

Committee or before the Royal Commission. The writer assumes that the licence will be a minimum test; at best, a merely qualifying test. This assumption is marked by the manifest mistake that, because it will be the minimum entitling to registration, it will be a poor minimum. Now, what will this minimum be, compared with the minimum now entitling to registration—a minimum such as has been disclosed in the evidence before the Royal Commission, some of which was adduced by Dr. Waters, when the deputation from the Association waited on Lord Carlingford in November last—a minimum granted by unvisited and weak corporations? The minimum under the Bill will be a complete examination in medicine, surgery, and obstetrics, more thorough in every way than the present examinations of any single licensing board; in fact, an examination passed before a reliable examining board, having no interest in passing the candidate; and, as an additional security, the examination visited and approved by the Medical Council. Next, the writer assumes that the candidates will be satisfied with this licence, and will not proceed for higher diplomas; and asks the question, Why should they? The answer is: For the same reason that men now go for higher diplomas, viz., to prove superior attainments, and thereby to improve their social and professional position. So far from being content with the licence, good as that licence will unquestionably be, the fact of higher literary and professional attainments, which the licence will secure, will only the more stimulate them to ascend higher. We shall, in fact, then have competition upwards, instead of competition downwards, all to the advantage of high-class medical education. As regards the other points in the letter, the arguments adduced in the report of the Royal Commission dispose of them.

SIR,—On behalf of the Medical Alliance Association, we wish to draw the attention of the profession to the following facts, viz. :—
1. That the Government Bill, as it was urged by the Reform Committee of the British Medical Association it should be, has been drawn upon the lines recommended in the Report of the Royal Commission, and, so closely have these lines been adhered to, that the Bill may be considered, virtually, as the Report itself thrown into the form of an Act of Parliament. That this Bill provides, as it was stated in the circular-letter of the Medical Alliance to the profession in October last it would provide, for the establishment of perfect freedom in the practice of medicine and surgery. It repeals all the restrictions on practice now possessed by the profession, so that it deserves to be hailed with joy by the chemists and druggists who, with triumph, may look upon it as a chemists' and druggists' emancipation Bill.

2. It deserves to be hailed with joy and triumph by the veneral quacks, and quacks of all kinds, as a quacks' emancipation Bill.

3. It deserves to be hailed with joy and triumph by the herbalists, as a herbalists' emancipation Bill.

4. It deserves to be hailed with joy and triumph by every person who wishes to practise medicine, as every person's emancipation Bill.

To the medical profession the Bill is unjust, harsh, and oppressive; to medical students it is still more unjust, harsh, and oppressive. Thus, it does NOT provide for a one portal to the profession, but for many portals, with a final portal. When this final portal is passed, no medical title whatever will be permitted to be taken but that of "Licentiate of the Medical Council in medicine, surgery, and midwifery." Such licentiate will not, in virtue of his licence alone, be permitted to use the title of physician, nor surgeon, nor apothecary, nor any other medical title whatever but that above stated. For these reasons, and for many other reasons not now stated, the Medical Alliance consider the Bill to be most pernicious to the interests of the profession and the public; they will, therefore, oppose it with all the force that may be at their command.—We are, sir, your obedient servants,

R. H. S. CARPENTER, L.R.C.P.Lond., and L.S.A., Chairman
of the Medical Alliance Association.

CHAS. CHAPLE, M.D. St. Andrew's, M.R.C.P.Edin., L.S.A.,
Treasurer.

JOHN P. HENTSCHE, M.R.C.S., L.S.A., Honorary Secretary.

** The objects of the Medical Reform Committee and the signatories to this letter are identical, and we invite their co-operation in improving the Medical Bill. Certain it is that the veneral quacks, *et id genus omne*, have taken alarm, and are actively preparing petitions signed by their friends and clients against this Bill, as they have invariably done on previous occasions. It is expressly provided (clause 6) that non-registered persons cannot recover any expenses, charges, or fees for medical or surgical attendance.

MEDICAL PROVIDENT SOCIETY.

SIR,—I think that many would-be members have been frightened by the figures quoted by Drs. Thurston and Clibborn. What the actual expense will be, is, of course, a matter for experienced actuaries to decide; but I should like to call the attention of your readers to the working of one of the best friendly societies in England—I refer to the Hearts of Oak Society. I have before me their balance-sheet and statement of income and expenditure for the year ending December 31st, 1881. This society has been in operation about forty years, and during that time they have been able to accumulate a reserve fund of nearly half a million sterling. I mention this, to show that, if anything, the premium paid by each member is higher than need be. During the year 1881, members of the society received benefits amounting to £146,113, but of this amount £87,541, or sixty per cent. only, was received by them as sick-pay, the remainder being payments for superannuation, livings-in, funerals, losses by fire, etc. I find that during the same year each member contributed £2 Os. 2d. to the society. Now, as only sixty per cent. of the total expenditure relates to sick-pay, it is quite clear that sixty per cent. of the income would amply cover the liability in respect of sickness; so that instead of £2 Os. 2d., only sixty per cent. of that sum would be required, or about £1 4s. *per annum* per member. For this latter sum, each member is entitled to eighteen shillings per week sick-pay; from this data, it would be easy to calculate what the premium should be to cover any given sum as sick benefit. The next point is, the expense of management, which amounted to nearly three and a half per cent. on the gross income, or 1s. 7d. per member. In estimating our probable expenditure under this head, we must not forget that our premiums will probably be from four to six times more than those paid by members of the Hearts of Oak; let us suppose we pay five times more than they, that is, £6, instead of £1 4s. Then the expenses of management in our case would, at the same rate, amount to only one-fifth part of 3½, or equal to 7 per cent.; or, to put it in another way, for every thousand members in the Hearts of Oak, at £1 4s. each = £1,200, at 3½ per cent. = £42 for working expenses; for 1,000 members in our society, at £6 each = £6,000, at 7 per cent. = £42.

The last point to which I now wish to call attention is the probable amount of sickness we are likely to experience. The figures given in the Hearts of Oak accountants' report for 1881 show that the average for that year was eight days per member *per annum*; and seeing that this is an old-established society, having members in it aged from 70 years down to 19 years, it affords a very fair base for us to calculate upon; and, in my opinion, our sickness will be even less than eight days per member.

I must apologise for the length of my letter, but even now I have left much unsaid.—I am, sir, yours faithfully,
Bridgwater, March 21st, 1883. J. BAIN SINCOCK.

SIR,—I shall be glad if you will add my name to the list of those willing to form a Medical Provident Society.

Having commenced practice since trade has been very bad, and having a small but increasing family to care for, it is often a matter of grave anxiety when I reflect that I might be ill, for weeks or months, and have nothing to fall back upon, besides having to pay and keep a qualified *locum tenens*. Insurance meets the difficulty in case of accident or death, but would be of no assistance in a long illness.—I am, sir, yours faithfully,
107, Beckett Street, Leeds, March 21st, 1883. G. HODGSON HIGGINS.

SIR,—Will you kindly add my name to the list of those willing to join in the formation of the proposed Medical Provident Society. I deem it a scheme in which all *medici* should unite; the few wealthy, because they would be aiding the cause of their poorer brethren; the average, because help may be useful at some time; and the struggling, because some assistance would be forthcoming in the event of illness incapacitating from work. Yours very faithfully,
Malvern, 20th March, 1883. STANLEY HAYNES, M.D.

SIR,—I cannot, for the life of me, see what grounds Dr. Boys has for saying, in your last issue, that I "take the credit of starting" the proposed medical benefit society. Let me, however, assure him that I have never taken anything of the kind, that I have never for a moment thought of doing anything so manifestly absurd. The