

by the enterprising gentry who have very recently burgled the tempting hoard from the house of Mr. Wayzgoose's chief, the father of his inamorata. These bold characters have to watch helplessly while Mr. Wayzgoose packs their booty into a hamper, and drives it away to Windsor in a hired trap. Then Chaffers, one of them, makes an attempt to come to terms.

"I'm not a-going to be 'ard on you—you did it well. I like your blessed cheek! Why, the place was crawling with slops. But it was your chivvy, and no wonder. Why, gov'nor, your face must be a fortune to you at the game."

"He paused, genial.

"When that copper on the hill tackled you and the trap, I thought it was all up a tree, I did; but, well—no, I never see a spoofer to touch you, not in the same half-mile. I wouldn't ha' thought it of you; I wouldn't, indeed."

And when Mr. Wayzgoose, to get rid of this intolerable person, offers him five pounds, Chaffers' admiration rises to heights that can hardly be controlled. So the story rolls on, the hero plunging in deeper and deeper, only to emerge triumphant from every mad act of indiscretion. Even when the drunken and reprehensible Hooper appropriates the bullock trunk which holds the treasure—or which held it at one time—the circumstance works out for the ultimate salvation of Mr. Wayzgoose.

"Hooper found a fly with trimmed lamps waiting outside, the driver sitting yawning on the floor within the open door.

"I'm engaged, sir," said the cabman.

"What's her name?" asked Hooper, with overflowing interest.

"None of your funniness," growled the cabman.

"Look here, cabby," said Mr. Hooper, advancing, "must go station. Can't walk. Very difficult to see t' stand this dark evening, and must take my friend old Wayshbox's goose."

"What station—Virginia Water?" inquired the cabman.

"Should like to go to Victoria," said Hooper, wavering; but seeing the cabman's face darken again, he accepted his suggestion.

"Where you like, old boy," he said, with a beaming compliance. "Any station except police station."

"Ah, you'll get there right enough without me a-taking yer," said the cabman, optimistically."

These are short specimens of the fooling. It is vigorous and amusing throughout.

G. M. R.

What to Read.

"Belgrade: The White City of Death." Being the true history of King Alexander and of Queen Draga. By Mrs. Northesk Wilson. With introduction by H. E. the Servian Minister.

"The Wrong Road." By Major Arthur Griffiths.

"The Midnight Special." By Burford Delannoy.

"Beggars' Manor." By R. Murray-Gilchrist.

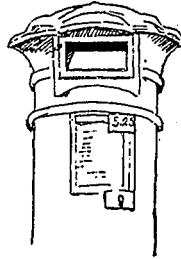
"Sir Julian the Apostate." By Mrs. Clement Parsons.

"The House on the Sands." By Charles Marriott.

"Chris of All Sorts." By S. Baring Gould.

"Johanna." By B. M. Croker.

"Children of Tempest." A Romance of the Isles. By Neil Munro.



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.

NURSES AND THRIFT.

To the Editor of the "British Journal of Nursing."

MADAM,—As I have been interested in the Pension Fund since its foundation, may I be allowed to offer a few remarks on the correspondence as to its methods which has lately appeared in your columns.

With the views expressed by "Independence" in your issue of July 18th I fail to find myself in agreement, except in regard to her statement that "nurses are not business women"; and, in defence of this opinion, she succeeds in making out a far stronger case than she does against the Pension Fund.

The rule respecting deductions to which she objects is published and freely circulated; therefore, when a nurse applies to the Fund for information she should understand and clearly master the conditions on which she is expected to join, or apply for further information. The following is the rule printed under "general conditions"; it seems to me to be clearly and precisely expressed:—

Interest on Premiums Withdrawn.

Two and a-half per cent. compound interest will be allowed upon all returnable premiums withdrawn after two clear years, less the cost of administration, which is 5 per cent. on the gross monthly premiums received. Nevertheless, a policy-holder never receives back less than she has paid in, even though the cost of administration should amount to more than the 2½ per cent. compound interest.

To take an instance of how the rule works in practice:—Suppose Nurse A to have paid to the Fund £25 for four years, total £100, interest £5 2s. 3d., expenses £5. The total paid to the nurse would be £100 2s. 3d. The placing of a deposit in the bank and the taking out of a policy in a Pension Fund are two proceedings which are scarcely analogous. In arranging to take out a policy certain distinct expenses are incurred by the office, and if these are to be fairly met, in a Fund which is essentially co-operative, they must be paid by those who *withdraw*; they should not fall on the policy-holders who *remain*, and whose profit bonuses would be considerably reduced had any other working rule been adopted. A sound knowledge of the difficulties of compound interest would greatly aid nurses to work out for themselves the question of their payments, and of the exact amount they will receive in case they are obliged to withdraw; it is essential they should realise that they have undertaken to pay a certain sum on working expenses, and it is irrational to attack the Fund concerning a rule which they themselves practically agreed to when they became policy-holders. I may add that I think to most minds the rate of working expenses appears exceptionally low, *i.e.*, less than £4 on every £100 of premiums received.

Further, nurses do not always realise that no fees

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