

sum down which, *e.g.*, in the case of a spinster or widow of forty-four to forty-nine, amounts to as much as £2 7s., or in that of a married woman of twenty-one to £3 16s. 6d.

Further, since the nurse must have been insured for 26 weeks (and have 26 full weekly contributions paid) before she can qualify for Sickness Benefit, and for 104 weeks (with 104 contributions paid) for Disablement Benefit, it is to her interest to insure at once.

It should be noted that a nurse who falls sick and is treated in the hospital to which she is attached is entitled to Sickness Benefit in full; and that, after the 12th instant, if treated in any other hospital, the Benefit must be paid to her when she comes out, so far as it had not already been expended on her behalf.

A nurse who wishes to make the requisite number of full weekly contributions in order to qualify for benefits at the earliest possible date may stamp her own card at the ordinary employed rate for any week when she is ill or temporarily unemployed after her entry into Insurance (*i.e.*, after the first day of employment in respect of which she became insurable) so long as she continues to be an employed contributor.

Apart, however, from the necessity of making the qualifying number of contributions for benefit, a nurse need not pay any arrears for the year ended July 14th last, nor for any period during which the Society is satisfied that she was ill. And even the qualifying contributions in respect of these periods need not be sent in to her Society until just prior to the period for which the claim is made.

As regards arrears in respect of any other period in which she is temporarily unemployed up to January 12th next, her Society *may* (and, in respect of any later period, *must*, if she pays the remainder of the contribution) excuse the payment of the "employer's share" (2½d. or more, per week).

Every nurse should be provided with a contribution card to deliver to her employer for the purpose of stamping. If, without reasonable cause, she fails to so deliver it at the times required by the Regulations, she is, for each offence, liable to a fine of £10.

Every nurse for whom a card was not stamped by any person who employed her since July 14th, 1912, should at once request such employer to make good his omissions, otherwise serious loss of benefit may result.

And every employer must strictly comply with the law, since an employer who fails to stamp the card is liable as follows:—

- (1) To a fine of £10 for each offence;
- (2) To pay up the whole of the unpaid contributions without power to recover any portion of them from the nurse; and
- (3) To make good any loss of benefit suffered by the nurse, if she is a member of an approved society, such as Sickness Benefit at 7s. 6d. a week for 26 weeks; Disablement Benefit at 5s. a week

up to seventy years of age; cost of sanatorium treatment, and additional benefits.

A nurse receiving patients into her own home for treatment, or a midwife or maternity nurse taking sole charge of her cases may, if unmarried or a widow, insure as a voluntary contributor (provided her total income is not over £160 a year), and will become entitled to the ordinary benefits of an employed contributor, and be excused arrears due to illness. If under forty-five she may join at the ordinary employed rate of 4½d. a week up to the 12th instant; and if over forty-five, will pay less than if she defers insuring until after that date.

An Approved Society consisting of persons such as nurses, who claim to be an exceptionally healthy class, should, in time, if well managed and well supported, and if that claim is well founded, show such a surplus as to be able to afford its members additional benefits, such as an increase in the rate of sickness benefit, or the payment of the whole or part of the cost of dental treatment.

It is altogether to the advantage of an insured person to join an Approved Society, inasmuch as the members thereof can go on drawing benefits, within the prescribed limits and on the usual conditions, as long as they need them; whereas Deposit Contributors cease to have benefits when the money standing to their credit is exhausted.

AN IMPORTANT APPOINTMENT.

Miss Jean Gunn has been appointed Superintendent of Nurses to the new General Hospital, Toronto, Canada, which now claims to be the finest and best-equipped hospital on the American continent. Miss Gunn is a Canadian, but was trained at the Presbyterian Hospital, New York City, from which hospital she graduated in 1905. She has a wide and varied experience. At her Alma Mater she was promoted to be Head of the Operating Service, and also Night Supervisor; she has been Superintendent of the Memorial Hospital, Morristown, New Jersey; and actively engaged in Social Service for the Society of Aged and Afflicted in New York. She also organised the Social Service of the Mount Lebanon Hospital.

This splendid new hospital was opened in June, and the Nurses' Residence attached is most commodious and beautiful. In the new library and class rooms are to be seen the pictures, statuettes and other things of interest to the school—collected during Miss Snively's memorable term of office. This department is under the management of Miss Annie Robinson, a graduate of the Toronto General Training School for Nurses, which now numbers nearly 200 pupils.

Miss Robina Stewart, who has resigned the post of Superintendent, and who accomplished the arduous task of transferring the school from the old to the new hospital, intends to take a trip abroad—so we may perhaps see her in London during her travels.

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