

insurance out of her small salary could be obviated by remunerating her more adequately. Charity bestowed out of the nurses' services should cease. The rate of payment must be raised. One good thing about the Act was that provision was made for the payment of the doctor's fee when summoned to the assistance of midwives in conformity with the regulations laid down by the Central Midwives' Board. The result was that medical men were far more willing to work with midwives now that their position was recognized, and he hoped they would be more willing to employ them as monthly nurses, which would often ensure a substantial addition to their income.

#### THE POSITION OF NURSES AS INSURED PERSONS.

Miss Amy Hughes, dealing with the above question, said that nurses must become insured persons under the National Insurance Act, but she did not think it was realised that, as things stood, the large majority must become post office contributors, which was very desirable to avoid. The post office scheme was not really an insurance scheme at all, but contributions were made on the deposit system, and the contributor received back what she paid in, with a small addition, less expenses. When that amount was withdrawn there were no further payments.

This was a most undesirable position for women who had spent three or four years in learning their arduous work, work for the community which involved a severe physical tax. The solution of the difficulty was the formation of approved societies for nurses as such, arranging the benefits to meet their special needs.

In regard to the affiliated associations, it would seem advisable that they should agree upon the arrangement between the nurse and the Association, *i.e.*, it might be understood when the nurse was engaged that the committee should deduct the 13s. payable by her as insurance contributions.

The benefits provided by the Act were sickness allowance, medical treatment and sanatorium treatment, and disablement allowance. Nurses in the past had usually received the first three, and it seemed advisable that the benefits in a Nurses' Friendly Society should be altered.

If an Association agreed with the nurse that she did not receive the 7s. 6d. weekly, it might then become responsible for her illness for a period of six weeks, and give her benefits more suited to her needs, such as disability allowance or old age pensions.

A large number of associations insured their nurses against sickness, and by making the arrangement she had outlined with the nurse a beginning might be made of a substantial addition to her benefits.

Women who were the channels through which the good work of others filtered down to the very poorest, should have some special benefits. They were Empire builders in a small way, and they asked to have their hands strengthened in doing their work.

Mr. Douglas Pennant, following on the same lines, said that taking the Act and its benefits as they stand, insured nurses would receive 7s. 6d. per week, but nurses normally when ill were cared for in the Home with which they were connected for a certain time, and in the case of district nurses their associations supported them. They did not, therefore, need the 7s. 6d. a week to lie up. Again, they usually needed to go away to convalesce, but they were not going to get cured at 7s. 6d. a week. Under Clause 13, which was inserted during the discussion of the Bill, any approved society could submit a scheme for the adoption of alternative benefits to the Commissioners, and it might be possible to arrange that if nurses did not receive payment for the first five or six weeks of illness that they could have 15s. a week afterwards.

Many Associations had insured their nurses in the Law Accident Insurance Society providing for an allowance of £1 per week for 13 weeks in the event of illness. If this were cut down from 13 to 6 or 7 weeks, as it could be if the Associations undertook to care for the nurse for the first 6 weeks, the premium paid would then be reduced from £1 15s. 9d. to somewhere about 18s.

In reply to questions, Mr. Pennant said that under the scheme proposed a nurse, during disablement would get between 15s. and £1 a week after the first 6 weeks, permanently.

In regard to the 6s. set apart by the State for the payment of appointed doctors, the Clause making this provision was very controversial, but he did not think this sum could be applied for any other purpose.

#### THE FORMATION OF AN APPROVED SOCIETY FOR NURSES.

Sir Archibald Williamson then spoke on the formation of an Approved Society for Nurses. He pointed out that some of the existing friendly societies do not take women, and others do not take nurses. The alternative was that they should become Post Office contributors, which had been shown to be undesirable; therefore the question of the formation of a special society arose.

There was a movement amongst nurses, directed by leaders of the nursing profession, to form an approved society for themselves. On the other hand, an approved society was being formed by the Royal National Pension Fund for Nurses, and without offering any criticism of any other society he desired to point out the stability and strength of resources of the Pension Fund. It was not yet able to issue a prospectus, because, owing to pressure of work the Insurance Commissioners could not give information as to the advantages which could be offered, but as soon as the necessary calculations were available this would speedily be done.

He had been asked by the Secretary of the Fund to meet a criticism, and to say that it was not the intention of the Fund to insure men. It would be willing to include ward maids, but not men.

[previous page](#)

[next page](#)