

LETTERS TO THE EDITOR



[*The Editor is not responsible for opinions expressed in this Department.*]

DEAR EDITOR: I think it would be very interesting to have through the pages of the JOURNAL letters from private nurses all over the country, giving from their own experience the amount a nurse may expect to earn in a year, with the proportion of income that should be spent for clothing, room, and living expenses. Such information to be of value should come from the nurses in the smaller cities and towns, as well as from those in the great nursing centres.

BOSTON READER.

[We will gladly give space to such letters.—Ed.]

DEAR EDITOR: I have read with interest the letter of Miss Clara D. Noyes in the February issue of THE AMERICAN JOURNAL OF NURSING relative to the insurance bond held by her, and I am of the opinion that she has either been misinformed, or that the policy has not been properly explained to her.

This four per cent. "guaranteed interest bond" was fully explained to me, and I took in preference another form of policy,—first, because the amount at the end of the period was shown to be greater pro rata; secondly, that the amount of deposits yearly were less, and, thirdly, because I could carry more insurance for the same premium payments; for instance, on a four per cent. guaranteed interest bond the guaranteed amount at the end of twenty years is about one thousand two hundred and fifty dollars per thousand. Not one thousand two hundred and fifty dollars *extra*. The one thousand dollars of insurance is guaranteed to be worth one thousand two hundred and fifty dollars at the end of twenty years. And the same guarantee under my contract is one thousand dollars.

The money paid the company under Miss Noyes's contract in the twenty years amounts to thirteen hundred dollars per thousand, and the amount which I pay is nine hundred and eighty dollars. Of course, the surplus or dividends are not added to these figures, but as they are problematical they should not be considered, as future results cannot be foretold.

I am an ardent believer in life-insurance, both from an insurance and investment standpoint. I have been insured a number of years and my policy now has a cash value and a paid-up value that is considerable. It is a protection to my dependents and a source of pleasure to myself—if for no other reason, that were I to stop payments now and take a "paid-up policy" I am certain of a burial fund no matter *where*, or *how*, or *when* I die. And then it helps me to save money.

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