

only two questions from each source. On the Insurance side, let them go into any large office and ask the Actuary—(1) Is it probable that an Incorporated office, doing merely Deferred Annuity and Sick-pay business, with a capital of £25,000, is likely to pay its way if it has to draw its custom from only 15,000 women? (2) Do these Tables (the Pension Fund's) show rates 25 or 30 per cent. higher than your own for the same advantages? Then to Nurses let them say—(1) Can Nurses—who get from £20 to £26 a year wages—afford to pay £16 a year, from the age of 30 to 55, to secure enough to live in comfort upon at the latter age? (2) Supposing a Nurse began to pay premiums at this or any lower rate, how long would she be likely to continue to pay them?

Now, we have no hesitation in asserting that the scheme of the Pension Fund is as unsuitable in every way for Nurses as the wildest nightmare could have devised. From some personal knowledge of the class, we would calculate that, out of every hundred women who become fully Trained Nurses, at least seventy will, in twenty years, have left their calling—many to get married, some to return to home duties, others to pursue another vocation. Death or invalidism from overwork will have claimed another ten. And of the remaining twenty, quite half will have obtained permanent public or private appointments, which will ensure their future from want. The remaining ten will, probably, for another five or ten years, pass from Hospital to Hospital, or Nursing Home to Nursing Home; and presuming they have no friends to whom they can look for help as age advances, and no resources upon which to fall back, what can the Fund do for them? Let the matter be calmly considered, away from all the balderdash which has been so freely talked about it. This ten per cent.—which we maintain is an excessively high estimate—comprise women who are so poor, that they have only their earnings to look to; so friendless and homeless that they have none to help them. We ask the Council seriously if it has realised the position of affairs—the utter unsuitability of the Fund for these Nurses. Such as these want every farthing of their scanty salaries for clothes, and absolute necessaries. It is merely mocking their poverty to talk to them of thrift, of making provision for the future, when it is all they can do to scrape and to pinch, to live in the present, and to keep clothes on their backs, and hold body and soul together if out of work—as they now-a-days so frequently are. No! the matter lies in a nutshell, as we have said before. Those Nurses who will need an annuity, are far too poor to be able to pay the fair and necessary premiums for one.

On behalf of these Nurses—who do really and truly require assistance in their old age and infirmity—we most earnestly appeal to the Council to wind up this present scheme, and utilise the funds, as they easily could be adapted, to make a real National Pension Fund. It would save much trouble and sorrow, and the hard-earned savings of many poor women, if it adopted this course. Nurses are not business-like, and tremendous pressure has been brought to bear upon many of them to join this Fund. But the moment the pressure is removed, these will at once cease their contributions. Half of those who are now paying small monthly premiums will, in two or three years, have ceased to do so—some from forgetfulness, others from sheer inability, many because they will be otherwise provided for. We are confident that the Fund cannot succeed financially with such a small and such a poor *clientèle*. We earnestly hope that the Council will seriously consider the early withdrawal of the scheme. It was told at first, that 1,500 Nurses were anxious to join at once. By enormous efforts, 694 have now been persuaded to apply, but only 540 have completed their Interim policies. Even in the last month, we are informed that eighteen, whose applications the Council had accepted, have failed to pay their first premiums; and that the number of applications grows smaller and smaller every month, and even of these the proportion of unsuitable applicants grows every month, larger and larger. Does the Council realise the immense importance of these facts? We commend them to the quiet attention of the Treasurer of the Mildmay Nurses' Home, and of the Committee of the Dreadnought Hospital.

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#### ESPRIT DE CORPS.

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DO not let any woman who earns her own bread, least of all a Nurse, deceive herself. The old truth is true now, "In the sweat of thy brow shalt thou eat thy bread." If women would earn their own bread, they fall under the same law. If they wish to make a profession of Nursing, they must take it up in an earnest spirit—as work, not as play, or a sentiment or a passing fancy, but as earnest work that must be carried on under the same inflexible law that rules seedtime and harvest. Corn must be sown, reaped, garnered, and gathered before bread can be eaten. Forbes gives a striking anecdote in his history of the Franco-Prussian war. He was jogging along side by side, at some time or other during the campaign, with a cheerful Prussian sergeant, and in a good-humoured way began chaffing the man—I forget about what,

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