GETTING AHEAD

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EACH month I read with a great deal of interest the donations to the Nurses' Relief Fund and the manner of employment of the same amount. As a nurse with nearly ten years of active duty to my credit, the thought has presented itself to me quite frequently of late: Do I, or do we who are making good money, think enough of and give enough for the less fortunate? This of course applies only to one of the many activities of the Relief Fund, as I understand it, and should at present stimulate our giving more generously towards it, but let me present the other side of the question.

It is an old standing joke among nurses, as you well know, to discuss the preference of old maids' homes for future residence. With a worn out body, no husband or children to depend upon, and possibly no savings account from an average former income of, perhaps, \$2,000 yearly, what is there left other than to be dependent?

Everyone is interested in getting ahead, but the big problem that confronts us is: how can it be done? Government statistics tell us that fifty-four people out of each one hundred who reach the age of 65 are dependent upon others for their living; thirty-six die before they reach the age of 65; five are able to earn a living; four are comfortably fixed financially; and only one is rich. No one wants to be among the class of fifty-four. How can we escape this class? By saving a portion of our earnings and investing our savings in the dividend-paying securities of the basic industries of the country.

Big business needs additional working capital and especially during this period of reconstruction. To be sure, one must be able to judge which are good and which are bad investments, but you can be your own judge to a large extent if the following test is applied: You must decide if there is a need for the business; whether the plan of operation is good or bad; the management experienced or inexperienced; the business thoroughly established; and last, but not least, whether or not the business has been making profits.

It is a well known fact that the really big money made in this country is made in big business. Very few individuals have the capital to enter the business field alone. The late Mr. Perkins of the firm of Morgan and Company made this statement: "No one ever became rich who allowed his money to remain in a savings institution at 4 per cent. You must invest it." Nurses, as a general rule, are fairly well paid for their services and should be able to save a portion of their earnings. Are you doing it?