working at Heacham, Norfolk; Mrs. Frances Bracey, in Islington; Miss Priscilla Cantrell, at Horsham; Miss Rose Gardner, at Tetbury, Glos.; Miss Ellen Geering; Miss Margaret Jones, at Aberystwith; Mrs. Catherine Macdonald, in Marylebone; Mrs. Amelia Madgwick, at Midhurst; Mrs. Martha Masters, at Hanley; Mrs. Jane Murray, at Tidworth; Mrs. Lucy Noon, at Leicester; Miss Caroline Stones, at Sneinton, Notts; Mrs. Florence Walsh, at Bexhill-on-Sea.

## THE INSURANCE ACT.

Miss Dorothy Hunter then gave a short address on the Insurance Act as it affects midwives and nurses, explaining that this great, complicated, because much misunderstood, measure came into operation for better for worse—she thought much for better—on July 15th. The Act touched midwives and nurses both professionally and personally. The two questions for them to ask themselves were: (1) Must I be insured ? (2) If I need not, can I ?

The work of midwives, she reminded her hearers, was carried on under different conditions. They must be insured if they worked for an employer, or for an institution which sent them out and through whom their fees were paid. An independent midwife working on her own account need not insure, but might become a voluntary contributor, in which case, if under forty-five, she must pay 6d. weekly, and more if over that age.

If at any time such a midwife took a case as a monthly nurse under a doctor she would then have to be insured.

Miss Hunter advised midwives to insure through one of the great friendly societies, such as the Manchester Unity Independent Order of Foresters, the Hearts of Oak Benefit Society, the National Deposit Friendly Society, or the Independent Order of Rechabites. It was advisable for those who were total abstainers to join temperance societies, because these were likely to have big surpluses when the three-yearly valuation took place, which must be used for additional benefits.

At the conclusion of the address questions were invited, and the Chairman inquired whether the maternity benefit would be paid to the husband before the baby was born. Miss Hunter replied that the benefit to the husband could be paid by his society to him "in cash or otherwise." Mrs. von Glehn said she asked because at the present time husbands are sometimes under the influence of drink when the services of the midwife become necessary. What would happen in such circumstances if the Maternity Benefit had been paid to them ? Miss Hunter pointed out that the Act imposed penalties for misuse of the benefit.

Miss Breay inquired why a midwife must be compulsorily insured if she took a case as a monthly nurse and worked under a doctor ? Was the doctor regarded as the employer ? The patient, and not the doctor, paid her fees. Miss Hunter replied that she thought the

Miss Hunter replied that she thought the midwife when in charge of a case was regarded as an independent professional practitioner like a doctor.

Cordial votes of thanks were then accorded to Lady Schwann, Lady St. Davids, Mrs. von Glehn and Miss Hunter on the motion of Mrs. Ebden, seconded by Mrs. Wallace Bruce, and those present then adjourned to enjoy some delightful music and the graceful and charming hospitality of their hostess, Lady Schwann.

## THE BABY CLINIC.

The Baby Clinic at 12, Telford Road, North Kensington, founded by the Women's Labour League, has a pathetic interest for, and a special claim on, the friends of the late Mrs. Ramsay Macdonald. It was originated by her a short time before her death as a memorial to her dear friend Mrs. Middleton, who died early in 1911. She herself died before it was actually opened, and the executive committee then decided to carry it on as a joint memorial to Mrs. Macdonald and Mrs. Middleton.

It is situated in a very poor part of Notting Hill, and is open twice a week for consultation and treatment by Dr. Anne Kann and Dr. Ethel Bentham, and is also open every day for dressings, syringings and fomentations which are done by the nurse. It treats children up to five years old, and is providing a dentist when necessary. The work is carried on by voluntary subscriptions and no charge is made to the mothers.

no charge is made to the mothers. The work began last November with four patients, and now as many as 50 are seen in one afternoon. The mothers are encouraged to bring the children periodically after active treatment has stopped, so that their general development may be watched over until they are handed over to the care of the school authorities, thus covering a period very little provided for, yet probably the most important of all. It is sad to learn that nearly all the diseases treated are those of malnutrition, the need of nearly all the children more and better food.

A course of lectures on nursing, clothing and simple cookery has been arranged under the auspices of the Board of Education, and if these prove satisfactory the Board will give a grant in aid.

## INFANT PROTECTION VISITORS.

The Public Control Committee of the London County Council report that there are now under the supervision of the Council's infant protection visitors 2,770 houses where nurse infants are kept. Thirty-two infringements of the Act have been reported, in respect of thirty-one of which written cautions have been sent to the offenders; while in the remaining case legal proceedings have been authorised. In five cases, infants were removed, under section 5 of the Act, from the care of foster mothers to workhouses, and in each case the foster mother has been informed that she is precluded from again taking a nurse infant without a written sanction of the Council.

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