"SCHEME VI.—NURSES F AND I.—5.30 a.m., arise; 6 a.m. to 2 p.m., morning work, follow the Visiting Staff, on duty; 7 a.m., breakfast; 10.30 a m., lunch; 2 p.m. to 4.30 p.m., dinner, rest; 4.30 p.m. to 8 p.m., on duty; 8 p.m., supper. to hours on duty (in the Women's, Children's, and Men's Wards).

"SCHEME VII.—NURSES G AND K.—7 p.m., dinner; 7.45 p.m. to 6 a.m., on duty; 6 a.m., report to Nurses F and I; 6.30 a.m., breakfast; 7 a.m. to 2.30 p.m., to bed; 3 p.m. to 7.30 p.m., rest. 10 hours on duty (in Women's, Children's, and Men's Wards).

"SCHEME VIII.—NURSE H.-5.30 a.m., arise; 6 a.m. to II a m., morning work, on duty; 7.30 a.m., breakfast; II a.m. to I2 a.m., lunch, rest; I2 a.m. to 2 p.m., on duty; 2 p.m. to 3 p.m., lecture; 3 p.m. to 4.30 p.m., on duty, 4.30 p.m. to 6 p.m., dinner, rest; 6 p.m. to 8 p.m., on duty; 8 p.m., supper. IO hours on duty; I hour lecture (in Men's Wards).

"SCHEME IX. (MEALS) FOR NURSES, PRO., 40 PATIENTS. -6.30 a.m., breakfast for I G, I K, equal to 2 (solid); 7 a.m., breakfast for 2 A, 2 D, I F, I I, equal to 6 (solid); 7.30 a.m., breakfast for I A, 3 B and C, I E, I H, equal to 6 (solid); 10.30 a.m., lunch for I F, I I, equal to 2 (light); II a.m. to II.30 p.m., lunch for 3 A, 3 B and C, 2 D, I E, I H, equal to I0 (light); 4 p.m., dinner for 3 B, I F, I I, equal to 5; 4.30 p.m., dinner for 3 B and C, 2 D, I E, I H, equal to 7; 7 p.m., dinner for I G, I K, equal to 2; 7.30 p.m., supper for 3 A, 3 B and C, I E, equal to 7; 8 p m., supper for 2 D, I F, I H, I I, equal to 5.

"SCHEME X.—Present at Women's & Children's Wards. —6 a.m. to 7 a.m., 3 A, 1 E, 1 F, 5 hours' work; 7 a.m. to 7.30 a.m., 2 A, 1 E, $1\frac{1}{2}$ hours' work; 7.30 a.m., 3 A a.m., 1 A, 1 F, 1 hour's work; 8 a.m. to 10.30 a.m., 3 A, 1 E, 1 F, $12\frac{1}{2}$ hours' work; 10.30 a.m. to 11 a.m., 3 A, 1 E, 2 hours' work; 11 a.m. to 1 p.m., 1 F, 2 hours' work; 1 p.m. to 2 p.m., 3 A, 1 E, 1 F, 5 hours' work; 2 p.m. to 3 p.m., 3 A, 3 hours' work; 3 p.m. to 4.30 p.m., 1 E, 1 $\frac{1}{2}$ hours' work; 4.30 p.m. to 6 p.m., 1 F, 1 $\frac{1}{2}$ hours' work; 6 p.m. to 6.30 p.m., 1 E, 1 F, 1 hour's work; 6.30 p.m. to 7.30 p.m., 3 A, 1 E, 1 F, 5 hours' work; 7.30 p.m to 8 p.m., 1 F, $\frac{1}{2}$ hours' work; 7.45 p.m. to 6 a.m., 1 G, 10 hours' work. 51 $\frac{1}{2}$ hours' work for the patients, executed by 6 Nurses.

"SCHEME XI. — Present at Men's Wards.—6 a.m. to 7 a.m., 2 D, I H, I I, 4 hours' work; 7 a.m. to 7.30 a.m., I D, I H, I hour's work; 7.30 a m. to 8 a.m., I D, I I, I hour's work; 8 a.m. to 10.30 a.m., 2 D, I H, I I, 10 hours' work; 10.30 a.m. to 11 a m., 2 D, I H, I I, hours' work; II a.m. to 12 a.m., I I, I hour's work; 12 a.m. to 2 p.m., 2 D, I H, I I, 8 hours' work; 2 p.m. to 3 p.m., 2 D, 2 hours' work; 3 p.m. to 4.30 p.m., I H, I hours' work; 4.30 p.m. to 6 p.m., I I, I hours' work; 6 p.m. to 8 p.m., 2 D, I H, I I, 8 hours' work; 7.45 p.m. to 6 a.m., I K, I o hours' work. 491 hours' work for the patients, executed by 5 Nurses.

"CHARLOTTE NORRIE."

As OTHERS SEE Us.—The Christmas number of the Nursing Record is full of interesting matter, the more practical papers that usually constitute the contents being supplemented by various stories and articles of a character suitable to the season. The paper is well got up, its appearance from all points of view reflecting every credit on the publishers, Messrs. Sampson Low and Co.—City Press.

THE PENSION FUND FOR NURSES.

O^{UR} leading Medical Journal, The Lancet, last week contained the following letter and Editorial note. We are about to call our readers' attention shortly again to this matter, and, therefore, would merely add here that we entirely endorse the comments of our contemporary, and deplore the utter lack of courtesy, temper, and good taste, shown by the moving spirits in this scheme.

SIRS,-My attention has been drawn to the letter of Mr. Fatkin and the editorial note thereto in your issue of Dec. 22nd. I think it is a matter for grave regret that you should still express yourselves in antagonistic terms of the Fund after the full and explicit information given you at various times, and after the encomiums passed on the construction of the Fund by experts in the assurance world, who are much better able to judge of these matters than you can possibly be. However, your latest animadversions on the society are shorn of most of the objections you have previously raised, and you now take refuge merely on a question of opinion. Here is your objection : "We object that a large surplus is a direct temptation to extravagant expenditure upon the mere machinery of advertising and management, and that sound policy requires that the tables should give from the first the full benefit that can be safely reckoned to arise with thrifty management, and that so much surplus only should be shown by the mathematical budget as is necessary to make the undertaking reasonably safe." My answer is that the Council, knowing the dangers of annuity business, determined to make the undertaking not only reasonably but absolutely safe; also, that no assurance company in the world can show more thrifty management. With regard to your complaint as to the exceedingly bad adaptation of the benefits offered to the actual needs of Nurses, it is evident that those who framed what you are pleased to term "absurd benefits" were cognisant of the actual needs of Nurses, and that you are not, for every table has been used by some one Nurse or another, and for the very amounts you sneer at, when entrusting their savings to the fund.

With regard to Mr. Fatkin's letter, I shall have nothing to say further than to point out for his own guidance that Dr. Ogle's figures which he quotes are considered utterly unreliable as a basis for annuity business, and to remind him that the Fund is not a proprietary but a mutual one, and if the pensions do not cost the contributions charged, the surplus will be returned to the Nurses as profits. Mr. Fatkin is, I believe, a gentleman of intelligence and repute, and an



