

NATIONAL PENSION FUND FOR NURSES.

THE following appeared in the leading medical journal, the *Lancet*, last week upon this subject:—"The process by which the prospectus of the National Pension Fund for Nurses is getting pieced together is a highly curious one. A scheme is formulated and made public. In due course it is criticised and found to be conspicuously defective. Thereupon, with much angry expostulation, its constructors announce that they have the remedy in reserve, and that if the critics only understood the scheme, they would be perfectly satisfied. The latest instance of this method has grown out of the notice of the newly issued prospectus, which appeared in our impression of the 25th ult. We there commented on the disparity between the premium chargeable to a pension policy-holder of the age of forty-eight years and a fortnight, and to another of the age of forty-eight years and fifty weeks, and showed that it amounted, for what is practically the same benefit, to the difference between £270 and £500. This has elicited the answer that 'when a Nurse is asked to pay a premium of £20 a month, it is understood she will pay a definite number of premiums, and no more.' This is a very important proviso, and it would be curious to learn why it should have been left to be *understood*, instead of being distinctly stated at the first. But, now that it is made public, we must ask some further questions about it. In the first place, the Nurses will want to know how far this principle applies. If a Nurse, when asked to pay £20 a month, is understood to be about to pay a definite number of premiums, we presume that a like understanding will hold when she is asked to pay £10. Will it hold when she is asked to pay £1 a month, or when she is asked to pay 3s. 3d.? In a word, we shall be glad to learn whether the premiums quoted in Table A of the prospectus are payable from the date of the policy until the date when the benefit commences, or are payable only in every case for the definite number of undivided years which would be obtained, deducting the age at entry from the age of commencing benefit. Or, if some of the premiums are chargeable on the one method and some on the other, we want to know where the line is drawn. A similar point, about which we invite the managers to give some further information, arises under Tables E and F, which provide combined sick pay and pension. Is a Nurse who is asked to pay a monthly premium of, say, £16 5s. 8d., to understand that she will not be called upon to pay more than twelve premiums? If so, will she be secure

of sick pay during the whole time that she is a member not entitled to pension, whether that time be barely twelve months, or fully twenty-three? The premium above quoted apparently contains a contribution of 3s. 5d. towards the sick pay fund. Is she to pay only twelve such contributions whether she benefits by the sick fund for the longer or the shorter period, or is her contribution to be proportioned in the ordinary way to her possible claim to benefit? And, finally, whatever the solution given of these particular problems, we shall be glad to know whether the same answers will apply *mutatis mutandis* throughout the table."

NURSING ECHOES.

* * * *Communications (duly authenticated with name and address, not for publication, but as evidence of good faith) are especially invited for these columns.*

SOME weeks ago Mr. Editor received the letter which appears in our Correspondence column this week, over the signature "A British Nurse," and handed it to me as a matter worthy of investigation. The result of my inquiries is quite conclusive, as proving in the clearest possible way the stamp of Nurses who have joined, and are joining, the British Nurses' Association, and points the moral plainly, that every Nurse, who desires to take a good position in her profession, should as soon as possible become a member. The allegation was made that the "more sober and far-seeing among Matrons and Nurses" disapproved of the system of Legal Registration, to which, in our nineteenth number, Mr. Editor replied by pointing out what a large proportion of Matrons and large number of Nurses had already joined the Association, whose avowed primary object was to obtain a Royal Charter for this very purpose.

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I FOUND my inquiry rather difficult to make, which accounts for the delay which has taken place, and I believe it is not quite as complete even now as it might be. But the result is simply this. As far as I can learn there have been thirty-three or thirty-four ladies appointed to the posts of Lady Superintendent or Matron in the last six months, and of these no fewer than twenty-three were members of the Association, and I am not sure whether five more were not so likewise. This being so, as "A British Nurse" says, Mr. Editor's argument that the better class Nurses are anxious for Registration is greatly strengthened, and certainly these figures are the clearest proof of the class of Nurses who have come forward so

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