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EDITORIAL.

THE UNITED WOMEN'S INSURANCE SOCIETY.

The present day is one of co-operation, because this generation is learning that the advantages of co-operation far surpass those of competition, and also because the cost of administration of large societies is more economical than that of small ones, and therefore they are able to give more advantageous terms to their members.

Recently, a movement has been inaugurated by the Domestic Workers' Friendly Society to unite Women's Societies under the National Insurance Act in one society, to be known as the United Women's Insurance Society. Already, the co-operation of the Clerical and Professional Women's Insurance Society has been assured, and the Committee of the Society has invited the Trained Women Nurses' Friendly Society to place the advantages of amalgamation before its members, for the matter is one for the consideration and decision of the members.

In passing, we may point out that it is a great compliment to this Society; composed exclusively of nurses, whose affairs are administered exclusively by nurses, that its financial position should be such as to attract such a proposition. The financial position of the Society is assured: it has saved some thousands of pounds, and is able to give its members a cash benefit of 14s. 6d. a week when sick. But it cannot hope to offer all the advantages which a larger society can do.

The United Women's Insurance Society offers to its members 15s. a week Sick Benefit, and, in addition, dental benefit, optical treatment and appliances, surgical appliances, Convalescent Homes, and Massage and Electrical Treatment, and help from a large invested benevolent fund.

The question now to be put before the members of the Trained Women Nurses' Friendly Society, at a Special Meeting specially summoned for the purpose, is whether the proposition of the United Women's Insurance Society shall be accepted or not.

If it is accepted, then the Trained Women Nurses' Friendly Society will cease to take part in the administration of the National Health Insurance Acts, 1911 and 1921, as an Approved Society, and will transfer its engagements under the Acts to the United Women's Insurance Society, together with all funds and securities standing to the credit of the Society in the books of the National Health Insurance Fund.

The position is briefly, do the members of the Trained Women Nurses' Friendly Society desire to avail themselves, by co-operation, of the greatly extended benefits offered by the larger United Society, or do they desire to remain a Society composed exclusively of nurses trained and in training, which can never attain the numbers necessary to supply all these additional benefits.

The Committee of the Society, having given careful consideration to the matter, feel that the interests of the members would be best served by union with the United Women's Insurance Society, and are therefore prepared to advise the members to adopt this course; but they must understand that the decision rests with themselves, and we hope, therefore, that they will carefully weigh the pros and cons of the matter, and endeavour to arrive at a wise decision when they receive a detailed statement, before recording their vote.

One thing has been demonstrated beyond question—that nurses include in their number those who are capable of managing their financial affairs successfully and economically, and who are deserving of every confidence, and the Trained Women Nurses' Friendly Society is to be accorded representation on the Committee of Management of the United Women's Insurance Society if they federate with it.

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