

Life Office in the kingdom would give the same advantage at much smaller rates.

But then it may be said, "Yes, yes; we know the scheme of granting diminutive Annuities to Nurses is ridiculous, but then we grant them Sick Pay; and if they are ill and die our Annuity Fund will grow fat, while if they are well and live to get Annuities, then our Sick Pay Fund will flourish exceedingly." We are told—really told on good authority—that this has been said, and actually believed. Now, no one, we venture to say, who possessed the smallest knowledge of Nurses could restrain his laughter at this delightfully simple financial logic. But now, we assert our belief that even if the Annuity Fund could be made a profitable business, this Sick Pay scheme would inevitably ruin it. Anyone having the most rudimentary acquaintance with a Nurse's career could have told the Council of the Fund that there is no class of female workers in the community who are so frequently invalidated as the attendants on the sick. The promoters of the Fund say that Annuitants are notoriously long-lived. We venture to prophesy that Nurses paying for Sick Pay would be constantly ill. We know of scores of Nurses who are often completely unfit to be at work, from overstrain of mind or body. But they continue to labour on, because to take a rest means to consume their savings, or become a burden upon their friends. Give these women an allowance when invalidated, and they will gladly seize the opportunity.

We hazarded the conjecture last week, that many of the Nurses who had joined the Fund had probably done so to obtain sick pay—not because they foresaw that, in the dim and distant future, they might require a microscopic Annuity upon which to starve, but because they saw the chance of obtaining an allowance during their frequent illnesses in the present. Judging from the letters we have since received, our conjecture was largely correct; and we would explain to the Council that these women are, as a rule, of good physique and healthy constitutions. They do not die straight off, as the simple logical argument we have quoted presupposes. They catch fevers; they sprain their ankles; they cut their hands or arms; they are constantly being prostrated from over-work or over-anxiety.

Let us, however, reduce the matter to figures. We are placing the estimate very low when we suggest that a Nurse is very exceptionally fortunate if she is not invalidated, *on the average*, for two weeks in each year. Now we find from one of our correspondent's letters that 6s. 8d. per month will secure her 8s. a week from the Fund if invalidated. Taking this proportion, therefore,

for the five hundred and forty Nurses who have joined—each paying £4 a year—their total annual contributions would be £2,160. If each then received Sick Pay only for two weeks in every year, on the same scale, they would cost the Fund £432 a year; while their Premiums, invested at, say, five per cent., would only produce £108. In other words, on the most favourable estimate, the Fund would pay just four times as much in Sick Pay alone every year as it gained in income for Sick Pay and Annuities combined. And we must assert our belief that in practice the actual loss would be far greater than this, for many reasons. For example, a Nurse might poison her hand. Now she would go about and do her work as well as she could—perhaps have an abscess opened, and poulticed meanwhile. But with a vision of Sick Pay before her, she would ask for, and at once receive, a medical certificate; and she would draw her allowance for three weeks or longer and enjoy perfect rest, to the great advantage of her health. Or she might severely sprain her ankle. Now she would be hobbling about in ten days. With Sick Pay she would rest for at least a fortnight.

We might easily multiply examples, which anyone acquainted with a Nurse's life could tell the Council are not one whit exaggerated. What we wish, however, to draw its attention to, is the simple fact that Sick Pay for Nurses on their scale spells only one word, and that is—Ruin. If it will investigate the matter, we believe that it will find that these Nurses who are joining for Lilliputian Annuities have a certain amount of method in their seeming madness. They think they will secure Sick Pay.

It will doubtless be asked why we should, as representatives of Nurses, warn the Council, and not rather quietly encourage all our readers to seize the opportunity of aggrandising themselves. And we answer, because, in the first place, we deem it our duty to show we appreciate the kindness and generosity of the Council of the Fund, and, therefore, warn them of the financial quagmire into which, it appears to us, they are being led; and, secondly, because we cannot see how the scheme can possibly pay its working expenses—far less Sick Pay in the present, or Annuities in the future—and, consequently, we can only earnestly advise our readers to open their eyes, and close their pockets.

It is easy in the world to live after the world's opinion; it is easy in solitude to live after your own; but the great man is he who, in the midst of the crowd, keeps, with perfect sweetness, the independence of solitude.

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