

Letter from Holland.

A PROVIDENT FUND.

By HOLLANDIA.



With a view to the next General Meeting of the Dutch Nursing Association, the different Commissions charged with their special duties have presented their reports to the Chief Council of the above-named corporation. As I think some of them will be of interest to our English sisters, who always show such a warm sympathy for Dutch nursing matters, I should like to bring before their notice the report of the *Commission for the Provident Fund*. This Commission has made enquiry as to the conditions of life of a large number of male and female nurses in case of sickness, disablement, and old age. It has applied to Boards of Management of our greater and smaller hospitals and other nursing institutions in order to get the desired information. As a matter of course, a large number of private nurses have been excluded from this investigation from total ignorance of their names and addresses. Now, indeed, the Commission declares in its report that a knowledge of their circumstances is not especially aimed at. Private nurses care for themselves; they are free and independent, and decide the rate at which they are willing to render their services. Thus it may be left to their own judgment and prudence to save as much of their salary as they are able to do to make provision for times of sickness or disablement and inevitable old age. The Commission directed its special attention to the question, *What will be the fate of those nurses working in our hospitals or belonging to some nursing society, in case of sickness, disablement, and old age?* It is not intended, however, that the Provident Fund will be always hermetically closed to private nurses, who have sufficiently shown their desire to pay towards provision for sick, disabled, and old-age pensions, but whose powers in that line, were not proportionate to their willingness. Time must show to what extent the help of the Provident Fund in this direction may go.

Means used by the Commission at its enquire.—The Commission circularised a large number of institutions for sick-nursing. It appended to its letter some questions, to which a complete answer was requested. One hundred and sixty-two letters were sent, and only eighty-eight were answered with a satisfactory result.

Classification of the answers.—For the efficient classification of the answers five classes were admitted.

In the *first* class were classified the smaller hospitals, private nursing institutions, sanatoria, and district nursing associations. In both the former the nurses are cared for free of expense in the institutions themselves when sickness has befallen them; with regard to the latter, it has been found that two of them "till now" are doing nothing in case of sickness—that till now

is an expression perhaps hopeful for the future. But what are we to think, asks the Commission in its report, of five institutions that have not taken any measures at all on this point, that have never concerned themselves with such possibilities? It shows indeed a very sad lack of forethought. And, again, what are we to think of one that has most wisely insured itself for a certain amount of money in order to get substitutes for its sick nurses, but does nothing for those sisters who are disabled for some time? And there are more of that kind, but as a happy fact it has been written down in the report that the greater part of the nursing institutions of this class grant most careful attention to their sick nurses, free of any expense. With a view to the unfavourable pecuniary circumstances in which these institutions generally are fighting their struggle for life, the Commission feels entitled to formulate its conclusion in this way, that the nurses who are working there are thrown on their own resources with regard to support in times of sickness, and that, therefore, an insurance policy is the most desirable way for them to provide for these calamities. But when their salary is too small to allow them to do so? . . . Ay, that's the question! But let us hope the Provident Fund will enable them to make some provision.

The second-class institutions are in far better conditions. They all provide for their nurses in case of sickness. In the report we find noted for some of them "while retaining their salary." This seems not to be a general rule. Only twice the report mentions the fact that in chronic cases the nurses were not allowed to remain in the institution. One institution of this category pays the insurance money of its nurses for infectious diseases.

The third-class nursing institutions are those with a nursing staff consisting of sixteen to thirty-five members. As a rule, the sick nurses there are nursed in the hospitals or sanatoria to which they belong. The private nursing corporations, classified to this category, are doing their utmost in this respect, but their number is only small. With regard to one private nursing corporation we find reported that the sick Sisters are supported by their parents, their relatives, or by the Board of Guardians of the Poor—a very bad condition indeed, which shows that the Provident Fund of the "Bond" has a wide working field.

The fourth and fifth-class institutions are those with a nursing staff consisting respectively of thirty-six to sixty, and of sixty-one and more, members. The nurses are all in a very good position with regard to care in time of sickness. The institutions belonging to this class are either city and Government hospitals, or are provided with the necessary finances to meet this contingency.

Providing against disablement.—As to this the report states as follows:—

The information gained in this respect with regard to the smaller institutions and corporations of the *first* and *second* class is not at all favourable. The greater part of them have by no means provided against cases of disablement of members of their nursing staff. "They have never thought of such a thing"—"never spoken of it," &c. In one hospital the nurses may participate in the municipal pension founded for disablement and old age, but "there the nurses change frequently, and therefore nobody does so." Some corporations, however, have insured their

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