

Age next Birthday.	N.P.F. FOR NURSES CHARGE.			PRUDENTIAL CHARGE.			Difference per Year.
	£	s.	d.	£	s.	d.	
20 ...	4	11	8	3	16	1½	0 15 6½
30 ...	8	12	6	7	1	6	1 11 0
40 ...	21	10	0	17	1	0	4 9 0

To secure £30 a year to commence at the age of fifty-five :—

Age next Birthday.	N.P.F. FOR NURSES CHARGE.			PRUDENTIAL CHARGE.			Difference per Year.
	£	s.	d.	£	s.	d.	
25 ...	7	18	0	6	9	0	1 9 0
35 ...	15	0	0	12	2	3	2 17 9
45 ...	37	15	4	29	9	6	8 5 10

These examples, we venture to think, are amply sufficient to convince any one that we have most thoroughly substantiated our assertion. Any one can procure the prospectuses of the two associations and compare them in still greater detail for themselves, and draw their own conclusions. It may, perhaps, be said that the Prudential does not quote rates for *quarterly* subscriptions. It does not; but these rates can be obtained at any time upon application to the Office (Holborn Bars), and will be found only to be a slight percentage (a few pence in the pound) more, in order to cover the little extra cost incurred in postage, stationery, &c. The prospectus of the National Pension Fund, however, states—and in all fairness we are compelled to mention this—in a footnote that “it is *hoped* that the bonus additions will bring the pensions up.” Looking at the matter as it now stands, we are sorely afraid that this is a “hope against hope”—a mere conjecture, which will never find practical expression. As the benefits intended to be conveyed are at present too contingent to be of any real service, we are greatly amused, to say the least, at the indifference of the promoters of this fund; for, instead of taking *The Lancet's*, ours, and other journals' criticism to heart and endeavouring to remedy the defects in their scheme, by modifying its terms and requirements so as to bring it within the reach of those whom it is intended to benefit—and we never have doubted the good intentions which prompted its promoters—they turn round and boldly accuse us as possessed of all sorts of propensities, “wrecking” and otherwise. Put the whole system, say we, into a feasible, workable, competitive shape, and the founders will then number us among its staunchest supporters. Until it does this we shall consider it our duty to point out its many defects, and to “warn off” all those who might feel disposed to entrust their monies to its care.

ERRATUM.—COMPETITIVE PRIZE ESSAY NO. I.—“WHAT CONSTITUTES AN EFFICIENT NURSE.”—The winner of the prize in this Competition should be Miss M. C. Lock—not *Loch*, as spelled in our last issue.

COURAGE.

By MISS MOLLETT

(*Matron of the Chelsea Infirmary*).

“Dare to be true—nothing can need a lie;
A fault, which needs it most, grows two thereby.”—
George Herbert.

TO dare to be true is to add to those two essential moral qualities of a nurse, honour and purity, that third integral quality of courage which alone makes their practice possible. Courage is the veritable backbone of honour and purity; if it is not present they can have no active existence, for without it they are powerless to withstand the least trial or opposition. A nurse may be honourable and pure in her intentions, but if she has not besides the courage to act up to her convictions, to dare to be true, actively as well as passively to carry into practice unflinchingly those principles she knows to be right, her best intentions will be of small value.

Mrs. Ewing, in one of her charming stories, quotes the saying of a certain “Father in God,” who “bade the young men to be pure, and the maidens brave.” Said one of his congregation, “That the girls should have purity, and the boys courage, is what you would say, good father?” “Nature has done that,” was the reply. “I meant what I said.”

And so, perhaps, courage is of all qualities the one that women most need to *cultivate*. As a rule, they have good, true, and pure instincts, but they often fall lamentably short of the courage necessary to carry their instincts into their daily practical work, to *live* the higher, purer life as well as dream it, to do the good they feel to be right, and to abstain from the evil they know to be wrong; not to be (according to popular phrase) *afraid* of telling a lie, but with higher courage and without fear to choose to be truthful, and dare to take their stand on what they know and feel to be the right ground, and having chosen, to stand firm. Fear is a door through which so much evil finds an entrance, and it is one which so many a woman leaves ajar.

Nurses undoubtedly need a large stock of that pure courage. If they would fight their life's battle worthily, they must strive in every way to strengthen their calmness and nerve, and to supplement their other qualities with that essentially English one of “pluck”—the cheery spirit of hopeful determination that never acknowledges defeat, that never admits a case to be hopeless, that can see something to brighten the darkest day, that can smile and work on to the “bitter end,” standing firm to its belief in a higher ideal and better life through all disappointment and sameness and weariness of mind and body.

What a serene atmosphere reigns in a ward that

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