

her astounding charge against the officials of the Fund?

No one doubts that complaints have been expressed time and again against the working of the Fund; it is, unhappily, no new story that money has been kept back.

But just as there is no fool like an old fool, so it may also be said that there is no lie like an old lie, and many of your readers will feel with me that this may be only another, and even more ancient, case of the good old kind with which we have all become familiar. Could you not let us know what further took place at the time, as it is impossible to suppose that the nurse could not, at any rate with a friend such as yourself to back her, have either found redress, or else, if she had miscalculated, have been brought to see that she was in error?

Pardon me for pressing this point; but surely, if she was content to let the matter drop and you heard no more about her loss, it is not difficult to assume that Sir Henry Burdett did after all reply to her letter, and that in a satisfactory manner.

Next as to the interest on premiums returned. They cannot plainly state in the prospectus that interest is not given, because, if the premiums are paid in for a sufficient period, the 2½ per cent. compound interest allowed on these when withdrawn more than balances the 5 per cent. deducted for working expenses, and interest therefore is given, in proportion to the length of time the policy-holder has remained in the Fund.

I think with you that the clauses might be more clearly worded, and the different points emphasised beyond possibility of misconception, we women being what we are. It would be a good plan if the Council before printing their next prospectus were to consult some of their weaker sisters, and with their assistance to so express themselves in it that "the wayfaring men, though fools, shall not err therein."

In regard to hospitals compelling their nurses to join the Fund. If it is a rule of any hospital, and nurses are informed of it before being engaged, there is no unfairness. If, on the other hand, such a rule exists, but is not stated at the start—"Name!" Some months ago a nurse friend told me that this was done in a hospital or hospitals. Need I say that I asked for particulars, and, as usual, was not given them?

Then the drill-sergeant and charity school children. What makes nurses take the trouble to protest so loudly? It is a free country. They need not attend these degrading functions unless they choose. The whole aspect of the case seems to me such a trifling one that one wonders it is discussed at all. Anyone can take it or leave it.

There remains the oft-debated point of the misleading name of the Fund. This was one much discussed when the affair was started, the name, whether good or bad, not being settled on till many opinions had been taken. I do not see myself how anyone can join the Fund under a misapprehension, as obviously a nurse would know the working and objects of it before paying in. That being so, the title would only affect those who are not keen enough about joining to learn the particulars, and those who definitely do not want to join at all.

The latter, unfortunately, can do, and have done, an incalculable amount of harm to a concern extremely

useful and beneficial to working women. One wishes them joy of their creditable record, while hoping that the airing of the whole subject to which you have kindly lent your assistance will do much towards neutralising their meddlesome and unskilled handling of our business.

If, Madam, you will have the generosity to publish on the subject this one letter more, you will be adding greatly to the debt which we policy-holders have already incurred towards you.

In this hope I sign myself,

Yours faithfully,
M. D. BRINTON.

[We reopen this correspondence again this week, after applying the closure, because in pre-editorial days we have had occasion to feel aggrieved at not being permitted to "have our say" on editorial pronouncements, and we sympathise with Miss Brinton in her desire to "crumple us up"—not with any hope that a discussion which is so strongly flavoured with partisan feeling is likely to be productive of much good.

We quoted a statement made to us in our editorial capacity, in which a nurse complained that upon the withdrawal of her policy she received less from the Pension Fund than she paid in. The words quoted were "they have deducted"—that is, presumably, the Council, not, as Miss Brinton most inaccurately writes, "believed herself robbed by Sir Henry Burdett." This by the way, to prove our contention of partisan feeling.

We strongly deprecate loose and inaccurate statements made concerning the Pension Fund, but we have always thought that the involved and ambiguous wording of the percentage Clause is responsible for the mistakes made, and discontent expressed by some policy-holders withdrawing from the Fund. What wonder? Imagine such ambiguity in reference to the important question of interest in any assurance society presumably on a business foundation! and it is high time a clause was drafted which would make it perfectly clear that 5 per cent. is deducted for working expenses and, as it is not safe or easy to invest trust funds at this rate of interest, policy-holders withdrawing from the Fund can receive no interest.

Mr. Dick, the secretary, proves in last week's issue that this was the case, where he states that a nurse, after having been a member of the Pension Fund for three years and three months, received the exact sum she had paid in, and no more.

Miss Brinton's views with regard to compulsory payments are not ours. It is the principle of which we disapprove, the interference with personal liberty—always so demoralising. Moreover, a hospital committee—the elected trustees of the subscribers—has, in our opinion, no right to divert money subscribed for the care of the sick to any other purpose, and to pay large sums of such money into a Life Assurance Society for women over whom they have absolutely no control when their contract of service—at the most three or four years—has expired, is one of those methods of using charitable money which is quite indefensible. Nurses who remain in a hospital's service permanently should, like other permanent officials, be properly pensioned as are the staffs at St. Bartholomew's and the London Hospitals.

Imagine medical students subjected to the same

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