



**Letters to the Editor.**

(Notes, Queries, &c.)

*Whilst cordially inviting communications upon all subjects for these columns, we wish it to be distinctly understood that we do not IN ANY WAY hold ourselves responsible for the opinions expressed by our correspondents.*

*We shall be happy to answer, as far as we can, all questions submitted to us.*

**POST-CARD EXAMINATION.**

To the Editor of "The Nursing Record."

Sir,—Many thanks for the books received safely this morning. I am very pleased with them.—Yours very truly,  
R. H. A. TEISSIER CROSSE.

**THE UNITED SISTERS' FRIENDLY SOCIETY.**

To the Editor of "The Nursing Record."

Sir,—Your issue of June 2nd having been brought under my notice, I ask in fairness for space in your columns for a few words of reply to the "Editorial" upon the U.S.F.S.

(1) The document referred to as bearing no date was not a report, but a leaflet—I beg to enclose our Report for last year—consequently it was not dated. Our present number of members is between eight hundred and one thousand.

(2) The difficulties of Womens' Friendly Societies are well known to those who have practical experience, and under

the circumstances the Society has quite fulfilled the expectations of its founder. It has steadily, if gradually, grown into favour, and its present rate of progress, under the energetic work of our Hon. Organising Secretary, Miss M. E. Hargood (Cambridge), is most satisfactory. Within the past twelve months we have opened new courts at Norwich, Bury St. Edmunds, Paignton, Bristol, and elsewhere, and expect shortly to open others at Cheltenham and Exeter.

(3) The "objects of the Society" are those usual in a Friendly Society, and are expressed in the terms to be found in the rules of thousands of Societies. There is no special life insurance business underlying the "objects" as laid down. The premiums charged are those calculated for us by the most experienced Friendly Society Actuary in the kingdom, Mr. R. Watson, and you will see from his valuation report—contained in the Annual Report of the Society—that we have a surplus. As for "a large and well invested reserve fund," if this means a guarantee fund, it is quite unnecessary. The largest existing Friendly Societies have never had such a fund. Charging, as we do, properly calculated actuarial contributions, the capital will increase in bulk as it is required, and fructify at interest for future liabilities. The U.S.F.S. is a *bonâ fide* Friendly Society, and has nothing in common, either in its constitution or government, with a life insurance office, and we offer superannuation at sixty-five as far preferable to sick pay in old age.

(4) The present amount of funds in cash in hand does not carry with it actuarial solvency; the only true test is whether the assets, realised and prospective, will cover the liabilities. Our valuation shows that they will do so, and more, the Society having a nett surplus of £92. One branch may have £1,000 capital, and yet be deficient; another £30, and have no deficiency at all. The "Unity" bond is complete—a member of a court, a member of the Society as a whole.

**ENGLAND TO THE CONTINENT**

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