

lives, mind ye—nothing is given for sickness or accident, it takes death to win the premium these little ones are competing for!

Day by day, all the year round these tempters glide through the districts, each cottage a bead on the revolving chain, and the pennies are gathered in, and then, to one or another, arrives a time of pressure, there is no money for the rent we shall be turned out—the man breaks his leg—the daughter has a "misfortune"—the boy gets drunk or into trouble—the list is endless, and then comes the whisper "what about the Insurance?" repelled again and again, but the screw turns ever tighter, the need grows sterner, finally the deed is done.

Then follows on the enquiry, the discovery and the Penalty, and the officials, who may also be Insurance Company Directors, are not likely to show any mercy on that occasion.

The gilding was off the woods, as I sped, heavy of heart back to my post.

EMILY CRAWFORD.

A Book of the Week.

ONE HOUR AND THE NEXT.*

THE idea underlying the Duchess of Sutherland's new book is an excellent one. Agnes Stanier is the pretty young daughter of a schoolmaster in a provincial town, a reserved, shy man, long a widower. Agnes comes home from school, full to the brim of her views and her modernity. Her father is to her inexpressibly dull and old-fashioned, hopelessly behind the times. She must have a career, of course. The keeping of her father's house, the superintendence of the school, never for one moment presents itself as a possible vocation; something must be found to enable her to live her own life. In this happy moment, there arrives in Stoneyard one Robert Lester, a socialist strike-leader, who comes to set the dyers and their employers at daggers drawn.

Agnes is engaged by this man to do type-writing for him, and with true girlish rawness, instantly falls in love with him, imagining all the time that it is socialism which so claims her admiration. The girl's vanity, her ignorance of the world, her belief in herself, her contempt for her father, her total disregard of his feelings and wishes, are all admirably done.

Agnes does not alienate our sympathy, though she makes us feel as if we should like to whip her at times.

She has a lover, one Philip Assheton, and in him the author makes her great failure; for the sad truth must be owned, that Philip is a prig of the first water.

He is a master at her father's school, and lives with his sister Laurina, a character without form and void; one does not in the least wonder that Agnes found them slow. Robert Lester is a person of great fascination, and to do him justice, he does not in the least desire or intend that his secretary shall fall in love with him. She does it in a manner thoroughly school-girlish and unprovoked; and having almost challenged him to kiss her, flings herself, when this operation is duly performed, into his extremely unwilling arms.

On this scene enters her father, for whom one is sincerely sorry.

The awakening of Agnes is told with considerable force; and it is noteworthy that the author's style,

* By Millicent Sutherland. Methuen.

which in the beginning is halting and poor, seems to rise to the occasion, and improves enormously when the climax is reached.

For a duchess, Her Grace of Sutherland seems to know a great deal about the lower classes; the scene in which Philip Assheton takes Agnes to the striker's cottage, is one of the best in the book; the interview with the drunken patriot is also very good. I criticise dialect with fear and trembling, as I own myself not thoroughly well acquainted with the north country industrial centres; but will own that the dialect of this book strikes me as unconvincing.

Agnes is an excellent example of the total and complete selfishness of the modern girl; the shrinking from any disagreeable sight or sound, the distaste for any form of disease or poverty, are qualities which are rendered odious to us all in Lucas Malet's powerful novel, "Philip Enderby's Wife." But they are still of force to move us.

It is an excellent touch which makes her first of all turn to Philip in the revulsion of feeling from the death-bed she has just left, because Philip is alive and vigorous, there is nothing of the charnal house about him.

The last chapter in the book is the best. The character of Robert Lester does not hang together; that a man should set his hand against society because his wife is in a consumption seems a trifle ridiculous; he is a character that does not impress us; but the girl's misery when she finds out how she has been offering her love in vain, her desperation, her night's wandering, the horror of the water when dawn reveals her danger, and the desire of life awakes anew; and her father's seeking his lost lamb—this makes up an impression which lingers on the mind when the book is done, and makes one forgive much imperfection.

G. M. R.

WHAT TO READ.

- "In Dwarf-Land and Cannibal Country." By Herbert B. Lloyd.
- "The Expansion of Egypt under Anglo-Egyptian Condominium." By Arthur Silva White.
- "Under Queen and Khedive. The Autobiography of an Anglo-Egyptian Official." By Sir Walter Miéville, K.C.M.G.
- "Old Convict Days." By Louis Becke.
- "They that Walk in Darkness; Ghetto Tragedies." By I. Zangwill.
- "Active Service." By Stephen Crane.
- "Out in Life's Rain." By Mary E. Mann.
- "Little Novels of Italy." By Maurice Hewlett.
- "For a God Dishonoured."

Coming Events.

November 13th.—Royal Orthopædic Hospital, 15, Hanover Square. The President and the Countess of Denbigh at Home at the Hospital. 4 to 7.

November 15th.—The Queen visits Bristol to open the Royal Convalescent Home.

November 18th.—American Hospital Ship Fund—Concert at Claridge's Hotel.

November 24th.—Society of American Women in London—At Home in aid of the Hospital Ship Fund at the Hotel Cecil.

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