

## Letter from Holland.

## A PROVIDENT FUND.

By HOLLANDIA.

(Concluded from page 341.)

*Providing against old age.*—A very varied assortment is offered us in this respect by the investigation made



by the Commission.

In the *first class* we are told that more than twenty institutions declare: "No provision at all in this line"; "we have no

experience with regard to this matter"; "no measures at all have been taken in this direction," &c. Now and then we find added to these dejecting declarations a somewhat encouraging "till now," that gives us some hope for a better future, but on the whole the results of the *enquête* are very bad for this class. With some, old age almost seems to be considered as an unknown, at least an exceptional, thing; and for that reason we hail with rejoicing the fact that by the Commission's *enquête* the general attention is more fixed now upon this important matter.

Twice the report mentions the complaint of the salary being too small for the Sisters to be able to provide against old age. Of one corporation we learn that the guarantee for old age is made half by the Sisters and half by the institution.

In this class we find also maintained the principle of self-help. With regard to six nurses we read that they have insured themselves; or that a guarantee for old age is granted them by a municipal regulation concerning the pensioning question, of course with some pecuniary sacrifice from their side.

In the *second class* we find eight cases of absolute carelessness in this point. Five cases of a more or less sufficient guarantee for old age on the part of the Government or the respective communes are presented to us; three cases of corporations that are providing their nurses against old age, or which have fixed a certain amount of money for a policy for an old-age pension. One institution has a compulsory saving fund, to which, yearly, a fixed sum must be contributed, from which money 4 per cent. a year is remitted. The total sum is only payable when leaving the institution.

As to the state of things in this respect in the *third class*, containing corporations and institutions with sixteen to thirty-five nurses, we are told that three of them do not offer any guarantee for old age; two hospitals grant a pension to their nurses; another takes special measures in this line for each special case, hitherto resulting, however, always in the remitting of a yearly allowance. One institution has a fund, out of which 500 florins a year (£42) are paid, to begin with at the age of fifty-five. Another shares the provision against old age with its nurses. With another institution a compulsory saving of a part of the salary for the payment of an insurance fee is an essential requirement, &c.

The *fourth class* is that of corporations and institutions with thirty-six to sixty nurses. In the report we read

that they nearly all give a more or less sufficient guarantee for old age. Only in two of them the pensioning question has as yet not been placed on a satisfactory basis. The greater part of them are city, or Government, hospitals.

This is also the case with those belonging to the *fifth class*. The regulation of the pension matter offers more and more favourable conditions, either in the functionary or in the private line. A sad exception in this respect is made by a large hospital that does not grant a guarantee for old age as a *fixed rule*, but usually gives an old-age pension to its nurses, while adding with emphasis the remark that none of them has a *right* to it—a very childish conception.

At the end of its report the Commission mentions once more the fact that its investigation only extends itself to those nurses connected with larger and smaller hospitals, institutions and corporations, without bringing within its working-centre all those who have given themselves to private nursing. And yet experience teaches that for private nurses, in times of need, caused by sickness or disablement and old age, the struggle for life is hard—harder, perhaps, than for their hospital colleagues. Their salary is of a most variable character, and when they are for some time without work, or incapacitated, it may be nearly or wholly impossible for them to pay their insurance fee.

The result of reading the report is the dejecting impression that in our nursing world it is not at all *couleur de rose* with regard to insurance. For that reason the Provident Fund of the "Bond" has fully justified its existence and will certainly often be appealed to for pecuniary support. Its purposes, however, go still farther: it dreams of one or more homes, where our nurses may be cared for when they are for some time incapacitated to do their work, and where they may find a snug and protecting shelter on the advent of old age.

For the attainment of its ends the Provident Fund needs a great deal of money, as will easily be understood—the money question is always predominant in all earthly matters—and, therefore, it appeals to all those who have not only good will but also a full purse.

Our Queen and the Queen-Mother have already set a noble example in this respect.

So far goes the Report. I hope that it may give you some idea about the state of things in our Dutch nursing world.

In the latest issue of the *Maandblad voor Ziekverpleging* (Monthly Nursing Journal) Dr. van Moll, member of the Head Council of the Dutch Nursing Association (de Bond), expresses his wish that the Commission may not only make a careful investigation about the conditions of our private nurses, but that it may also repeat both *enquêtes* every other fifth year. The Provident Fund will give its pecuniary support:—

- (a) In case of sickness and temporary disablement (for nursing, subsistence, the payment of insurance fees, &c.).
- (b) In case of partial disablement (for subsistence and the paying of insurance money).
- (c) For educational expenses.
- (d) For the completion of disablement and old-age pensions.
- (e) For the creation of one or more Homes of Rest.

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