

THE SCOTTISH NURSES' ASSOCIATION AND NATIONAL INSURANCE.

The Scottish Nurses' Association has issued the following leaflet of advice to Scottish Nurses in reference to compulsory insurance under the Insurance Act—as it favours the formation of a Scottish Nurses' Branch of the Women's Friendly Society of Scotland.

NATIONAL INSURANCE ACT.

Practically all nurses, unless they earn over £160 per annum, or have a private income of £26 per annum, must insure. To ensure full benefits insurance should be begun when the Act comes into force, which it is expected to do in July, 1912.

As insurance is compulsory, a nurse should see that she gets full advantage from her insurance. There are two ways in which she may insure—(1) By putting her contributions into the Post Office Fund, or (2) by joining an Approved Society. The nurse who insures through the Post Office is really not insured at all, as the Post Office will only pay out rather less than is paid in.

Insurance is therefore best effected through an Approved Society, but care is needed in the choice of a Society, as, on the one hand, if a nurse joins a prosperous Society she is likely to obtain additional benefits, whereas, on the other, if she joins a Society which incurs a deficit she may be called upon to pay one or more levies over and above her regular insurance contribution.

It is most important that her Society have at least 5,000 members in Scotland, as otherwise it may have to surrender one-third of any surplus it may have accumulated to assist less fortunate societies with which it is compulsorily associated for valuation purposes.

No advantage is gained by joining an English Society with a Scotch branch. The Scotch branch must stand alone, both as to its funds and as to its membership, and if there be less than 5,000 members in the Scotch branch that branch will share the fate of other small Societies, as it cannot affiliate for purposes of valuation with the English section. Further there would be no difficulty in a Scotch nurse who goes to England continuing to receive her benefits there from her Scotch Society.

As nurses are a particularly healthy class, they should not join women otherwise employed, nor should they join a Society with male members who may be entitled to the heavy maternity benefit for their wives. It is to their advantage to join with women equally healthy, who will be entitled to exactly the same benefits, and whose interests in arranging additional benefits will be identical.

A Society consisting of 5,000 nurse members in Scotland, if well managed, would meet those requirements, but in Scotland this number might be difficult to obtain and retain; and, on the other hand, there are additional advantages to be gained in joining a large Friendly Society with a separate Branch for Nurses.

The Scottish Nurses' Association has given the matter careful attention from the time the Insurance Bill was introduced into Parliament, and it has now come to an agreement with the Women's Friendly Society of Scotland for the formation of the SCOTTISH NURSES' BRANCH of the WOMEN'S FRIENDLY SOCIETY OF SCOTLAND.

The advantages of the arrangement are as follows:—

- (1) No entrance fee will be charged.
- (2) The Branch will be open to all female nurses.
- (3) So far as the Act permits, the funds of the Branch will be quite separate from those of the Society as a whole, and Nurse Members may arrange for benefits specially suited to them.
- (4) So long as the membership is below 5,000, the Branch will have the advantage of being taken for valuation purposes along with the strong Women's Friendly Society, instead of with a number of small weak Societies which might be in difficulties. On the other hand, once the membership of the Branch exceeds 5,000 the Branch can, if it so desire, become a separate Society.
- (5) The cost of management, which is a large item, will be minimised, as one set of officials will run both, while the Branch will share the advantages of good management.
- (6) Nurse members will be entitled to participate on equal terms with other members in any Friendly Society benefits arranged by the Friendly Society (at present an annuity benefit is under consideration).

Nurses who desire information or advice regarding Insurance may apply to the Secretary of the Scottish Nurses' Association—Dr. Hamilton Robertson, 5, Kelvin Drive, Glasgow, W., enclosing a stamped and addressed envelope.

LEAGUE NEWS.

The annual meeting of the Central London Sick Asylum, Nurses' League, Hendon Branch, was held on Saturday, March 23, at which a goodly number were present, in spite of the rain and lack of trains. The business of the meeting being satisfactorily settled, several interesting matters were discussed, amongst which were the Insurance Act, the formation of an approved Society to be called "The Trained Women Nurses' Friendly Society of the United Kingdom," and the Cologne Congress. Then followed tea and talk, after which Dr. Margaret Dobron gave a most interesting lecture on "School Clinics," which was most thoroughly enjoyed. Then after coffee and cakes the happy gathering was brought to a close.

The Queen visited the Middlesex Hospital on Wednesday to open the new buildings of the Barnato-Joel Cancer Charity. Her Majesty was received by the Duke of Northumberland, president of the hospital.

[previous page](#)

[next page](#)