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Review

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preliminary chapters the complicated provisions of the Act with which they had, under great pressure, to deal. Though they are perhaps naturally disposed to look with favour upon its general scheme, they do not omit to comment upon the points in which its application is likely to become matter of controversy. Upon one of the pressing questions of the day, they remark that few things have been more surprising to the public in connection with the Bill than the attitude assumed by the medical profession. They quote the statistics collected by the British Medical Association as to the inadequacy of the remuneration of club doctors under the present system. While they consider that the Act upon the whole is not disadvantageous to the medical profession, they point out a circumstance that has been too much overlooked. They say "it is to be expected that in any State scheme, which is wrongly supposed to have inexhaustible funds, many persons will be found who will persuade themselves that the chances of inflicting any appreciable damage on their State-assisted Society are so remote that they may as well get all they can out of its funds." Notwithstanding this, we learn from the financial chapter of the book that "the actuaries in the first place have adopted sickness tables derived from the Manchester Unity experience by Mr. A. W. Watson." It is true that as these tables include certain payments which would not have to be made under the State scheme, and which have been estimated at ten per cent., there is some margin to meet this risk, but there is nothing to show that this margin will be sufficient for the purpose. There is, moreover, the risk, which is a real one, that the societies will relax the precautions they have been accustomed to take in the admission of members.

The index to the book might be improved. We miss the headings "Tables" and "Valuations," which are certainly matters of importance. E.B.

5.—*The Poor Law enigma*. By M. Fothergill Robinson. x + 189 pp., sm. 8vo. London: John Murray, 1911. Price, 3s. 6d. net.

The author has had experience of the Poor Law as a Guardian for the parish of Kensington, and has collected in this volume a series of five lectures on the subject. We do not gather to whom they were addressed or under what auspices they were delivered. The first three are mainly historical, dealing respectively with the history of the English Poor Law up to the eighteenth century, the Georgian legislation and the report of 1834, and the period from 1834 to to-day. The problem of to-day is discussed in the fourth lecture, the causes of pauperism and the principles of administration expounded, and the scheme of the Minority Report of the late Royal Commission criticised and objected to. In the fifth the author declares his adhesion to the proposals of Sir Arthur Downes and the Right Hon. Charles Booth. Mr. Robinson takes what we consider to be the sound view that the Poor Law will remain with us, whatever changes in nomenclature or in machinery may be adopted. If it be called public assistance, as suggested in the Commissioners'

official report, or broken up into sections, as suggested in Mr. and Mrs. Sidney Webb's treatise, the more it is changed, the more it is the same thing. Mr. Robinson is also sound on the dangers of lax relief, and he recognises the wise moderation of the Commissioners of 1834, their strong grasp of the essential factors of the situation, and the logical necessity of the recommendations made in their famous report. He contrasts the prompt action which followed it with the delay which now prevails. The report was signed on February 20th in that year, and on August 14th the Bill to give effect to it received the Royal assent. The changes that have since taken place in its administration under the successive presidents of the Local Government Board are explained, and the author finds it "impossible to avoid giving a few statistics." These are mainly derived from the report of the Commissioners.

As to the probable effect of the Insurance Act (which was a Bill when the book was written) on pauperism, Mr. Robinson finds it hard to prophesy. He says truly that the reports on the experience of the German system are conflicting. One authority says it has raised the standard of life, another that it has been damaging to character. The author is confident that the Act will not, in the immediate future, at any rate, relieve the Poor Law. He thinks that the deposit contributors, whose benefits are not such as to tide them over prolonged incapacity and distress, will tend to drop out of benefit, and their final resort will be the Poor Law. That the provisions of the Act relating to these contributors are temporary only adds to the uncertainty of the situation. Those relating to institutional relief will throw an additional strain on the Poor Law authorities. The only respect in which a reduction of pauperism, and that a small one, may be hoped for is in outdoor medical relief. The indoor medical service of the Poor Law will be more, not less, important, and the reform of it more, not less, urgent. The guardians should maintain a consistent policy with regard to loans, liability of relatives, and the subject generally, if the Act is to be made a success from this point of view.

Mr. Robinson thinks that the introduction of any system extending public relief would jeopardise the success of our finest developments of insurance and thrift made by the working classes themselves: but it remains to be seen whether the system of compulsory insurance will not of itself arrest those developments. Independence, incentive to effort, and the solidarity of the family are qualities which we should do well to maintain, and which cannot profitably be exchanged for any bureaucratic organisation affording the fallacious promise of the extinction of poverty and distress. That education, sanitation and eugenics will ultimately bring this about is a dream of a far distant future. Mr. Robinson, accordingly, deprecates revolutionary changes, especially such as would render public relief easier of access. For the details of the measures he suggests in his temperate and well-reasoned advocacy of reform, we refer the reader to the book itself. In an appendix are given statistics of the work of the Metropolitan Asylums Board, and of the total of public assistance accommodation in London; but the work has one unpardonable fault—there is no index. E.B.