

Dolly Daniell-A story of grit, determination and survival

My great-great grandmother Dolly Daniell was a fighter. Abandoned by her father, abused by her step-father, dealt the death of her husband and two children, Dolly faced more obstacles and tragedy than one person should ever have to endure. Her life, however, is a story of success. Dolly Daniell overcame these tremendous hardships to not only leave a fortune for her family and future generations but she also left a legacy valuing education, thriftiness, and hard work.

Agnes Cleworth Bannister “Dolly” was born in Preston, England in 1890. She grew up in a house with a cold, tyrant mother and a gambling father who was often out of work. Her father left when she was 7, rumored to have jumped on a steamer for South Africa and they never heard from him again. Her mother, struggling to provide for her four children, remarried when Dolly was 14. After her step dad began molesting her, she took a job as an au pair on a steamer headed for Australia. While on the voyage to Australia, she met John William Blackmore, a ship engineer. They were married three years later and her son, George, my great grandpa, was born shortly after. Following his birth she lost two sons; Jackie in infancy and Brian at age 5 to diphtheria. She did not have any more children.

After her husband was promised an engineering job in Oklahoma, they made plans to immigrate to the United States. However the job fell through and they ended up in San Francisco. After the ship he worked for was accused of being a rum runner,

Dolly's husband ended up in jail for a month. Having to support her family, Dolly went to work at a silver dish works store. To add to her troubles, Dolly's husband died of heart problems in 1932. At a time where most women did not work outside the home, Dolly found a way to survive as a single parent during the Great Depression. She opened up her own candy and sandwich store in downtown San Francisco. She eventually remarried in 1936 to her husband's best friend Jesse Daniell. She ran her store while he was employed as a ship engineer. They saved money by moving in with a neighbor so they did not have to pay rent. Through her frugality and entrepreneur talent, she was able to not only provide for her family but to save. She invested her money into the stock market and was able to accumulate close to a million dollars before her death at the age of 102 in 1992.

Dolly overcame incredible tragedy to impact many people throughout her life. She valued education and through her frugality and hard work, helped finance her son, grandchildren and future great-grandchildren attend college. A true rag to riches story, Dolly's grit and determination passed on a legacy of fortune and values to her family, inspiring four generations and many more to come.

Part 2: Real-World Application

My great-great grandma Dolly's values can still be applied today. Having been through some difficult, personal situations myself, I have her example of determination to show me that I can also overcome my own obstacles. I know I will need an education to meet my career goals and through hard work and spending my money wisely, I hope to not only secure my financial future but to create a legacy of my own to pass on to my future descendants. In addition, the lessons learned through the EverFi program will be crucial resources as I make smart financial decisions as I transition into the adult world.

The value of a college education has been passed down through every generation in my family from Dolly. Although my mother's generation was the last one to receive financial assistance from Dolly's fortune, my parents and her cousins have continued to instill a love for learning and the importance of a post-secondary education. I know that a college degree is necessary for me to reach my career and personal goals of becoming a social worker. Research has shown that a college degree continues to pay for itself over time in earning potential. A study by Georgetown University proved that the benefits of a degree outweigh the fiscal costs and staying in school will make a person more stable later on. The study found that the unemployment rate for high school graduates without degrees is 9.2 percent; while for college graduates the unemployment rate is only 4.3 percent. The study also concluded that college graduates will earn 84

percent more money in their lifetimes than those without a degree (Shapiro).

Financial literacy is more important than ever to young adults entering college. The lesson of frugality learned from Dolly can also be applied in deciding where to attend college. A recent Forbes magazine article stated that students heading off for college will pay an estimated total of \$18,943 on public college tuition and fees (\$42,419 for private schools) each year and that a new college graduate can expect to pay back \$35,000 in student loan debt (Howard). The Everfi program and my family have warned me about the dangers of debt, especially majoring in a human and social services field that does not have a huge starting salary. One way I have applied this lesson is researching the costs of colleges in Kansas. I limited my college search to only in-state, public institutions where the cost would be more affordable. While visiting colleges of interest, I created a spreadsheet of costs to compare tuition, housing, meals, books, fees and other hidden costs such as parking passes and activities. As a result of my research, I found that there was a huge difference in costs between public colleges in Kansas. In the end I have chosen to attend Fort Hays State University (FHSU), the most affordable four-year college in Kansas. When comparing the total costs of attending FHSU to Kansas State University (KSU) and the University of Kansas (KU), I found that FHSU was almost half the cost. I can attend FHSU for under \$13,000 a year while KSU and the KU both cost over \$20,000 and these figures include the most inexpensive dorm room offered. Another advantage of attending FHSU is that scholarships are

awarded for ACT scores starting at 21, while the scholarship offerings at the other two colleges are much more competitive. With lower tuition and housing costs and more scholarship possibilities, Fort Hays State University is a great fit for my financial goals.

In addition to choosing an affordable college, I have also taken several college classes through Highland Community College while in high school and will start college with 20 credit hours to apply towards my degree. According to the admission websites of these prospective colleges, the cost per credit hour at Highland Community College is \$110 per credit hour compared to FHSU (\$155), Kansas State University (\$283.90) and the University of Kansas (\$304.10). I have found it economically advantageous to get several of my general education requirements finished during high school and to hopefully shorten the amount of time it will take me to finish my bachelor's degree.

To further help my financial future, I have chosen a degree that is versatile and in demand. According to the U.S. Bureau of Labor Statistics, a career in social work is growing at a faster than average rate (19% job growth) and social workers can work in a variety of settings including mental health clinics, schools, child welfare and human service agencies, hospitals, prisons, community development corporations, and private practices. The median annual wage for social workers was \$48,370 in 2013 (U.S. Bureau of Labor Statistics) while the median loan debt for a bachelor's degree was \$27,334 (2014 Statistics on Social Work Education). By attending an inexpensive college with scholarships, coming in with a semester of coursework already finished and working part-time should allow me to take out a much lower than average debt. In addition, all

of the colleges I visited shared that their social work graduates do not have any trouble finding a job in social work in Kansas. The social work department chair at Fort Hays State University stated that they currently have a 100% placement rate for their licensed social worker graduates in the field of social work (Davis). Going into a field with a 100% placement rate helps ensure that I will be able to find employment and pay back my debt much quicker than average. Also since I plan to work for a non-profit organization, I could be eligible to apply for loan forgiveness after 10 years of employment if I still have remaining debt. However, I estimate I should be able to pay back my loans in less than ten years.

Another value that I share with Dolly Daniell is the belief that hard work is necessary to be successful in life. Unlike most of my peers, I have worked a part-time job in my community all four years of high school including summers to save money for my education. I plan to continue working while in college to help support myself and to keep my debt load down. Similar to Dolly, I also would like to open my own business after I finish college. My career aspiration is to open up a center to assist victims of sexual trafficking, helping them to not only heal but to achieve their own career and life goals. Like Dolly, I will encourage these survivors to further their education so they can pass on their talents to others and to be able to support themselves financially. Financial literacy will be an important topic to teach in order for survivors to gain independence.

While interviewing my 100 year old great grandpa George Blackmore, Dolly's son, for this scholarship, I learned many valuable financial lessons. I will always cherish this opportunity as my great grandfather passed away 5 days after I interviewed him. If it wasn't for this scholarship, I most likely wouldn't have learned as much about his mother and as a result, his life as well.

Works Cited

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