

for Nurses," to which Lord Rothschild, and Messrs. Hambro, Morgan, and Hucks-Gibbs gave between them £25,000 as a substantial nucleus? I shall be glad to send any who may desire a full set of our papers, and to give any information in my power on the subject.

I would also take this opportunity of adding that if the people of Leeds and Yorkshire were to subscribe in the manner suggested, and found a local fund, it might be considered desirable, for the sake of saving expense and labour, to affiliate it with "The National Pension Fund for Nurses," with the understanding that their own donations would be applied locally, and complete control would be exercised over their special fund. This plan has already been adopted by one institution, and others are in treaty and no doubt will quickly follow. The "Mildmay Nursing Home" only a few days since sent their first contribution of £500 on behalf of their Nurses. It gives me much pleasure to inform you that the fund is succeeding even beyond the expectations of the founders. Over seven hundred Nurses have joined during the latter portion of last year, and we have already received over £7,000 from the Nurses in premiums.

I would, in conclusion, add that this fund is not a charity. Although we desire to encourage the public generally and those who are interested in Nurses to subscribe liberally, the society only wishes to help those Nurses who are desirous of helping themselves, so that no Nurse, whatever her position may be, need for a moment hesitate to join.—Yours faithfully,

EDWARD T. CLIFFORD, Hon. Manager.
National Pension Fund for Nurses, 8, King Street,
Cheapside, London, E.C., 7th Jan., 1889.

To the Editor of "The Yorkshire Post."

Sir,—I have read the letter from Mr. E. T. Clifford which appeared in your columns the other day. Mr. Clifford, of course, advocates the cause in which he is interested, but the Institution he names and its mode of working will not answer for this district.

I have before me the book of tables, &c., spoken of by Mr. Clifford in his letter respecting the "National Pension Fund for Nurses." In looking over these tables I find in the first of them, Table A, that a Nurse of twenty must contribute 15s. 3d. per month to obtain at the age of fifty a pension of £30 yearly. This contribution amounts to £9 3s. in twelve calendar months (or twelve payments), and if the contributions are collected every twenty-eight days—the table does not say whether the months are calendar or lunar—the amount is £9 18s. 3d.

Now I may venture to say, on the authority I have, that no Nurse of twenty receives more than £10 per year. After paying the premium required, she has in the first case 17s., and in the second 2s. 9d., for her other expenses during the twelve months.

Again, in the explanation to Table A I find these words, "On account of the low rate of contributions for the pensions secured, this table is suitable for Nurses of forty and upwards." For example, I will take the two extremes of age given, viz., forty and forty-nine years, and I find that for a Nurse of forty to obtain a pension of £30 per year, to commence at the age of fifty, the monthly payment is £3 11s. 9d., or for twelve of these payments £43 1s.

This is even worse than the example above, for I can safely say that no ordinary Nurse—no matter what her age—receives £40 per year; so that she would have to find at the very least over £3 somewhere else (in addition to her salary) just to make up the amount of the premium.

What about the other things she would require? Then, again, very few "Sisters" (or Head Nurses) receive £40 per year. How is it likely that an Under Nurse, whose salary is not more than £20 or £25, can pay the premium required if the Head Nurses cannot pay it?

Then for a person of forty-nine to receive at fifty a pension of £30 yearly she must pay the monthly sum of £41 17s. 4d., or in twelve payments £502 8s., when, having paid this sum, the probability is that the Nurse would not live many years after the pension had become due; for I am told that Nursing more than any other kind of labour breaks up the constitution. In a case such as the last it is very probable that the Institution would make a clear profit of £300 or £400.

There is one more point about Table A that I wish to mention, and that is—the contributions are not returnable. If a Nurse makes payments for a part of the time, and through some cause is obliged to stop them, she would not have a penny returned, no matter how much she might need it. And this is an Institution intended for the benefit of Nurses.

These calculations ought to speak for themselves. I feel positive that no sensible Nurse would join such an Institution under the conditions given. The above examples do not apply to Table A alone; other tables that I have examined would give similar results, with this difference—that in other tables the contributions are returnable, but the premiums are higher, and consequently further out of the reach of the persons they are intended to benefit.

I should say that any ordinary insurance company would offer quite as good advantages as "The National Pension Fund for Nurses." I do not think the "Fund" named by Mr. Clifford is what is wanted for Leeds.—Yours sincerely,

AN OLD PATIENT.

Silsden, January 11, 1889.

To the Editor of "The Yorkshire Post."

Sir,—Upon the above subject Mr. Edward T. Clifford, hon. manager of the National Pension Fund for Nurses, says in your issue of to-day, "I would take this opportunity of adding that if the people of Leeds and Yorkshire were to subscribe in the manner suggested, and found a local fund, it might be considered desirable, for the sake of saving expense and labour, to affiliate it with 'The National Pension Fund for Nurses.'"

Now, considering that "The National Pension Fund for Nurses" cannot afford to pay those deserving women who are devoting the best portion of their lives to such dangerous occupations more than about 2 per cent. interest on their hard-earned savings, there is very little encouragement for the Nurses of Leeds and Yorkshire to affiliate themselves to an institution in London that requires the difference between the 2 per cent. interest paid to Nurses and the 3½ or 4 per cent. interest at which their money would be lent to pay expenses, notwithstanding that the institution has the advantage of "honorary management."

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