

## CORRESPONDENCE.

## PROPOSED MEDICAL BENEFIT SOCIETY.

[In our last number we expressed, at the instance of many correspondents, an opinion on the proposals which have from time to time been frequently published in our columns for the formation of a Medical Benefit Society, by which medical practitioners should, by annual subscription during the years of health and strength, provide against periods of sickness and disablement, and, by such providence, secure to themselves payments to enable them with less difficulty to tide over the difficulties and hardships of such disablement.

Provision of this kind, to be made effectually, must be commenced on a basis which has the sanction of actuarial investigation. We are advised that it would be possible to form such an association with adequate prospects of success, if it be found that any considerable number of medical practitioners are desirous of taking part in it, and of assisting its formation. The first step towards this end appears to be the enrolment of names of those who favour the proposal, who take an interest in ripening it into a more mature shape, or who will help in the preliminary organisation, and those who would desire to become members of such a society if it be formed on a sound basis. With this view, we intimated last week that we were prepared to receive names of those interested and willing to take part in the formation of a Medical Benefit Society. It will, in the first instance, be necessary to form a strong provisional committee; and that committee would be able to take the preliminary steps necessary to obtain the actuarial data required. We publish below some letters received, and a list of the further adhesions forwarded. Great results often flow from small beginnings. We shall be glad to receive further lists of names. Those who are interested would do well not only to forward their own names, but to ascertain and communicate the views of their medical friends and neighbours. So soon as an adequate list of names is at hand, a preliminary meeting will be convoked. Meantime, we shall be happy to receive further communications.]

SIR,—It is with much pleasure that I see the question of forming a Medical Benefit Society is now likely to be taken up by the JOURNAL. From time to time some members have touched upon this subject, but no definite scheme has been arrived at, and your favourable annotation on Dr. Clibborn's letter appears most opportune. I know of many who would willingly join such a movement were it to assume a practical aspect. When the Provisional Committee is formed, as you suggest, I have some points to put forward for its consideration.—Your obedient servant,

FENNELL MACCARTHY, B.A., M.B.

Blenheim Lodge, Worcester, February 6th, 1883.

SIR,—I am glad to see Dr. Clibborn's letter in the JOURNAL of last week; it was simply an accidental stress of work that prevented me from writing a somewhat similar proposal to you immediately after reading the letter of Mr. T. H. Ravenhill, in the JOURNAL of January the 20th last.

If only a small society could be formed on a sound basis, I am persuaded that it would increase and succeed in the course of a little time. I believe one great element towards success would be the having of good working "stewards" in different parts of the country, and am afraid that to form a society, and then simply advertise it, would end in disaster. Strange though it may appear, I believe it is nevertheless true, that societies of this kind do not prosper unless they are brought directly before the notice of the parties they are intended to benefit by a personal representative.

Will you please to accept my name as that of one who feels a great interest in the project, and who would be willing to aid in advancing such an undertaking in any way possible.—I am always, sir, yours most faithfully,

FRANCIS BOYNTON LEE,  
President of the West Riding of Yorkshire Medical Charitable Society.

The Elms, Heckmondwike, February 6th, 1883.

SIR,—I have read with pleasure in last week's JOURNAL (p. 227), your remarks upon Dr. Clibborn's letter on the above subject, and feel sure that the medical men of Manchester and the neighbouring districts will gladly avail themselves of any scheme that is likely to meet the requirements of such a society.

There seems, indeed, no doubt, that the want of a "Medical Benefit Society" has been for a long time sadly felt by the profession generally; and if one were now started on commercial principles, and backed at the same time by the support of the British Medical Association, there is every reason to believe it would not only be a successful undertaking financially, but, would also be a means of affording much comfort and assistance to numbers of our hard worked practitioners when laid aside temporarily through illness.

For my own part, I am convinced that a movement in favour of this proposed society deserves the consideration of the profession; and, since in unity there is strength, may we see before long every member of the British Medical Association adding his unit of power towards furthering this truly charitable and much needed undertaking.

I may mention, in conclusion, the names of two gentlemen in Manchester, Dr. Emrys-Jones and Dr. Brierly, who have expressed great willingness to help as far as they can the promotion of the proposed society.—I am, sir, yours truly,

WILLIAM WALTER, M.D.

20, St. John Street, Manchester, February 7th, 1883.

SIR,—As one of the members of the British Medical Association deeply interested in the formation of a Medical Sick Benefit Society, I enclose my card, and earnestly hope that a sufficient number of adherents will forward their names to you in order that such a society may be constituted with as little delay as possible.—I am, sir, yours faithfully,

GEO. FRASER HENRY, L.R.C.P.

105, Risbygate Street, Bury St. Edmunds, February 3rd, 1883.

SIR,—I am glad to see that at last a real step has been taken for the formation of a Medical Benefit Society. I feel certain that if a few members could be brought together to form a committee, *pro tem.*, so as to whip the suggestions into some shape, and then keep it well before the profession, that in a very short space of time, it would be taken up earnestly, and largely supported.—I am, sir, yours truly,

WILLIAM J. STEPHENS.

41, Grand Parade, Brighton.

SIR,—Will you kindly add my name to your list as one of those who would gladly join any such society as that proposed.

I do hope the present opportunity will be well taken up. I hold that it would be of the greatest possible good to the great bulk of our profession.—Yours very truly,

W. NEWMAN, M.D. Lond.

Barn Hill House, Stamford, February 5th, 1883.

We have also received letters of adhesion from the following gentlemen:—Lawson Tait, Esq., Birmingham; J. R. Minnitt, 3, Wesley Place, Nenagh; J. H. Sewart, Lostwithiel, Cornwall; G. J. Malcolm-Smith, M.B., Howard Lodge, Hurstpierpoint; A. H. Boys, L.R.C.P., Lodway Villa, Pill, Cornwall; Chas. McCaskie, 3, New North Road, Huddersfield; G. Birt, M.B., Stourbridge; J. Bain Sincock, Bridgwater; Walter Johnson, M.R.C.S., Norwich; F. Dorrell Grayson, M.R.C.S., Rayleigh; W. Johnstone, Smethwick, near Birmingham; T. G. Vawdrey, Handsworth; John Watson, M.D., 182, Stockport Road, Manchester; S. Woodcock, M.D., 215, Chester Road, Manchester; W. Bartlett, M.R.C.S., 1, Castle Road, Deal; W. F. Brook, M.R.C.S., Fareham; and L. M. Griffith, M.R.C.S., 3, Hanover Place, Clifton.

## MEETINGS OF BRANCHES.

SIR,—I shall esteem it a favour if the President or Secretary of any Branch holding more than two meetings a year (annual and autumnal?) would kindly answer, in the JOURNAL, the following queries; viz.:

1. How many meetings a year are held by the ——— Branch?
2. Were there formerly fewer than that number?
3. Why was the number increased?
4. What has been the result?

—I am, sir, your obedient servant,

C. J. EVANS,

President of the South Midland Branch.