

To guard against these contingencies, the Council recommends Fellows and Members to insure with one of the leading Companies undertaking this class of business; such for example as the Employers' Liability Assurance Corporation, which is closely associated with the Clerical, Medical and General Life Assurance Society.

For an annual premium of £6 5s. od. the Corporation offers the following benefits to nurses between the ages of 20 and 50, whose work does not bring them in contact with infectious diseases.

For *Sickness** causing:

- (a) Temporary total disablement with continuous confinement to the house, per week £3.
- (b) Temporary total disablement not needing confinement to the house, per week £1 10s.
*Limited to 26 weeks.

*No compensation is payable in respect of the 1st week of disablement by sickness.

For an *Accident* causing:

- Death, £500
- Loss of two limbs or two eyes, £500
- Loss of one limb or one eye, £250
- Temporary total disablement, per week £3*
- Temporary partial disablement, per week 15s.*
*Limited to 26 weeks.

(These figures are taken from the Prospectus of the Employers' Liability Assurance Corporation.)

For Life Assurance, and as a provision for retirement, the Council recommends the Policies issued by the Clerical, Medical and General Life Assurance Society, a Society established in 1824, having a long and honourable association with the medical profession and now standing in the very front rank of Life Assurance Companies.

The choice of Policy would lie between an Endowment Assurance and a Deferred Annuity.

The *Endowment Assurance* provides a sum of money on attainment of a certain age, or in the event of previous death. The Sum Assured, when the Policy matures, would be paid either in one lump sum, or in the form of an Annuity, whichever best meets the circumstances of the Member when the time arrives. The Endowment Assurance is suitable for Members who, in addition to making provision for their own retirement, wish to feel that funds are available which will help others in the event of their own premature death.

The *Deferred Annuity* makes rather a larger provision for pension on retirement, but there is no Life Assurance in the event of death, and only the premiums with interest are returned if the Member should die before reaching the agreed age.

Full provision is made under both forms of contract to guard against unforeseen circumstances which would make it difficult for a Member to continue payments. Cash Surrender Values are granted on a liberal scale, after allowing for the cost of any Life Assurance protection enjoyed, or alternatively a free Paid-Up Policy or Annuity, as the case may be, is granted for an amount proportionate to the payments already made by the Member. These points are, of course, explained in detail in the Company's leaflets.

The following examples may be useful to Members, but it should be borne in mind that the amount of the Policy or of the Deferred Annuity may be increased on strictly proportionate terms.

Endowment Assurance for £100. With Profits payable at age 55, or at previous death, on a healthy life aged 30 next birthday. Annual Premium, £4 4s. 1d. Total amount paid by Member, £105 2s. 1d. at the end of 25 years. Assuming the 1926 rate of profit to be maintained

and all Bonuses left added to the Policy, the total amount of the sum Assured and Bonus payable at maturity, i.e., age 55, would amount to approximately £157.

At maturity, the Sum Assured and Bonus, namely £157, can be exchanged for an Annuity payable throughout life for £10 6s. 5d.

N.B.—Premiums may be paid half-yearly, quarterly or monthly at a very slightly increased cost.

Deferred Annuity for £10 per annum commencing at age 55, on a life aged 30 next birthday.

Annual Premium, £3 17s. 1d. Total amount paid by Member at the end of 25 years, £96 7s. 1d. At age 55, instead of an Annuity for life, a guaranteed Cash payment would be made of £152 1s. 0d..

NOTE—(The figures for the Endowment Assurance and for the Deferred Annuity are taken from the prospectus of the Clerical, Medical and General Life Assurance Society.)

With this valuable option, the Member is in a position to take an Annuity guaranteed under the Contract, namely £6 11s. 6d. per £100 cash, or to use the cash payment to purchase an Annuity wherever better terms can be secured, or to use the cash payment for any other purpose which may seem more desirable when the time comes.

The College has arranged to act as Agents for two or three of the leading Companies, and the Secretary will forward to any Fellow or Member full particulars of the above forms of Insurance or of any other of which they desire to avail themselves, if they will write to her to 39, Portland Place, London, W.1, enclosing a stamped envelope addressed to themselves for the reply.

THE INTERNATIONAL CONGRESS ON TUBERCULOSIS AT ROME.

In connection with the International Congress on Tuberculosis and International Nurses' Reunion from September 25th to September 29th, will those Nurses who are hoping to attend the Congress, and have not already done so, notify the Hon. Secretary of the National Council of Nurses of Great Britain, at 39, Portland Place, London, W.1, as it has been arranged that this Council will organise the group of Nurses belonging to Affiliated Societies who intend to attend the Congress. These Nurses will be entitled to wear the distinctive purple and silver Ribbon Badge as worn at Geneva.

Those attending the Congress should make themselves members by sending the subscription of £1 1s. to Mlle. Negri di Lamporo, Via Toscana 13, Rome 24. This will entitle them to a reduction of 50 per cent. on the Italian Railways, irrespective of distance, and allow of four stoppages on each journey—a very substantial reduction. This applies from September 10th to October 10th.

Subscribers to the Congress will receive books of tickets, and this should be notified to the Secretary, National Council of Nurses.

Accommodation.

Accommodation can be procured in Rome as follows: (1) In Hotels and Boarding Houses. (2) At the Red Cross School for Nurses. (3) In Convents.

(1) *Hotels and Boarding Houses*.—Rooms, without board, can be obtained from about 3/6 a day. The cost is the same per person whether the room is a single or a double one. The prices of rooms, with board, vary according to the accommodation. The Hotel Romano has been recommended to us as comfortable and moderate in its charges, which are about 12/- per day.

(2) *At the Red Cross School for Nurses*.—Single rooms, with full board, can be obtained at about 10/- per day, and rooms with two beds for somewhat less. Apply to Mlle. Negri di Lamporo, Via Toscana 13, Rome (24).

[previous page](#)

[next page](#)