

The Nursing Record

"QUI NON PROFICIT, DEFICIT."

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NOTICE.—Should any difficulty arise in obtaining the "Nursing Record" through local news-agents, it is advisable to order it direct from the Publishers.

EDITORIAL.

WE concluded our comments last week upon the constitution of the Pension Fund for Nurses, by pointing out the absurdity of the constantly reiterated statement—that the management of the scheme is entirely honorary. We cannot imagine why this fact is so incessantly trotted out, unless it is intended to delude Nurses into the belief that there are no expenses at all connected with the conduct of the business. We feel confident that most of the members of the Council—gentlemen whose time is really invaluable—cannot approve of the enormous stress laid on the fact that they devote some time and thought, once a month, to the service of the Fund. We yield to no one in our admiration for the generosity of the four benevolent Founders of the scheme, nor in our full appreciation of the

kind-hearted intentions of the Council. The *bona fides* of the managers is, of course, also above and beyond all question.

Our grounds of complaint against the Fund are very clear, and cannot be confuted. We complain that it is useless to Nurses, and a great financial mistake. We complain that it is a well-known fact in Insurance circles that Deferred Annuity business is very unprofitable to both sides; that the pamphlet issued by the Fund itself, shows that no English office has ever hitherto succeeded in making this business profitable—if worked independently of other branches of Insurance. We pointed this out months ago; we put aside our own sources of information, and proved the fact from the Fund's own statements. We ask the Council if this simple fact has been brought to its notice. We ask the Treasurer of the Mildmay Nurses' Institution the same question. We ask the Committee of the Dreadnought Hospital the same question. Then we ask all these gentlemen's attention to a very simple argument: *If no British office can make the granting of Deferred Annuities a profitable business, with thirty millions of people, old and young, rich and poor, as possible clients, is there a shadow of a shade of a chance that this Fund can succeed, when it has only fifteen thousand women from whom it can possibly obtain support?*

We can probably claim to know Nurses, their ways, and their wants, much more intimately than any one of the gentlemen we are now addressing can possibly do, but we would not make any dogmatic assertions upon that account. We advise, however, the Treasurer of the Mildmay Nurses' Home, and the Committee of the Seamen's Hospital, not to take our opinions in the matter, nor those of the friends and colleagues of the managers of the Pension Fund. But as they are about to expend monies entrusted to their care by the public, we counsel them very seriously to take the opinion of independent Insurance officials and independent Nurses before they do so, upon

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