

CHILD LIFE INSURANCE IN ENGLAND.

It is miserable to a patriot to think how these collectors of premiums upon child death policies openly, week by week, call at doors within which, the neighbors believe, a child is being slowly neglected to death—a fact, by the way, with which the canvasser has no concern. His one and sole duty is to get business, and getting it, to keep it.

Here is a family regularly visited by one of these collecting men, who had eyes in his head to see what he was doing, and orders to do it. He visited weekly for fifty-seven weeks. The man worked just enough time to get money for beer for himself and wife. They had strong animal affection for one another, and lived on good terms, except with their two children. They had always left these alone, providing nothing for them. One was four and one was two years old. In a single garment each they might be seen standing about the street, swarming with vermin, their pinched little faces bemired by rubbing tears away with hands that had rummaged the gutters and ashpits, picking up garbage. This was the condition in which they were insured. Not finding enough to eat, they would go to their neighbors for food. One, especially, occasionally gave them some, which was not objected to by the mother till they had come into "benefit." Then not only did she not give them food, but she forbade the kind woman to give it them, and cursed her for giving it, and beat and cursed the children for taking it. That they should have enough to eat stood between her and the £3 10s., or the £2 which came in by one or other dying. Neighbors on either side sometimes heard them being beaten in their sleeping room in the night, where, reduced to skin and bone, sore with blows, with empty stomachs, on a rotten, stinking mattress, toward midnight they lay down crying themselves to sleep. Happily for them the snoring couple in the down-stairs room were seldom disturbed by their tears; they dared not be heard. When, however, it chanced that they were, father or mother would climb the stairs and beat their little thin bodies with the "honest laborer's" loin strap, or when both were too drunk to climb to threaten from the stair foot, "I'll scalp you, you little devils, if you don't let me sleep."

Three times a day the elder child went to the public house for beer. At length he could go no more; he lay down and died on the kitchen floor. As soon as life was extinct the mother went off for a doctor's "paper" to get her insurance money, and that night she had it. The younger one crawled about a little longer after his brother was buried. He could do no more than crawl, for which debility his owners, whenever he was in their way, gave him the only help out of it they knew—a kick with their booted foot. Meanwhile a new arrival came—a girl baby. Four days old, like its predecessors in the place, it assumed a market value. In three months, dead, it would be worth £1 10s.—*The Contemporary Review.*

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