

But the great and main and fatal objection to the Pension Fund was, we explained simply and frankly, the facts of which anyone acquainted with Nurses is well aware: First, the certainty that very few Nurses will be inclined to set aside a penny of their very scanty earnings to secure themselves an annuity, unless they have arrived at, say, forty years of age, and find themselves without the means of securing a settled position or provision for their future. Next, the equal certainty that such women are just the most likely to need everything they make, and that, receiving at the outside £30 per annum, it is a natural impossibility for them to pay into the Fund £43 1s. every year till they are fifty; for it is most probable that such Nurses will not be physically fit to continue work after that age, nor will each—homeless and friendless—be able to exist upon less than £30 a year. Then we noticed the fact that only a very small number of homeless and friendless Nurses of forty years of age, who are still in active employment, and are therefore of good character, fall into the category of those who see no prospect of obtaining future provision for themselves. Many such are valued employées of Institutions who will pension them when past work; many more are growing grey in attendance on private patients, by whose families they will likewise be provided for. The number, therefore, of Nurses who will pinch and scrape in the present in order to secure for themselves an annuity in the future, is, we are quite convinced, much smaller than the benevolent merchant princes, who have by their munificence founded this Fund, probably have been led to believe.

But supposing that the estimate generally given—that there are fifteen thousand Nurses now at work in the United Kingdom—be correct—though we ourselves greatly doubt the even approximate accuracy of these numbers—we firmly believe that not more than one in twenty is at all likely of her own free will to join this Fund. This means that only seven hundred and fifty Nurses will probably avail themselves of its assistance. We have laid, it will be noticed, much stress upon the free-will entry of Nurses to the benefit of the Fund, for we would warn the Council of a fact, of which we feel confident it cannot be aware. We are informed, from most reliable sources, of such facts as the following:—A lady Probationer, who will inherit considerable property, and is now well supplied with money, was severely scolded by her Matron for not joining the Fund, and “helping to make up the necessary thousand.” Another Nurse, in a Provincial Hospital, has, we are informed, joined the Fund, and pays the premiums out of a good private income which she possesses. These are

not by any means solitary examples, but they suffice to point to a probable misappropriation of the benefits, which we cannot believe the founders of the Fund expected. We desire especially to do full justice to the compassionate consideration for Nurses which we feel convinced actuated these gentlemen, but we are for that reason all the more anxious that they should understand the true facts, that the very poor Nurses who want provision for their future, simply do not make enough to enable them to pay anything like adequate premiums for a Deferred Annuity large enough to keep them from want, when they are past work. From which it follows, that those few who will ever regularly pay their premiums for such an annuity, must do it from some income, independent of their professional earnings. We cannot believe that the Council have realised this effect of the Fund as an exemplification of the adage, “To those that have shall more be given.”

What we quite fail to understand about this Fund—the fatal weakness in the chain, which must be unbreakable in every link if it is intended to draw a financial scheme to success—is this: How are the expenses—the necessary, the very heavy expenses—of management to be paid? Is the income from the invested money to be used to defray these in part? In that case, where will the funds come from to make good the promises so frequently made, that more shall be given than is promised, to each annuitant? Finally, supposing for the sake of argument that one thousand Nurses do join the Fund, and it is finally launched at the end of next year, can anyone who knows anything of Nurses believe either that—moving as they do from Hospital to Hospital, then into private Nursing, then out of work altogether, then back into Hospital employment—those Nurses who have only their earnings to depend upon, will be able always to keep up their regular payment of premiums? We venture confidently to prophesy that the Council will be astonished upon investigation to find how extremely poor some few Nurses are—those for whom especially the benefits of this Fund are apparently intended. How many of them will not be able to pay even the smallest premiums; and how very many, even if they are persuaded to join the Fund, will in a short time, from unavoidable circumstances, allow their policies to lapse.

Look at the matter in whatever aspect we may, we always arrive at the same sorrowful conclusion—that the most benevolent, munificent intentions, which should have redounded to the benefit of Nurses, seem likely to be frustrated, merely because they have been directed into wrong channels, evidently by some one absolutely ignorant of Nurses and Nursing matters.

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