## MATERNITY INSURANCE IN FRANCE.

Just now, when Maternity Insurance is being so widely discussed in this country, a description of the scheme of maternity nursing in France, by a writer in *The Queen*, is specially interesting.

We read :—

"The French, who are in reality far more practical than ourselves, abhor overlapping in their work-a-day schemes. Hence insurance for poor working mothers, although of private origin, has been, so to speak, adopted by the public authorities, and it goes hand in hand with the valuable, far-reaching protection for destitute mothers and their infants assured by the Assistance Publique—the machinery for the Poor Law of France, which exhibits its highest, most beneficial results in the admirable maternity branch of the Assistance Publique of Paris.

Maternity insurance is effected by Mutualités Maternelles all over France-some, indeed, exist in French overseas possessions. No manufacturing town of any size is without its Mutualité Maternelle, and large towns, like Paris, have more than one. The Mutualité Maternelle can best be described as a kind of club or friendly society, where certain sick benefits on a certain scale are guaranteed for a certain contribution. No other sickness, save the inevitable temporary prostration of maternity, is dealt with, and the beneficiaries must all be working women-that is, women who work for wages outside the home duties, as so many Frenchwomen do. Girl-mothers, wives, widows are treated exactly alike, because it is part and parcel of the wise French system of maternity assistance to look upon the women concerned merely as mothers-that is, indispensable producers of the next generation-and upon the expected or newborn children as beings to be saved as much-needed citizens of France. The great object throughout is to keep mother and child together, to preserve home conditions for both, and to ensure as far as possible the natural feeding of the infant, at any rate for the first six months. "The first Mutualité Maternelle (in Paris) was

called La Couturière, because it was set up, in 1881, entirely for the benefit of the dressmakers and needlewomen, a very large and worthy body of workers, who live and work in Paris or its environs (the Department of the Seine). La Corsetière was set up a little later in Paris for the benefit of mothers who earned their bread at staymaking. These societies, though similar, are distinct from the well-known Mutualité Maternelle de Paris. which was founded in 1891 at the instance of several wealthy and patriotic humanitarians, of whom one was Léon Say, the economist, and another was Mme. Carnot, wife of the President of the Republic. As the admirable Mutualité Maternelle de Paris has become the model for similar societies all over France, some few details .of its scheme and methods may be found interesting.

"The women pay 3fr. (2s. 6d.) a year, and must have been members at least nine months before the birth of the child. All medical and nursing expenses are paid, and a layette and cradle for the infant are given, or, if a free gift is not necessary, provided at a nominal charge. The mother gets 12fr. (105.) a week for four weeks after the birth, on condition that she abstains from returning to her trade for that time. If she consents to feed her baby naturally for a few months, a bonus of 2ofr. is given to her. Should the mother have another little child at home at the time of the latest birth, the 12fr. a week during enforced rest are raised to 15fr., and 18fr. a week are given should twins be born, the money being paid even if one of the infants should not survive. Aid in a less degree is given to those women who, through poverty or carelessness, have not paid in full the 3fr. membership. To these women 15fr. are given for their enforced rest of four weeks after birth, the prize for natural feeding being 10fr.

the prize for natural feeding being rofr. "The care of the Mutualité Maternelle is also pre-natal. The young expectant mother is encouraged to come periodically for medical advice, and she is given a prize of 5fr. if she comes at least three times during the last four months before the birth. If her health shows signs of failing, she is given money to abstain from work, or is received in one of the asiles-ouvroirs, where expectant working mothers can stay and rest free of charge during the last few weeks, doing only very light work. Even more solicitude is shown for the child. It is part of the bargain that the child should be brought periodically to the Consultations de Nourrissons (Consultations for Nurslings), where it is examined and weighed. All medical attention and medicines are free, and if the mother cannot sufficiently feed the baby herself, it is granted free sterilised milk. The mother is assisted with food and clothing for herself if necessary.

The Mutualité Maternelle of Paris is administered by a council composed of delegates from the trade syndicates (those trades which occupy many female workers), a certain number of the beneficiaries or members themselves, and of a large number of 'honorary members,' these last being people of wealth and philanthropic instincts, who not only give money, but (the ladies among them) actively work in the good cause, especially as inspectors and visitors. Of late years the Central Bureau of the Mutualité Maternelle de Paris has opened branches or ' sections ' all over Paris and the Department of the Seine, to be near the great factories where many women work. Each branch has its Consultation de Nourrissons. Most branches have a crêche, where the women can leave their infants during their working hours, and where the mothers-not only permitted, but encouraged by their employers-come twice daily to visit and nurse them."

The Lancashire County Council instituted proceedings at the Colne Borough Police Court on December 18th, against Mrs. Sarah Ann Thompson for practising as a Midwife although uncertified. As she gave an undertaking to immediately cease practising, the Magistrates did not inflict a fine, but ordered her to pay costs.



