

If that be so, the growth of the Society has not been so rapid as to make us feel that it has met a widespread want, and a Society of this kind, which only gains seven hundred and fifty members in seven years, certainly does not fulfil the first essential of success in Friendly Societies—great numbers of small contributories.

We pass on to the "Objects of the Society," which are stated as follows: "To raise funds by means of entrance-fees and subscriptions from the members, in order to pay a weekly allowance to members in times of ordinary sickness, and in old age, and to insure a sum of money to be paid on the death of a member to her nominee." In other words, sick pay annuities and life insurance are all to be provided for, by one payment. It is quite clear that a Society, which is to give these diverse and expensive advantages must charge considerable premiums, if it is to attain a position of financial stability, and furthermore, that in regard to the ability of a Society to meet such claims from its members, the first and essential necessity is that it shall be possessed of a large and well-invested Reserve Fund, in order that it may meet any sudden and heavy calls upon its resources. Our readers are, perhaps, aware that hardly any insurance offices which undertake annuity and life insurance work also possess a sick pay department. In fact, the two schemes are so entirely different that we cannot, at this moment, recollect any other insurance office, except the National Pension Fund, which combines these objects in its work. This, we believe, is due to the well-known fact that sick-pay business possesses elements of risk and uncertainty which are absent from the other branches of insurance. Briefly, we may say, that, from the reports before us, we fail to gather that the United Sisters have any large assets or reserve funds. But we will return to this point more fully upon another occasion.

Amongst the "special advantages of the Society" are placed the facts that "it is Registered, and therefore is looked into by Government every five years," a great and manifest advantage to the members, although the manner in which the fact is stated is somewhat amusing. Then we learn that "it is *affiliated*, that is, it may have branches all over the country, so that in case of an unusual amount of sickness in one branch, the others may stand by it and help it." Verily, "Unity is strength," but as we gather that the branches on an average only possess thirty-four

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members apiece, and as we imagine that they will not, on the average, have an income of £50 per annum each, we are led to the irresistible conclusion that co-operation amongst the branches in this way could not be relied upon, to any great extent. In fact, it is quite plain that, in cases of emergency, the strongest branch would be always called upon to aid the weaker, and that if this process occurred very often, the members of that branch would cease their subscriptions.

The "Constitution and Government of the Society" is simple. It is made up of local branches or Courts, consisting of persons who receive benefits in return for their contributions, and of a few honorary members who receive no benefits, but pay five shillings a year. Each Court is managed by its own Committee. The Government of the "Unity," which is the phrase used to denote the Society as a whole, is "carried on by an Annual Committee;" but what an Annual Committee is, we fail to learn from the Prospectus. "There are four distinct Funds in connection with the Society, each of which is kept for its own purpose." The Sickness Fund pays "four, six, eight, or ten shillings a week to members for the first six months of ordinary sickness, and after that time, half those amounts till recovery." The Funeral Fund pays a sum "ranging from £3 to £6 on the death of a member who has been in the Society for twelve months to any person whom she may have nominated to receive it." *En passant*, we cannot refrain from noticing that Table I. is for "Sickness and Funeral" benefits—surely a somewhat suggestive, not to say gruesome, grouping.

The Superannuation Fund provides a pension for members, beginning from the age of sixty-five, of four or five shillings a week; while the Management Fund pays for the general management expenses of the Courts and Society. All members must contribute to the Sick Fund, and at least one penny a month to the Management Fund. The branches control and keep in their own hands their sickness funds; the Pension and Funeral Funds are handed over to, and managed by, the head office.

We must defer our criticism of the actual working of the Society to another occasion, but we have probably already said sufficient to show our correspondents and others that the basis of the Society is entirely unsuitable, in every way, for Nurses—that it is adequate in its benefits and deficient in its organisation, to meet their special wants.

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