

on the Charing Cross stand, and some special dressings from the Royal Free Hospital.

"The whole evening was a great success, and is a striking proof of the vigour of the Association. The programme put into the hands of the visitors, which, by the way, was a gift from the proprietors of the *Nursing Record*, states that the Association has many benevolent schemes in prospect for Nurses, besides its main object of obtaining a Royal Charter; and we can only hope that they will have all the help they need in carrying these through."—*The Lancet*.

"AN exceedingly interesting *soirée* was given at the Grosvenor Gallery on Friday, December 7th, by this Association, which, although founded only last year, already numbers about one thousand six hundred members, among whom are leading persons in the Medical profession and in the Nursing profession. The *Conversazione*, which marks the conclusion of the first year of the Society's existence, was very largely attended, and the varied uniforms of the Nurses gave a picturesqueness to the scene. There was an interesting show of Nursing appliances, and various amusements, musical and pictorial. Among the Medical men present were Sir Edward Sieveking, Sir Henry Acland, Sir Guyer Hunter, M.P., Sir J. Crichton Browne, Sir W. MacCormac, Sir Andrew Clark, and Mr. Savory. This most useful Society aims at the Registration of Nurses; at their union for the purposes of co-operation and mutual assistance, and at the provision of Convalescent Homes and other benevolent objects in connection with the occupation of Nursing."—*British Medical Journal*.

NATIONAL PENSION FUND FOR NURSES.

OUR influential medical contemporary, *The Lancet*, last week published the following letter and remarks, which, we need hardly say, we entirely endorse, and which we reprint for the benefit of our readers, as showing the opinions arrived at by an unbiassed layman and well-known mathematician on the scheme of the Pension Fund for Nurses:—

To the Editors of "*The Lancet*."

"SIRS,—A short time ago you passed some unfavourable criticisms on the above Fund. I have for some time past been engaged during my leisure hours in the preparation of tables for the sole benefit of the working classes of this town, which I propose shortly to publish. The object I have in view is to show the working classes that

the investment of their small savings at a low rate of interest in a savings bank, building society, or other similar institution is far preferable, as an *investment*, to an insurance on their lives, or an investment in an annuity office, even though that annuity office be the National Pension Fund for Nurses.

"It has occurred to me that a few remarks on the advantages or otherwise of Nurses in Hospitals, &c., investing their savings in the National Pension Fund may be interesting to your readers. I am quite aware that the actuaries of life insurance and annuity companies will consider it presumptuous on the part of a person from the country daring to write on such a subject. I had, however, better be candid at the commencement of my remarks, and inform them that, so long as they cannot make either more or less than sixty-four of eight times eight, I defy the combined wisdom of all the London actuaries to disprove my conclusions.

"Permit me to put a few very simple questions to the promoters, patrons, &c., of 'The National Pension Fund for Women.' 1. Are the tables of the death-rates of females constructed by Dr. W. Ogle (1871-80), published in 1885, showing the number of survivors at the end of every year out of one million born, reliable? 2. When women at thirty, thirty-five, or forty years of age enter the occupation of Nurses at Hospitals, Infirmaries, &c., has such an occupation a tendency to increase the expectation of life over the general population of female life as ascertained by Dr. W. Ogle? 3. Are women who are devoting the best portion of their lives to such dangerous occupations deserving of the low rate of $2\frac{1}{2}$ per cent. interest on their savings, without deductions? 4. Does 'The National Pension Fund,' independent of charitable gifts, offer a return of $2\frac{1}{2}$ per cent. interest on the contributions of Nurses?"

"I will assume that Dr. Ogle's tables are reliable, and that women engaged as Nurses, &c., in Hospitals will have the same expectation of life as the general population of women, and I will prove that the National Pension Fund does not propose to pay these women even $2\frac{1}{2}$ per cent. interest on their savings. For this purpose allow me to ask and answer the following question:—

"A woman, aged forty, who is a Nurse in an Infirmary, wants to provide herself with an annuity of £10 per annum after attaining fifty-five years of age. What is the value of such an annuity in one sum paid down at $2\frac{1}{2}$ per cent. interest, and also what is the value in annual payments till she attains to the said age of forty—that is, in annual payments for fifteen years, according to Dr. W. Ogle's tables of decrements of female life (1871-80)?"

"The following is the correct mathematical

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