

ACCUMULATED AT 3 PER CENT. COMPOUND INTEREST if preferred in lieu of the pension.

The Commercial Union has had considerable experience in arranging Staff Pension Schemes, and will be glad to give any assistance in their power to enable each institution to draw up the scheme best suited to its circumstances.

ROYAL NATIONAL PENSION FUND FOR NURSES.

The subjoined tables show the monthly and yearly premiums payable to assure an annuity of £10 a year commencing at the age of 50 or 55, males and females respectively.

Two-and-a-half per cent. compound interest, calculated from the day the first payment is received, will be allowed upon all returnable premiums withdrawn after two clear years, and the cost of administration deducted; this cost is fixed at five per cent. on the gross monthly premiums received. Nevertheless, a policy-holder never receives back less than the amount paid in, even though the cost of administration should amount to more than the two-and-a-half per cent. compound interest. After a policy has been in force seven full years, no deduction is made for the cost of administration—the two-and-a-half per cent. compound interest being allowed, as explained above.

Pension at 55.			
Age next birthday.	Monthly Premium.	Yearly Premiums.	Payable for years.
20 ..	£0 3 10 ..	£2 6 0 ..	35
25 ..	0 4 11 ..	2 19 0 ..	30
30 ..	0 6 5 ..	3 17 0 ..	25
35 ..	0 8 8 ..	5 4 0 ..	20
40 ..	0 12 7 ..	7 11 0 ..	15

Female Rates for Pension of £10.

Pension at 50.			
Age next birthday.	Monthly Premium.	Yearly Premiums.	Payable for years.
20 ..	£0 6 1 ..	£3 13 0 ..	30
25 ..	0 8 0 ..	4 16 0 ..	25
30 ..	0 10 10 ..	6 10 0 ..	20
35 ..	0 15 8 ..	9 8 0 ..	15
40 ..	1 5 4 ..	15 4 0 ..	10

Pension at 55.			
Age next birthday.	Monthly Premium.	Yearly Premiums.	Payable for years.
20 ..	£0 4 3 ..	£2 11 0 ..	35
25 ..	0 5 6 ..	3 6 0 ..	30
30 ..	0 7 1 ..	4 5 0 ..	25
35 ..	0 9 7 ..	5 15 0 ..	20
40 ..	0 13 11 ..	8 7 0 ..	15

By request of members of the State Registration Society—who do not desire to be connected with any society whose officials are well known opponents of the registration movement—we have communicated with an absolutely independent business, the Commercial Union Assurance Company, Limited, and they have prepared an excellent scheme specially applicable to trained nurses. We hope to deal with the matter at an early date.

NURSES OF NOTE.

MISS HELEN SCOTT HAY, R.N.

The resignation of Miss Hay as Superintendent of Nurses of the Illinois Training School for Nurses at Chicago is recognised as an immense loss to the institution. During her five years' term of office, Miss Hay has done splendid progressive and constructive work for the school, which is widely appreciated. Miss Charlotte Johnson, R.N., writes in the monthly Report of the School Records that:

Miss Hay has accomplished what would seem to be the impossible, in the face of many difficulties. A broad vision, a sympathetic leadership, an unswerving faith in God and the right, together with an indomitable energy, have brought about remarkable development. Her clear, far-reaching vision has opened up new ways and means of accomplishing desired results. Her practical grasp of details has kept her in closest touch with every phase of the work of a great training school. Her sound judgment and common sense in dealing with the hospital administration have not only won for her the confidence of the warden and the staff, but she is consulted in matters of importance, and recognised as a woman of rare force and ability.

The scope of the training school has been greatly broadened during these five years. It now embraces the tuberculosis department; the skin and venereal departments; the children's annex; the detention hospital; which were not formerly in the hands of the school. These changes naturally make for the betterment of the general condition of the hospital. A social service worker has been installed as a connecting link between the hospital ward and the outside world, for the benefit of those in need of such help. A nurse is in attendance in the women's examining room on Wood Street.

Many improved conditions in the physical care of the nurses have been brought about. The Nurses' Home has been much enlarged and made thoroughly sanitary, the rooms newly finished and furnished. Beautiful new baths and many lavatories are found on every floor. The increased number of nurses demanded in the care of the various departments added to the service has necessitated more room for the big family. The buildings adjoining the Home on the north and east are now owned by the School and are all occupied by nurses or used for lecture rooms and laboratories. Physical education is given by a former Principal of Chicago College of Physical Education and Expression, who gives a regular

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