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EDITED BY MRS. BEDFORD FENWICK.

No. 496.

SATURDAY, OCTOBER 2, 1897.

VOL. XIX.

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Editorial.

THE NEW ANNUITY SCHEME.

SOME three weeks ago, we described the important scheme for Nurses issued by the Pearl Life Assurance Company, and showed the remarkable difference in the premiums charged for annuities by that Company as compared with those of the Royal National Pension Fund. Great curiosity was felt to learn the opinion which would be expressed by Sir Henry Burdett's paper on this important matter, and that curiosity has now been undoubtedly converted into astonishment.

The *Hospital* has devoted nearly a column to the subject in its issue of September 18th. It does not attempt to deny the accuracy of any figures which we quoted, but contents itself with quoting the words of the Consulting Actuary of the National Pension Fund at its last annual meeting, with reference to "the competition to which the Fund is subjected. I do not think the Fund need fear competition . . . it offers benefits to its members far beyond any other institution." This can hardly be described as strictly accurate, after the figures which we have quoted; but the views of the Consulting Actuary of the National Pension

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