

ness and maternity benefit for the three and a quarter million women insured persons in England will be found to have cost, for the first completed year—a year of good trade and at least average healthiness—£700,000 more than the actuaries expected. Taking only those societies, whether of men or of women, which are experiencing a continuous excess of claims, we cannot avoid the inference that the total amount which these societies have expended during a single year in excess of the actuaries' provisions is probably not far short of a million sterling. We believe that every month sees something like £60,000 or £70,000 added to this deficit.

TERRIBLY LOW STANDARD OF VITALITY OF THE POOR.

In some passages dealing with the compulsory nature of the scheme as it affects the poorest, the report says:—

Perhaps the gravest of all the grave facts that the working of the Act has revealed is the terribly low standard of vitality at which millions of our working people live. . . . We find, in fact, that the millions of families at or below the pound-a-week level in our great cities are . . . practically always ill. . . . Meanwhile, by the insurance premium, the State is abstracting from each of their bare cupboards one loaf of bread per week, thereby starving them still farther into illness, in order to pay for their doctoring and sickness benefit during the illness which the State has helped to create.

BOOK OF THE WEEK.

"LOT BARROW."*

There is an unusual atmosphere about this book which renders it very refreshing. At the same time, there is a curious want of finish in its incident. Tragedy seems to be continually hovering in the air, and the storm blows over without leaving a trace. We continually feel cheated out of a situation, and feel aggrieved in consequence. But it is something to have expectancy aroused, and Lot no doubt benefits by our disappointment.

Lot was a farm servant with a past. Not the past one might expect from a beautiful primitive creature like Lot. She had on a moment's impulse kissed a man other than her lawful sweetheart. John Frean coming upon the pair at that moment had thought the worst of Lot, and straightway shot himself.

When we first meet Lot it was soon after this tragedy, and she had been engaged as servant to Mrs. Child, who knew her history.

"When Mr. Child came into the house at dusk he found his wife alone in the kitchen.

"The new girl come yet?" he asked.

"Yes," said Mrs. Child in a cautious whisper. "And for a young girl with a history like hers behind her she came in with an air of great assurance."

Lot's nature was one of those who hunger for affection. "She was grateful for Mrs. Child's sturdy practical kindness, yet she longed for some more personal sign. A kiss would have almost broken her heart with happiness that evening."

* By Viola Meynell. Martin Secker, London.

This unhappy craving and her morbid brooding over the past led Mr. Bravery, who lodged with the Childs, to take a rather unwise interest in her, and as might be supposed, Lot in return poured her devotion at his feet. Her little self-conscious efforts to appear interesting to him are cleverly sketched. In bringing him some anemones from the wood she announces that for to-day they are her favourite flowers. "Let's see, I suppose the next thing I shall be saying I love the best is yellow wallflowers. I suppose I shall be saying I love them the best in the world until the next thing comes along." She was confident that her idiosyncrasies were interesting, and yet it meant something like despair to see the aloof unmoved look on his face.

"Will you put the flowers in water?"

"Yes," she said, raising her eyes to him gratefully.

"And—believe me, Lot—it is not wise to grieve."

"No, Sir?"

"No. Some day I will try and explain to you."

"Could you tell me now, Sir? Because, you see, well, I *am* grieving dreadfully all the time."

Mr. Bravery treats Lot on the principle of Christian Science by telling her that there is no such thing as unhappiness, and in time Lot assimilates his theory. Humphrey, the handsome sulky son of the house, whose passion for the sea has ever been thwarted by his parents, conceives a deep affection for Lot, but she is too much dazzled by Mr. Bravery to appreciate his devotion.

Bravery, after telling Lot indifferently that if she were unhappy he would some day take her away and marry her, appears not to have considered this promise at all binding on him, for shortly afterwards he becomes engaged to Marjorie Fulleylove, a girl in his own class of life.

But we leave Lot after all with every prospect of happiness with Humphrey. He attains the desire of his heart. Starting for his first voyage Lot tells him she is so unhappy she wants to die. "It isn't true what he used to say—I mean Mr. Bravery." He took her in his arms. "I will come back to you, my little darling," he said. "I will come back some day." H. H.

COMING EVENTS.

March 19th.—Central Midwives' Board: Meeting, Caxton House, S.W. 3.30 p.m.

March 25th.—Guy's Hospital Past and Present Nurses' League: Lectures on "The Nursing of Nose and Throat Cases," by Mr. Layton, M.S., Medical School Buildings. 8 p.m.

March 28th.—National Union of Trained Nurses (London Branch). Lecture on "Venereal Disease," by Miss Hilda Clark, M.B., B.S. Lond., Royal Society of Medicine (West Lecture Hall), 1, Wimpole Street, W. 3.15 p.m.

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