

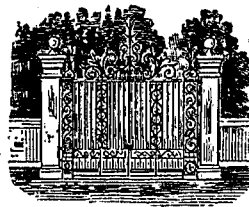
A New Insurance Scheme.

Our attention has been drawn to a special scheme for nurses issued by the Edinburgh Life Assurance Company, and which seems to us to be so valuable that we consider all nurses should be acquainted with it. The Company in question was founded in 1823, and possesses funds to the extent of some £4,000,000. Its Directors believe that "many nurses would prefer to receive a capital sum in cash when they arrive at a certain age, rather than a small pension to be paid to them during the remainder of their life." The Edinburgh Assurance Company has, therefore, formulated a valuable scheme, arranged to meet the case of a nurse who, while desirous of making as large provision for herself as possible in her old age, wishes at the same time to make some provision, in the event of her early death, for some relative who may be more or less dependent upon her—as, for instance, her mother or an invalid brother or sister—while, in the event of her own marriage, she would be able to make provision for her children.

The following example will best explain the scheme. A nurse who insured herself at the age of twenty-five, by making an annual payment of £11 19s. 10d., would be entitled, on reaching the age of fifty, to receive a cash payment of £400, or instead thereof, if she preferred it, an annual pension of £24 18s., payable in half-yearly amounts, for the rest of her life. If, however, she died at any time between the age of twenty-five and fifty, the sum of £200 would be at once payable to any person she had named for that purpose. These benefits will be decidedly more useful to many nurses than those offered by any other insurance office with which we are acquainted; and they possess a further advantage which should appeal to nurses, or, indeed, to all women not acquainted with business matters. It would be almost impossible for them to obtain suitable, profitable, and, above all things, safe investments for £12 a year; whereas, in this case, the Insurance Company takes the entire trouble and responsibility of the work. Then, again, it is an immense assistance to the thrifty to be compelled, so to speak, to save, by having to pay a certain fixed amount on a certain fixed date. It is, perhaps, needless to add that these figures are only explanatory, and that nurses can insure for any amount they choose under this scheme. £24 per annum, for example, would provide them with just double the benefits to which we have alluded—that is to say, a cash payment of £800, or an annual pension of £49 16s. on reaching the age of fifty; or the payment of £400 to the nurse's legatee, if she died at any time before attaining that age. Any further information or particulars as to the payments at other ages, and the benefits thereby obtainable, could be obtained by writing to 11, King William Street, London, E.C.

Outside the Gates.

WOMEN.



A grand old lady of philanthropy and reform is Miss Louisa Twining, whose eighty-fourth birthday has just been celebrated by her many friends by presenting her with an illuminated address in a silver box, in acknowledgment of her public services. A veteran worker in all good causes, a friend of Maurice and Kingsley, one of the first teachers in the Working Men's College, and an indefatigable labourer in the cause of workhouse nursing, it is a long and honourable record, indeed, which stands to Miss Twining's credit.

Last week at the Caxton Hall, Lady Frances Balfour presided over the annual meeting of the Central Society for Women's Suffrage, and stated that, as they did not know from month to month when a general election would be on them, it was of great importance that they should put forth all their energy to secure support for the franchise to women.—The report, proposed and seconded by Mrs. McLaren and Mrs. Fawcett, said that the House of Commons last year reaffirmed by a much larger majority than before the extension of the Parliamentary franchise to women. They wanted the organising of the constituencies perfected so as to bring women's suffrage prominently forward at the next general election, and candidates should be invited to declare themselves definitely in its support. The Prime Minister had said "it would not be possible for Parliament to set women's suffrage aside as a mere speculative plan advocated by a body of faddists," and the time had now come when it would receive the serious consideration due to its deep and far-reaching importance. The motion was carried.—Mrs. St. George Reid gave an address on "Women of the Forties and Women of To-day." She drew a picture of the appalling state of education and the want of opportunities for work of the middle-class girls in the Forties, and spoke of the efforts of Mary Carpenter and others to get the franchise for women by educating them. The women to-day seeking the Parliamentary franchise were equally in earnest in securing the welfare of their sisters as the women of the Forties, and the many opportunities of gaining a livelihood for girls were owing to the same class of reformers.

There is at present quite a craze for stitchery, and many schools in London where the art of embroidery can be learnt. But the needlework of past centuries is what the connoisseur most prizes, specimens of which fetch very high prices from collectors. Just now, Messrs. Debenham and Freebody, of Wigmore Street, have on exhibition and sale, at really most moderate prices, a collection of antique fabrics, which includes a number of exceedingly fine examples of embroidery and brocades. A very large number of embroidered pictures of an exceptionally decorative character in the finest needlework are to be seen, also fine specimens of XVII. century and Stuart work. In addition, lovely gifts for Christmas can be procured—cushions, drawn linen examples, fine old paste jewels,

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