

not business women, or they would realise at once that if they place money in a bank on deposit they get at least 2 per cent. annually, whereas in the Pension Fund when they draw out their money they actually have to pay 5 per cent., and take out less than they put in. This is very good business for the Fund, but not satisfactory to a poor nurse compelled to realise her savings.

All the tall talk about "security in old age" and "independence" is very misleading—what nurse can be "secure" or "independent" on from 7s. to 11s. a week in old age? Of course a few women who have private means pay for £50 a year, but this is quite the exception; the majority of nurses have not the wherewithal to pay for high returns, and the truth is, if any advantage is to be gained, it is gained, of course, by those who can afford to pay the highest premiums, and need them the least.

I quite approve of thrift—by all means let it be encouraged in nurses—but why we should be "patronised," and shown off in "battalions" in public places, and treated as charity-school children, simply because we save our earnings on a business basis I cannot understand. The whole thing was so objectionable to me that I took my money out of this fashionable fund, and put it quietly into the New York Life Insurance Company, where I get better terms of investment, and am not expected to present myself as a "show" to the founder and his aristocratic supporters when "ordered" to do so. The whole tone of the thing is insupportable to women who realise what "independence" means.

Yours truly,
INDEPENDENCE.

To the Editor of the "British Journal of Nursing."

DEAR MADAM,—As a member of the "Royal National Pension Fund," I am interested in your criticisms of Sir Henry Burdett's speech at Glasgow.

The pension is not limited to £30 a year. I know of one nurse who receives £50 a year; it all depends on how much is paid into the Fund.

From experience I think it is a splendid scheme to induce nurses to save, and, if they would begin to do so when they are young, would scarcely feel what they pay into the Fund, especially now nurses are so much better paid than they were in former years; the independent feeling that it is our own earnings and not a charity is worth something.

I do not profess to understand investments myself, but I know those who do, and, having gone very thoroughly into the working of the Pension Fund and compared it with other assurance societies, their unbiased judgment finds that this is far and away the best way to invest a nurse's savings.

We are not all fortunate enough to have someone to provide for us entirely in our old age, but every little helps.

I know a nurse who was compelled to go to the workhouse. Poor soul! she felt her position most keenly, although all was done that could be to make her happier. She was there about two years, when a little home was found for her—rooms, and 7s. a week, which she was very thankful to accept, and felt very happy to leave the "nice warm workhouse" with its mixed company.

With the picture of her sad face before me, my

advice to young nurses is, to join the Pension Fund as soon as they begin to earn money, and gain the habit of thrift. Should they not require a pension the money can be returned, and, at any rate, they will feel they have done the best for themselves that they could, and "half a loaf is better than no bread."

POLICY HOLDER.

[Other letters on this question are unavoidably held over till next week.—Ed.]

Comments and Replies.

Sister C., Birmingham.—You should supply yourself with the "Golden Rules" series. These booklets are waistcoat-pocket size, and are full of information. Price, 1s. Bristol: Wright and Co. London: Simpkin and Co.

Workhouse Matron.—There is great difference of opinion on the point you mention in workhouse management, just as there is on every nursing matter. The truth is that until trained nurses are registered by the State, and have some degree of professional protection, they will be the sport of cheap philanthropy, which enjoys doing good works at someone else's expense, and they must remain at the mercy of the unjust employer. So the mere suggestion that they should protect themselves arouses naughty little tempers from various sections of autocrats. We agree with you, and have thought for many years that the only remedy for the present deplorable friction in workhouses is that the Matron should be a certificated nurse. This qualification must be demanded by the Local Government Board sooner or later—most probably later.

Private Nurse, London.—Unless you intend to practise as a midwife, and submit to the authority of the Central Midwives' Board, we see no object in going in for the L.O.S. certificate. Obtain six months' good training in a hospital for diseases of women, or learn maternity nursing in a lying-in hospital, and then go up for the examination of the Gynecological Society in December. You want to act as "nurse," not as "midwife." The new Midwives' Act has drawn a sharp line between the duties of nurse and "midwife"; the former acts under the medical practitioner's directions, the midwife is an entirely independent practitioner. It simplifies matters very much in reference to the State Registration of Nurses.

Notices.

STATE REGISTRATION OF NURSES.

The annual report of the Society for the State Registration of Trained Nurses is now published, and can be obtained on application to the Hon. Secretary, 20, Upper Wimpole Street, price 1½d., post free, or 7d. for six copies. All nurses should obtain a copy of this report, and acquaint themselves with the history and progress of the Registration movement. Application forms for membership of the Society can be obtained from the same address.

OUR PRIZE PUZZLE.

Rules for competing for the Pictorial Puzzle Prize will be found on Advertisement page VIII.

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