

present, of course, the title he has assumed is quite as unfitting as that which he has given to the fund.

But, although we are acting quite impersonally, we should fail in our duty to nurses did we not now lay before our readers our matured views on the subject. As we have said, we first demurred to the misleading title, then to the unfairly large rates; but, having expressed those objections in perfectly fair and open manner, we said no more till we had most carefully considered the matter in every aspect. We have done so, and would now express our opinion that the National Pension Fund for Nurses is morally certain to fail. We are not in the habit of making statements of this kind without foundation, and therefore we will as concisely as possible enumerate the common-sense reasoning which has led us to this conclusion; and, as it will be probably more satisfactory to the supporters of the fund, we will draw our facts mainly from a pamphlet issued last week by its Council, though it does not give such conclusive evidence as we have obtained from other sources.

In the first place, therefore, we consider that this fund *deserves* to fail, because, though issued on that assumption, it has not been really framed in the interests of nurses. Our readers and many of the council also will, we feel convinced, be greatly startled by this assertion. We therefore would explain our meaning most carefully. *The Times* and other leading journals who commented on the generous gifts of the founders, expressed their own convictions, and most undoubtedly also the donors' intentions, correctly, in announcing that the fund was for the benefit of *nurses*. We feel confident that neither the Press, nor the great merchant princes, nor the public at large, imagined that the monies given were intended for any other class. Most certainly no one dreamt that in the organization of the fund the nurses would positively receive less advantage than any other hospital officials! But what do we find? At page 7 of the pamphlet in question it is stated that, where a nurse would be obliged to pay £2 10s. for a given annuity, any male official of a hospital would only pay £2 2s., or nearly one-sixth part less.

We confess we were simply astounded when we first heard this, because insurance offices make but little difference, if any, in the rates charged for "deferred annuities" to men or women. In fact, most life companies regard women below the age of forty-five as having less likelihood of long life than a man at the same age. And we must explain to our readers that when an office undertakes to give to any one an annual sum of money from the time they reach a certain age until their death, it frames the rates each person has to pay, annually, according to the number of years he or she is likely to live and draw the annuity. The longer their probable life, the more of course they must pay the office; the

shorter the time they will probably require the annuity to be paid, the less will the office demand.

Now, it is a very generally-known fact that, from their hard work and insanitary surroundings, nurses are neither a healthy nor a long-lived class; and if a nurse has to continue her hard work till fifty-five or sixty years of age, it needs no prophet to foretell that she will not have many years, or perhaps many months, then left to draw and enjoy her annuity. Consequently the rates for nurses should certainly have been lower than those charged to women who live healthier and easier lives.

It is therefore cruelly, bitterly unfair that nurses should be required to pay *higher* rates than other women. More bitterly unfair still is it that this Pension Fund should actually propose to grant the benefits, which undoubtedly the generous donors intended for nurses, to male officials of hospitals, who one and all have lighter hours, easier work, larger salaries, and better health. And not only so, but, speaking simply from an insurance point of view, it is perfectly preposterous to charge the male officials, the "better lives," *less* for a deferred annuity than the "worse" ones. Most ridiculous of all is it to charge the latter such a huge amount as one-sixth part more than the former.

Frankly, the whole affair is a mysterious bungle. We earnestly hope the Council will investigate the matter for itself. We feel confident that it must have been completely misled by some person or some means. Why the scheme should have taken this form at all; why the tables for male officials have been kept secret; why it is called a *pension* fund; why it is called a fund for *nurses*, when its tables are drawn up for the greater benefit of every other class, are all questions we cannot solve, but which we sincerely hope the Council will insist upon having answered by some one.

At any rate, we have proved, we believe, our contention that the scheme has not been framed in the interests of nurses. We shall continue our consideration of the subject in our next number, as the pressure on our space prevents the further continuance of our argument to-day.

FOR AULD LANG SYNE.
(COMMUNICATED.)

THE wonderful change which has taken place of late years in the matter of nursing cannot be too thankfully recognised, nor too earnestly praised. The name of Florence Nightingale will be handed down as long as European nations exist as one who, by her own faithful life and service, has renovated the whole of public feeling as regards nursing, and brought to light such a scheme of devotion and unselfishness as was literally undreamed of before her own day. Both the general public and

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