

that a nurse attacked by consumption might get free treatment in a sanatorium. At present the way in which this benefit would operate was not well understood. There was nothing to show the principle on which the persons to receive it would be selected. Whether it would be conferred on slight cases, or on people with large families who might infect others, was not known. But this part of the Bill must be regarded as an experiment from the national point of view rather than as being of the nature of personal benefit.

3. *Sickness and Disablement Benefits.*—An insured nurse when taken ill was entitled to 7s. 6d. a week for 13 weeks if incapacitated, and 5s. for 13 weeks more, and after that 5s. during disablement. Nurses were, however, affected in a peculiar way. When ill many were treated in hospital, and there were two provisions, each of which in this case prevented their getting the sickness benefit. One was that those persons were not entitled to it who were receiving board and lodging. This clause affected merchant seamen in the same way. A considerable attack had already been made upon it, and there was a fair chance of that provision being altered.

The second clause which operated against nurses was that which provided that no payment should be made in respect of sickness or disablement benefit while an inmate of a hospital.

The speaker pointed out that in order to be a member of an approved society it was necessary to take active steps to join one.

One thing the Government had rather failed to do was to give longer notice to women that the Bill would be based on the assumption that those affected by it were members of friendly societies. Men had been successful in creating a sense of unity amongst themselves, but such societies of women were rare. Certainly few nurses were members of friendly societies. It should be remembered that the larger the Society the easier it was to manage, the less likely to be overturned by a riu upon it, for instance, of an epidemic in one locality. Nurses would be wise to consult together as to what form of society they considered desirable. In the Royal National Pension Fund they had a society of that kind, which had the gratuitous assistance of some of the best business heads. He understood that if nurses wished to have a society founded in connection with it, the Fund was ready to organise one.

In regard to the alternative scheme of paying into the Post Office, the speaker explained that apparently no interest was to be given on the money paid in, which would accumulate until the nurse fell ill, a certain portion of it being taken to provide her with a doctor. When ill she could draw out at the rate of 7s. 6d. a week to the extent of the amount accumulated, but no more.

As regards permanent disablement, if a nurse were never ill, during her working days, and paid regularly into the Post Office throughout that time, it was unlikely that her savings would represent anything like a permanent allowance of 5s. a week.

In regard to a proposal made in some quarters

for the exclusion of nurses from the Bill, Mr. Pen- nant thought that, regarding the matter from the long point of view, it would be better for them to stand in with a national system than to be outside it.

Miss Gore Booth, speaking of the Bill as it affected working women generally, said that certain men's trades were insured against unemployment; no women's trades were, and when women were unemployed, and therefore lost their income, they had had to pay double, *i.e.*, the employer's 3d. as well as their own. It was rather like Alice in Wonderland. The Post Office scheme must be regarded as State-aided thrift. The Bill was being rushed through, shoved down people's throats in a mad way. Insurance was good, of course, but insured persons should not only be entitled to the money, but *get* the money. The time to voice any protests was before the Bill was passed.

The Chairman pointed out that no class of persons were so well provided against sickness and invalidity as nurses. All well managed hospitals appointed medical officers to look after their nurses, who if they were ill or needed operations had the very best medical and surgical treatment in the world free of cost. Seven and sixpence a week would be a poor substitute. In addition to hospital treatment there were many splendid convalescent homes where they could be received to recuperate free of cost.

Mrs. Fenwick remarked that if a special society were formed for the insurance of nurses, it should be largely self-governed. Wage-earning women, if they were wise, would learn something of finance, and have a sense of responsibility for the management of their own money.

Discussion and questions followed, in which Miss B. Kent, Miss Amy Hughes, Dr. Kingsford, Miss Leech, Mr. J. Fowler Shore, Miss Kingsford, and others took part.

Miss Esther Roper, B.A. (National Industrial and Professional Women's Suffrage Society) said that an amendment to the Bill was down in the name of Mr. Lees Smith, M.P., by which Sub-section (e), Clause 7, dealing with the disability imposed when board and lodging were provided, should be cut out of the Bill.

Any private arrangement made between the nurses and the hospitals was their business, and not that of the State.

To test the feeling of the meeting, the Chairman then put the three following questions:—

(1) Whether those present approved of the Bill, as it affected nurses, or not.

The voting was unanimously against it.

(2) Whether the meeting was in favour of trying to get the restriction removed whereby nurses would lose the insurance money for which they had paid if they received treatment in hospital.

The meeting was solidly in favour of taking such action.

(3) Was the meeting in favour, in forming an approved society for the insurance of nurses, of its being self-governing, and mainly managed by the nurses themselves.

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