

The Nursing Record

"QUI NON PROFICIT, DEFICIT."

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NOTICE.—Should any difficulty arise in obtaining the "Nursing Record" through local news-agents, it is advisable to order it direct from the Publishers.

EDITORIAL.

CONTINUING, according to our promise last week, our consideration of the so-called National Pension Fund, we must remind our readers of the position we then assumed. We frankly expressed our opinion that the Fund would fail, and moreover that it deserved to fail because it was issued under a guise the falsity of which we proved by showing, that whereas it was termed a Fund for *nurses*, and public sympathy and private beneficence were sought for its support upon that ground alone, it was actually so framed that nurses would receive less advantage from it than any other class of hospital workers. We asked also why the tables for *male* officials were not freely and openly published, together with those for nurses, as every respectable Insurance office publishes its rates—for both sexes.

We now propose to give some further grounds for our belief that this scheme must inevitably fail. And to be quite fair and straightforward ourselves in the matter, we will quote chiefly from the

pamphlet to which we referred last week, issued by the authority of the Council of the Fund, and which is mainly a report by Mr. King, the actuary, in reply, or rather attempted reply, to the articles on the subject which have appeared in the *Lancet*.

This report contains serious imputations as to the stability of two well-known Insurance offices, which, should they resent sufficiently to take legal proceedings, would probably cause the sudden extinction of the National Pension Fund altogether. But, in any case, to go actually out of his way to publish aspersions on the safety of two old-established companies does not impress us with increased respect for the business-like capacity of the author of this production.

It states the number of annuities now upon the books of *all* the British Insurance offices. We hasten to say that we do not vouch for the accuracy of the figures, but only quote them as given on pages 4 and 5 of this pamphlet, copies of which, it is freely advertised, can be obtained gratis from the offices of the Fund. It is there stated that only twenty-five offices "include deferred annuities among their contracts;" that, of these, three only grant them to members of "special religious denominations," or to "mariners," and these, therefore, the report considers "may be left out of account." The remaining twenty-two companies it is asserted have at the present moment upon their books only three hundred and fifty-one annuities. But the two whose financial state the report cavils at hold two hundred and thirty-two of these, so that all the British companies it considers safe have between them only one hundred and nineteen annuities. Next we learn that sixty-six of these are "stray annuity contracts," which leaves us fifty-three to account for. And then to complete the utter absurdity of the matter, the pamphlet announces that forty-seven more "are those that remain from days gone by and are of old standing." And so there are six left!

The whole thing when thus analysed reminds us of nothing in nature or fiction so closely resembling the strange history of the "ten little niggers"!

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