mences, instead, with an income certainly less than \pounds 800, to meet an expenditure which cannot be, this year or next, less than \pounds 1,000. In the face of this, it is, to our mind, a most heartless proceeding to induce Nurses to believe that there is any possible prospect, at present, of bonus additions to any annuity they subscribe for. We showed in a previous number of this journal the extreme improbability of *any* deferred annuity company being financially successful, and that such misleading assertions should be found necessary in the present instance, only strengthens us in that belief.

The article, in the next place, is highly ridiculous, as we have said, because it treats the educated men who form the bulk of its readers as if they were quite bereft of all business knowledge and common sense, for it actually endeavours, once more, to prove that first class insurance offices cannot possibly mean what they say, in their published tables, inasmuch as they offer to give annuities at much lower rates than are charged by the Fund. It then proceeds to say "that the success of the Fund is now assured ; 120 policies have already been accepted, 326 proposa's have been received, and 1,600 Nurses have applied at the office for forms of proposal to fill up, while similar applications are being made in increasing numbers every week."

Nothing, indeed, could more clearly prove what a gigantic failure the scheme has been ! Last January, it was shouted from the house-tops that 1,500 Nurses had given in their names as anxious to join the Fund. In March, it was admitted that the Council required two years to see whether 1,000 of these, or others, would really do so. Three months ago, the Fund was launched with a tremendous flourish of trumpets. Some weeks ago, Mr. H. C. Burdett publicly stated that 200 policies had been issued, and yet, by some strange metamorphosis, last week, our contemporary could only announce the equally round number of 120! But where are the eighty others ? is a question which may fairly be asked.

But 326 proposals have been received. Of course. Everybody knows that proposals must be received before they can le considered; generally before they can even be reported; and that far more are sure to be refused than accepted, in such an affair as Consequently, the interence is that 2c6 prothis. posals have been refused, for only "120 have been accepted !" But it reads as if 326 proposals had dropped in by the previous post, and the Council had really not time to do more than report the encouraging fact ! As to the 1,600 applicants for information, the statement is also either wilfully intended to mislead, or is more ridiculous still, because it means just nothing at all. If two million people applied for proposal forms, it would not be incumbent upon one of them to fill one up and send it in.

But then comes a sentence, which, we are not ashamed to confess, quite takes our Lreath away: "The

financial strength of the National Pension Fund can be classed with that offered by the British Funds and the Bank of England." The incoherence of simile and sense of this passage, by the bye, irresistibly reminds us of the style and diction of the editor and part owner of a certain comic piper which devotes itself to amusing allages. But we marvel at our contemporary inserting such a statement. Does it really, and truly, and gravely, class this Fund, with its £ 20,000 Deposit in Chancery, revocable at the end of next year; with its income of £800, to meet expenses of over $\pounds 1,000$ annually; which proposes to undertake work which no other company in the world finds safe or profitable; "with the financial strength offered "-whatever that means-by the six hundred millions of the British Funds, putting altogether aside those trifling concerns, the Bank of England, and the National credit? If our contemporary does not mean what it says, it must consider its readers the most remarkable people outside Earlswood, to expect such an assertion to be swallowed by them. If the writer, however, believes his own statement, we must conclude that his personal acquaintance with the Institution we have named, must be, or should be, most intimate. We have said enough, however, to prove our second point.

But, thirdly, the article in question is eminently ill-advised, because it ostensibly employs the influence of the journal of a great Association, in order to exert pressure upon the Committee of a public institution, upon a small domestic matter. For we are gravely informed that at the London Hospital each Nurse "has to provide herself with washing, and with many other things which it should be the first duty of the managing body to provide free of cost." Our contemporary, therefore, it scems, considers the patients a quite secondary matter, and that medical science and the training of Nurses should fall into the background.

And not content with this remarkable definition of its "first duty," the last paragraph of this amusing article commands "the managing body" to carry it out. The London Hospital Committee and its Chairman are enjoined not to "permit the present unsatisfactory and unjust arrangement to continue." The object of the injunction, is plainly to induce the Committee to undertake the expense of its Nurses' washing, in order that they may, individually, be able to subscribe to the National Pension Fund. On the one hand, however, we are strongly of opinion that even if the Nurses had their washing provided, which would only be right and just to them, be it remembered, it is most unlikely that they would willingly give the scanty sum, thus saved, to an annuity fund, to which they, almost certainly, could not continue to subscribe after they left the London Hospital. And, on the other hand, when we reflect that the institution in question is chronically impecunious, and that the sum required to provide the Nurses

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