are paid to directors—a very material item—because the members of the Council who practically act as directors give their time, knowledge, and unique business experience freely to the important subject of the best investments available for nurses' savings; so that these are not only sound, but may also ensure a good rate of interest. This is a question of great importance for every individual policy-holder, and it shows a sincere sympathy and admiration for the lives and work of nurses, expressed, as it is, by busy men in a thoroughly practical manner.

The question as to the amount paid on each policy, and, consequently, the total amount of the pension to be. received, is obviously simply one of individual income and responsibility. There might be real cause for grievance if the Fund attempted to pay larger pensions than were subscribed for; the matter is strictly one of business, and it would be as absurd to say that it is unfair that one nurse in hospital should receive £30 a year while another is able to earn £80 annually by private nursing, as it is to say that the pensions are in-ufficient; individuals themselves are the best judges of how they wish to pass their working lives, and how far they are prepared to sacrifice present comfort to future security. "We know what we are, but we know not what we may become," is the only true epitaph on many a woman worker. The lady mentioned in your columns who, doubtless in a spirit of fun, feared a pension would be just sufficient "to keep her out of a nice warm workhouse" failed, I fear, to realise that the question of warmth and cold varies in different institutions of the kind, and that as an inmate she would, alas ! have no voice either regarding the arrangements as to the warmth desirable or, more important still if she is an ex-nurse and fond of fresh air, the *ventilation* of the workhouse in which she proposes to settle. "A small place but mine own" becomes very important when we come to consider these matters of detail.

If some amongst your readers realised the difficulties of raising by private subscription a sum, say, of £30 a year, to continue indefinitely, for the support of a nurse who has from any cause failed to make provision for age or illness, they would not, I think, feel it was a sum to be despised. It can do much more than is supposed in the cheerful days of youth, when food, uniform, and lodging are provided free of care or thought, and I venture to say is one on which many women succeed in doing many pleasanter things than "starve." Further, it need not be taken as a matter of course that because a nurse is entitled to receive a pension she will therefore at once give up all work. On the contrary, I already know nurses who are enabled by their pensions to discontinue arduous nursing while they are quite fit to take general light duties or occasional private cases. In all classes the holders of pensions have the great advantage of being able to choose their work, and in this way nurses are already reaping the benefit of their early thrift.

As to the question of public functions in connection with the Fund, nurses who dislike these have in their hands the expedient of a refusal to attend. I judge, by the number who have been present hitherto, that the majority thoroughly enjoy themselves. The way of thrift is often a somewhat arid one to tread, and if it can be turned occasionally into a day when we feel it is "a primrose path," I think only a misanthrope could read " patronage" from what has already been a very delightful experience. Several of the letters on the subject show how thoroughly the Fund is appreciated.

It seems curious to object to the name of the Fund; it should be remembered, in comparing it with a life assurance society, that before the Pension Fund was formed it was necessary that £20,000 should be produced as security for the policy-holders. This sum was given by four men whose sole object was the future welfare of the nursing profession. Such generosity, nurses would now and then do well to recall. I ask, without the material holp of these men, and the energy and interest of the founders, would there have been any Pension Fund with many thousands of pounds invested to-day ?

I am immensely interested in the question of nurses' provision for age and illness, having realised the intense importance from many sad examples, which, I am glad to say, are now much more rare; and, considering as I do that the Pension Fund has been instrumental in greatly increasing a spirit of wise forethought in nurses, and in decreasing that fear of old age which is the woman worker's greatest dread, I feel I must express my gratitude for its past work, and for the spirit in which it is daily carried out.

I am, Madam,

Yours faithfully,

J. Wilson,

Treasurer, Workhouse Nursing Association. 6, Adam Street, Adelphi,

Comments and Replics.

To Rank and File.—We regret that by a printer's error the editorial comment was inserted at the end of your letter as a P.S. last week.

Staff Nurse.—Many varieties of wholesome and delicious sweets are now obtainable, so that nurses can indulge that craving for sweets which we are told has its origin in physiological requirements. Amongst the firms whose products are to be relied upon are Messrs. Fry and Messrs. Cadbury, the fame and daintiness of whose chocolates has gone far.

Country Midwife.—Apply to the Secretary of the Central Midwives' Board, Privy Council Office, Whitehall, S.W. The Board does not take possession of its new office at 6, Suffolk Street, Pall Mall, until the middle of this month.

'Motices.

STATE REGISTRATION OF NURSES.

The annual report of the Society for the State Registration of Trained Nurses has been published, and can be obtained on application to the Hon. Secretary, 20, Upper Wimpole Street, price 14d., post free, or 7d. for six copies. All nurses should obtain a copy of this report, and acquaint themselves with the history and progress of the Registration movement. Application forms for membership of the Society can be obtained from the same address.

OUR PRIZE PUZZLE.

Rules for competing for the Pictorial Puzzle Trize will be found on Advertisement page VIII.



