lady Ebury	10	6	
Miss Giuseppi.. .. .	5	0	
Mrs. Alan Gray	1	1	0
*Mrs. Hoster	3	3	0
” ”	3	3	0
Miss King	10	0	
Miss Kinnison	1	0	0
Miss Lankester	10	6	
Miss Lidderdale	1	1	0
Mrs. Meinertzhagen	10	6	
Mrs. George Mosenthal	3	3	0
Lady Peto	1	0	0
Miss Plumptre	10	0	
Mrs. Rintoul	1	0	0
Miss S. Rintoul	10	0	
Lady Roberts	5	0	0
The Viscountess St. Cyres	10	10	0
Miss Scott	10	0	
Mrs. Stephen Spring-Rice	1	1	0
Miss Philippa Strachey	2	6	
Miss Tattersall	10	0	
Mrs. Waugh	10	6	
Lady Wright	5	0	

 £57 12 6

* Paid twice in the year.

DONATIONS—GENERAL FUND.

	£	s.	d.
Anonymous, per Mrs. Stephen Spring-Rice	100	0	0
Victoria, Lady Carbery	5	0	0
Miss Hamilton Gordon	3	0	0
Mrs. Fogg	10	6	
Mrs. Lascelles Ford	2	6	
The Lord Leigh	5	0	0
The Dowager Lady Loch	1	0	0
Miss Dorothy Wootton	2	0	0
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	£116	13	0
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SUBSCRIPTIONS—SPECIAL.

EDUCATED WOMEN WORKERS LOAN TRAINING FUND.

	£	s.	d.
Mrs. George Mosenthal	5	5	0
Miss M. L. H. Taylor	1	0	0
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	£6	5	0
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DONATIONS—SPECIAL.

EDUCATED WOMEN WORKERS LOAN TRAINING FUND.

	£	s.	d.
J. Percy Callard, Esq.	25	0	0
Miss M. V. Brown	30	0	0
Donation from General Fund	5	0	0
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	£60	0	0
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SOCIETY FOR PROMOTING THE EMPLOYMENT OF WOMEN.
GENERAL FUND.

Statement of Receipts and Payments for the Year ending March 31, 1921.

	£	s.	d.		£	s.	d.	£	s.	d.				
<i>Receipts.</i>											<i>Payments.</i>			
To Balance brought forward, April 1, 1920 :—					By Rent			45	5	6				
Petty Cash	4	17	9		„ Salary, Pension and Audit Fee			168	1	0				
„ Subscriptions	57	12	6		„ Cleaning and Attendance			20	5	7				
„ Donations	116	13	0		„ Printing, Stationery and Postage... ..			46	2	4				
„ Dividends	170	9	3		„ Insurance			3	14	1				
„ Income Tax Reclaimed	75	8	6		„ Repairs and Renewals			2	17	6				
„ Sale of Furniture, Fixtures and Fittings	56	15	3		„ Electric Fittings and Supply			3	9	10				
„ „ Coals	3	3	0		„ Telephone			6	10	0				
„ Electric Light Deposit Returned	1	16	4		„ Bank Fee for Trusteeship			1	2	1				
					„ Donation to E.W.W.L. Training Fund			5	0	0				
					„ Removal Expenses and Advertisements			16	16	6				
								319	4	5				
					„ Brought forward April 1, 1920			45	15	5				
								364	19	10				
					„ Cash at Bankers	£66	5	6						
					„ „ on Deposit	50	0	0						
					„ „ in Hand	5	10	3						
								121	15	9				
								£486	15	7				
								£486	15	7				

The Society also holds the following securities :—
£3,434 Metropolitan Water Board 390 "B" Stock. £561 13s. 8d. Bank of England Stock.
£1,049 15s. 4d. Canada 4% Stock. £1,059 10s. 3½% War Loan (now withdrawn from
E.W.W. and Harker Smith Loan Training Fund). £350 5% National War Bonds (Helen
Blackburn Loan Training Fund).

I hereby certify that I have examined the above Statements and compared them with the Books and Vouchers relating thereto, and found them to be correct. I have also verified the cash at Bankers, on Deposit and Current Accounts.

20, BUCKLESBURY, MANSION HOUSE,
LONDON, E.C.

July 15, 1921.

M. HARRIS SMITH, F.C.A.,
Auditor.

(Chartered Accountant.)

WAR TRAINING FUND.

Statement of Receipts and Payments for the Year ending March 31, 1921.

RECEIPTS	£ s. d.	PAYMENTS	£ s. d.	£ s. d.
To Balance brought forward April 1, 1920—		By Grantees—Loans	£156 2 0	
Cash at Bankers—Deposit Account	£400 0 0	Gifts	556 4 3	
" " Current Account	289 7 6			
	689 7 6			712 6 3
„ Repayments by Grantees	23 17 0	„ Proportionate Amount of Office Expenses ...		159 16 1
„ Dividends	199 1 6			872 2 4
„ Interest on Deposit Accounts	18 3 3	„ * Cash at Bankers		58 6 11
	£930 9 3			930 9 3

* This Fund also holds £4,000 5 % War Bonds—Inscribed Stock.

I hereby certify that I have compared the above Statement with the Books and Vouchers relating thereto, and found it to be correct. I have also verified the amount of Securities and the Cash at Bankers.

20, BUCKLESBURY, MANSION HOUSE,
LONDON, E.C.

July 15, 1921.

M. HARRIS SMITH, *F.C.A., Auditor.*
(Chartered Accountant.)

SOCIETY FOR PROMOTING THE EMPLOYMENT OF WOMEN.

SUMMARY OF LOAN FUNDS FOR THE YEAR ENDING MARCH 31, 1921.

RECEIPTS.	£ s. d.	£ s. d.	PAYMENTS.	£ s. d.	£ s. d.
To Balance at Bank, April 1, 1920	42 2 11		By Loans granted	268 4 0	
„ Grant from Board of Education	50 0 0		„ Balance at Bank	78 1 5	
„ Repayments of Grantees	254 2 6	346 5 5			
„ Balance at Bank, April 1, 1920	10 7 4		„ Loans granted	52 13 4	346 5 5
„ Repayments of Grantees	68 0 0	78 7 4	„ Balance at Bank	25 14 0	
„ Balance at Bank, April 1, 1920	34 15 2		„ Loans granted	126 16 0	78 7 4
„ Dividends	9 16 0		„ Balance at Bank	57 16 4	
„ Repayments of Grantees	140 1 2	184 12 4			
„ Balance at Bank, April 1, 1920	11 4 2		„ Loans granted	277 2 0	184 12 4
„ Subscriptions and Donations	66 0 0				
„ Repayments of Grantees	182 1 0	277 2 0	„ Loans granted	70 0 0	277 2 0
„ Loans granted in Excess	17 16 10		„ Balance at Bank	14 1 8	
„ Balance at Bank, April 1, 1920	9 2 2		„ Loans granted	24 0 0	84 1 8
„ Repayments of Grantees	74 19 6	84 1 8	„ Balance at Bank	14 0 0	
„ Balance at Bank, April 1, 1920	19 0 0		„ Loan granted	15 0 0	38 0 0
„ Repayments of Grantees	19 0 0	38 0 0	„ Balance at Bank	32 13 11	
„ Balance at Bank, April 1, 1920	8 0 11				
„ Repayments of Grantees	39 13 0	47 13 11			
	£1,056 2 8				£1,056 2 8

I hereby certify that I have examined the above Statement with the Books and Vouchers relating thereto, and found it to be correct. I have also verified the amount of Cash at Bankers and the Securities standing in the name of the Helen Blackburn Fund.

20, BUCKLESBURY, MANSION HOUSE, LONDON, E.C.
July 15, 1921.

M. HARRIS SMITH, *F.C.A., Auditor.*
(Chartered Accountant.)

FORM OF BEQUEST TO THE SOCIETY FOR PROMOTING THE
EMPLOYMENT OF WOMEN FOR THE GENERAL PURPOSES OF THE
SOCIETY.

*I bequeath to THE SOCIETY FOR PROMOTING THE EMPLOYMENT OF WOMEN, the
sum of £....., free of Legacy Duty, for which sum the
receipt of the Treasurer for the time being of such Society shall be a sufficient
discharge.*
