

her a pension of £2 6s. a year, when she arrives at the age of 55. A letter from this particular Nurse is appended to this form, saying that her friends advised her not to pay the monthly premiums required, as they were larger than she would have to pay an ordinary office. We will not go further at present, but we ask three simple questions upon this document—(1) Is the Council aware that this Nurse was promised, in its name, an annuity of £2 6s. a year when she arrived at the age of 55? (2) If so, what earthly use does the Council think this forty-six shillings per annum would have been to her? (3) Did the benevolent founders of this Fund expect that Nurses would be persuaded to join it, and to pay what to them is a very large sum, month after month, year after year, to secure finally such a ridiculous return as this?

We feel quite confident that, when these gentlemen provided that one thousand Nurses should join the Fund before their gift became absolute, they intended, and were led to expect, that this number of women would come willingly forward, and pay enough at fair market rates to secure themselves a sufficient income to live upon when past work. We cannot for one moment believe that they approve of Nurses being dragooned into joining the Fund, whether they wish for pensions or not. We cannot believe that they are aware that the rates charged by the Fund are vastly in excess of those demanded by old and well-established offices. This is a point which the advocates of the Fund quietly slur over, by pretending that it was necessary to make the rates of the new scheme high, in order to make the Fund "as secure as the Bank of England"—which, of course, is simply what our American cousins graphically call "bunkum." Let us take only two well-known English offices—the North British and Mercantile, and the Standard—both, be it remembered, with millions of pounds at their call; and we find that their rates thus compare with those of the Pension Fund.

Age last Birthday.	National Pension Fund. Amount to secure £10 per annum to begin at 50.		North British and Mercantile. Amount to secure the same sum at same age.		Excess required by Pension Fund.
	£	s. d.	£	s. d.	
20 .....	55	16 8	39	6 10	16 9 10
25 .....	67	6 8	48	13 6	18 13 2
30 .....	81	10 10	61	5 8	20 5 2
35 .....	99	3 4	77	4 0	21 19 4

To secure an Annuity of £15 per annum to commence at 50. Annual Premiums required.

Age next Birthday.	By Pension Fund. Table A.		By Standard Life Office. Table E.		Excess required every year by Pension Fund.
	£	s. d.	£	s. d.	
21 .....	4	17 0	3	13 1½	1 3 10½
25 .....	6	3 0	5	4 1½	18 10½
30 .....	8	13 0	7	10 6	1 2 0

We cannot believe that these startling differences have been brought to the knowledge of

Nurses. We have hitherto refrained from doing so, because we know from personal experience that Nurses are so poorly paid, that they cannot possibly, from their salaries, find the premiums necessary to obtain an annuity sufficient for them to live upon at some future date. We were, therefore, well assured that this Pension Fund could not succeed financially, nor be of the slightest benefit to Nurses. But we imagined that this scheme was to be offered to Nurses, and they themselves left to find out if it met their wants. We never dreamt that so much rancour, discourtesy, and bad temper would have been exhibited in the matter. We never expected that Nurses would be tempted by extravagant promises, or coerced by official pressure, to join the Fund, and to pay on the one hand for an annuity upon which a cat could not exist, or on the other for possible benefits which they neither desired nor deserved. A great point is always made of the management of the Fund being honorary. We ask the Council, therefore, to tell Nurses how many canvassers are now at work upon behalf of the Fund throughout the kingdom, and whether they are honorary workers, or if not how they are paid; whether the Offices of the Fund are honorary; and the postage, the printing, the stationery, the Government stamps on the policies, and the clerical staff are all honorary also?

### THE BRITISH NURSES' ASSOCIATION.

By Miss C. J. Wood.

THE first year of the Association's life has passed, and the second year opens with a roll of over two thousand members; verily, not a slow growth in so young a child, but not by any means one at which to stop. The General Council has decided not to alter the terms of membership during the present year of 1889, feeling that it is more liberal and just not to close the door of admission while so many are anxious to enter, and also that in dealing with such a widely-scattered mass of Nurses, and a calling, moreover, that from the nature of its training and work is apt to be cliquish and sectarian, it is better policy to allow the aims and objects of the Association to permeate the whole profession, and thus, by its consistent action, clear away the many misconceptions that must of necessity cluster around any new and great movement.

There are many standing aloof in a not unfriendly attitude, to see how this matter will grow, and we must respect their caution; but we would also ask them, Is this the wisest course to take? There are certain crises in all human affairs that

[previous page](#)

[next page](#)