3. That a large enough number of the public should support the scheme, by paying a fixed annual fee, to enable the committee of the cooperation to engage a sufficient staff of competent nurses.

It is obvious that economy must not be effected in the direction of supplying imperfectly trained nurses. It is also certain that expenses cannot be curtailed by underpaying the nurses. It is easy to be charitable at the expense of other people, but no scheme can be held to be established on a sound basis which provides cheap nurses to the public by means of underpaying the nurses themselves, nor would any such short sighted policy be ultimately successful, as the best class of nurses would not be attracted to the ranks of such a society.

It would no doubt facilitate the formation of such a scheme, if some charitably minded rich persons subscribed to form a reserve fund for the co-operation. After this it should, I think, be selfsupporting, as self-respecting persons will shrink from joining a society in which they are asked to accept charity, and so the needs of the class whom it is specially desired to help would not be met. At the same time there is no class more worthy of assistance, for it is composed not of the lazy and indigent-who not unfrequently pose in rags and tatters to give picturesque expression to the poverty which they desire to parade-but of the hard working portion of the community, whose aim in life is to support themselves, to pay their way, to provide for and educate their families, to maintain appearances, and to conceal the poverty which often presses upon them. Such people would avoid any society of a charitable nature. They come from the ranks of those who, out of a scanty income, pay a somewhat large premium to insure their lives, in order that their wives and children may not be left penniless at their death, of unmarried women who are living on an income of perhaps £100 a year, and of widows who are giving their children a good education, at considerable self-sacrifice, in order that they may not be handicapped when they enter upon the battle of life for themselves. Perhaps no help is better bestowed than upon persons of this class, and it might, I think, be given in the way I have indicated. Some such reserve fund would be necessary in forming a society of this description, as the cost of keeping even six nurses fully employed at half fees, that is at  $\mathcal{L}_{I}$  is. a week, would mean that the nurses were paid  $\pounds_{312}$  per annum in excess of the sum received for their services. Eventually, no doubt, there would be a sufficient number of members of the Co-operation to ensure the receipt of this sum in annual subscriptions, but it is necessary to remember two things in the foundation of a Society such as I propose, one being that the class of people who would join such

a co-operation are those who have to lay out every shilling they possess to the best advantage, and who would not, therefore, be quick to join the new Society until they were satisfied that they would get good value for their money; and the second is that the demand for nurses almost always comes in rushes, while there are slack periods also to be reckoned with. Supposing, therefore, that the ordinary nursing staff of the co-operation were six in number, it might happen that double that number might have to be supplied at one time to members of the Co-operation. With regard to the management of the Co-operation, I would suggest that a Committee should be formed, elected by the members, from their own number, composed of an equal number of men and women, and with due representation of medical and nursing interests.

The important question for solution is: "Are the public sufficiently alive to the advantages which would be afforded by such a scheme, to be willing to co-operate to make it a success?" If they are, there is no doubt that the working details of such a co-operation would be perfectly easily managed.

I have ventured to make a few suggestions for solving a practical difficulty. I do so in the hope that the members of the Matrons' Council who are present, and who are so well able to give opinions upon this subject, as well as the members of the public, for whose benefit the scheme is suggested, will now criticise and add to them.

The points which especially suggest themselves for discussion are :---

1.—The necessity for some provision for the skilled nursing of the middle classes in sickness

2.—The best means of meeting this need.

3.—Does the daily nurse meet the want, and if so, what steps can be taken to supply her services in an adequate way to the public, and to secure to her reasonable remuneration?

4.—Would co-operations, such as I have suggested, be feasible and useful?

5.—Are there any other ways of meeting the difficulty?

## DISCUSSION.

Mrs. Bedford Fenwick said that the efficient nursing of the middle classes was a question of very great interest to the public generally. Unlike the very poor, the middle classes did not appeal in a picturesque manner either to the benevolence or patronage of the professional philanthropist, but they were nevertheless deserving of the most profound sympathy, owing to their thrifty and self-respecting independence, and in many instances they lacked the necessary funds to meet the expenses of severe illness, and the necessary medica and nursing skill. Mrs. Fenwick thought the only means whereby the middle classes could obtain the best nursing was by co-operation between the public



