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Contents.

EDITORIAL	81
"ACCIDENTS WILL HAPPEN"	83
A GUIDE TO MEDICAL AND SURGICAL NURSING.—	
CHAPTER IV.... ..	83
THE BRITISH NURSES' ASSOCIATION	85
THE PENSION FUND FOR NURSES	86
NURSING ECHOES... ..	89
HOSPITAL INTELLIGENCE	91
THIS WEEK'S VACANCIES	92
OUR INSTITUTIONS: A RECORD OF THEIR OBJECTS	
AND WORK.—TUE BROOK VILLA, NEAR LIVER-	
POOL	93
WOMEN AND THEIR WORK	94
"NURSING RECORD" BENEVOLENT FUND	94
FRESH PAGES	95
CORRESPONDENCE... ..	95
REPLIES TO CORRESPONDENTS	96
VACANT APPOINTMENTS, WANTED, &c.	96
COMPETITIVE PRIZE ESSAY	96
NOTICES	96

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EDITORIAL.

WE have incurred much blame from some of our readers, and received many remonstrances from others, because of our studied silence with respect to the so-called Pension Fund for Nurses. It is complained that, as the representative organ of the Nursing world, it was our duty to have inquired minutely into the merits or demerits of this scheme; and that, if it appeared to our impartial judgment that it was not to be recommended, we should again and again have stated and proved our conclusions. We believe—perhaps from fuller information than our remonstrants possess about the matter—that the course which we have pursued has been the wisest and best.

Before the first Prospectus of the Fund appeared, we promised our readers to examine the scheme carefully, and, if it commended itself to us, to accord it all the assistance in our power. When, however, it was published, we were astounded to find that, instead of a Pension Fund, it was proposed to initiate a new commercial undertaking, upon a basis—that of granting Deferred Annuities—which not one of the great English Insurance Offices has found—*if worked alone*—to be profitable, or even financially safe. Before we recovered from our astonishment at this, we were further staggered to observe that the Tables of Premiums provided for the grant of Annuities, at the ages of 50, 55, or 60, at rates which were enormously higher than those charged by any Insurance Company with which we were acquainted. In other words, Nurses—who receive less remuneration than the members of any other skilled calling—who do the hardest and most dangerous female work—who are notoriously short-lived—were positively expected to pay more for an Annuity to this semi-charitable Fund than they would be charged by any ordinary Insurance Office.

And what were these Annuities and these Premiums proposed to be? In brief, the Nurse was to receive an Annuity so small that she could only starve upon it, in return for payments which, in many cases, would have been larger than her whole salary. The whole thing was so preposterous that we frankly confess we could not believe it was seriously put forward. We were, therefore, not much surprised to find our influential contemporary, the *Lancet*, bringing whole broadsides of figures and arguments, in all apparent seriousness, against the scheme. We deemed it our duty to our readers to reprint these for their information. But we have contented ourselves by pointing out the complete inaccuracy of various statements made in support of the Fund, and ridiculing the proposition gravely brought forward in a Medical contemporary—that

[previous page](#)

[next page](#)