

is installed in four different menacing foci, at Merv in the Trans-Caspian district, at Tiflis, Baku and Batoum in the Trans-Caucasian district, at Van in Anatolia, and along the banks of the Volga, in Astrakhan, Saratov and Samara. At these points the cholera hibernated but resumed its aggressions on the appearance of warm weather. It is now thoroughly established at Bagdad, which is a new and powerful center for its further spread. He thinks that the fear of its reaching western Europe is well founded.

International Congress on Tuberculosis.—The official announcement of this congress, to be held at Paris, October 2-7, states that there are to be four sections, medical pathology, surgical pathology, preservation and assistance of infants and the same for adults. "The New Methods of Early Diagnosis of Tuberculosis" will be the subject of a report by Achard of Paris, Mariani of Genoa, and C. T. Williams of London. "Treatment of Lupus by the New Methods" will be presented by Forchhammer, chief of the Copenhagen Light Institute, by Lesser of Berlin and by Jeanselme and Chatin of Paris in the medical section. A copy of the official circular in English will be sent on demand to Dr. M. Letulle, 21 rue de l' Ecole de Médecine, Paris, with any information desired. The circular contains the entire list of subjects and communications to be presented, with the list of subjects suggested by the committee of organization.

Merkel's Seventieth Birthday.—The friends of Prof. G. Merkel gathered at Nuremberg June 29 to celebrate his seventieth birthday and present him with a *Festschrift* in the form of the eighty-fourth volume of the *Deutsches Archiv f. klinische Medizin*, with which he has been connected since 1871. A subscription of \$2,000 had also been raised and was presented in his name to the endowment fund for the relief of physicians' widows. The city authorities conferred honorary citizenship on him for his achievements in promoting sanitation and hygiene, in the construction of the new model city hospital, etc. One of the interesting features of the festivities was the address to his wife made by the burgemeister. He presented her with a wreath in the name of the city, for her predominant share in maintaining the "Leistungsfähigkeit" of her husband. That is, for the keeping of her husband in such good health and spirits that he is able to do such good work in these various lines. A portrait bust, tablets, etc., were also presented to Merkel from the Erlangen medical faculty and others, and the day closed with a lunch at the Merkel home, followed next day by a banquet tendered by the local medical society.

Program of International Congress.—The next International Medical Congress, to be held in Lisbon April 19 to 26, 1906, is expected to be one of great importance, in spite of its being held in what has always been considered as an out of the way country. Some of the most distinguished men of the medical profession have offered papers. Some of the topics for discussion that have been selected by the executive committee are the following:

SECTION OF DESCRIPTIVE AND COMPARATIVE ANATOMY, ANTHROPOLOGY, EMBRYOLOGY AND HISTOLOGY.

Definition, structure and composition of protoplasm.
Origin, nature and classification of pigments.
Cellular changes in normal tissues.
Evolution and involution of the thymus gland.

SECTION OF PHYSIOLOGY.

The rôle of leucocytes in nutrition.
The thyroid secretion.
Renal permeability.
The nutritive value of alcohol.
The physiology of the cytotoxins.
The blood ferments.

SECTION OF GENERAL PATHOLOGY, BACTERIOLOGY AND PATHOLOGIC ANATOMY.

What are the present scientific proofs of the parasitic nature of neoplasms, especially of cancer?
Preventive inoculations against bacterial diseases.
Preventive inoculations against protozoic diseases.
Preventive inoculations against diseases from an unknown specific agent.
The pancreas and fat necrosis.

THERAPEUTICS AND PHARMACOLOGY.

Local therapeutics in infectious diseases.
Separation, from a physiologic and therapeutic point of view, of the different radiations produced in Crooke's tubes and of those which are sent out by radioactive bodies.
The therapeutic value of bactericidal serums.
The relation between the molecular constitution of organic bodies and their physiologic and therapeutic action.

SECTION OF MEDICINE.

The pathogenesis of diabetes.
The pathogenesis of arterial hypertension.
The treatment of cirrhosis of the liver.
Cerebrospinal meningitis.
International defense against tuberculosis.
Meningeal hemorrhages.

SECTION OF PEDIATRICS.

Spastic affections of infancy; classification and pathogenesis.

Cerebrospinal meningitis; etiology and treatment.
The social struggle against rickets.
Orthopedic surgery in affections of nervous origin; spastic and paralytic.

Congenital dislocation of the hip.
The treatment of abdominal tuberculosis (peritoneal).

NEUROLOGY, PSYCHIATRY AND CRIMINAL ANTHROPOLOGY.

Penal reform from the anthropologic and psychiatric point of view.

Forms and pathogenesis of dementia præcox.
The relations of progressive muscular atrophy to Charcot's disease.

Cerebral localization in mental disease.

Education and crime.

Stigmata of degeneration and crime.

SECTION OF SURGERY.

Septic peritoneal infections; classification and treatment.

Gastrointestinal and intestino-intestinal anastomoses.

Recent additions to arterial and venous surgery.

SECTION OF MEDICINE AND SURGERY OF THE URINARY ORGANS.

Surgical intervention in Bright's disease.

Surgical treatment of prostatic-vesical tuberculosis.

Progress of urology in the diagnosis of renal disease.

Painful cystides.

SECTION OF OPHTHALMOLOGY.

Blepharoplasty.

Serotherapy in ophthalmology.

SECTION OF LARYNGOLOGY, RHINOLOGY, OTOTOLOGY AND STOMATOLOGY.

Study of the epileptogenic action of foreign bodies in the ear and of vegetations in the naso-pharynx.

The different forms of suppuration of the maxillary sinus.

Injections of paraffin in rhinology.

Differential diagnosis of tubercular, syphilitic and cancerous lesions of the larynx.

Choice of anesthesia in the extraction of teeth.

Treatment of alveolar suppuration.

SECTION OF OBSTETRICS AND GYNECOLOGY.

Conservative surgery of the ovaries.

Tuberculosis of the adnexa.

Symphiseotomy.

Pregnancy and cancer of the uterus.

Therapy of puerperal infections.

SECTION OF HYGIENE AND EPIDEMIOLOGY.

The intermediary of yellow fever.

The co-operation of nations to prevent the importation of yellow fever and the pest.

Watering the streets as a means against tuberculosis.

Recent additions to the etiology and epidemiology of epidemic cerebrospinal meningitis.

SECTION OF MILITARY MEDICINE.

Portable ration of the soldier during campaigns.

The purifying of the country water.

Emergency hospitals on the battlefield.

SECTION OF LEGAL MEDICINE.

Signs of death from drowning.

Echymoses in legal medicine.

Epilepsy in legal medicine.

Organization of medicolegal services.

SECTION OF COLONIAL AND NAVAL MEDICINE.

Etiology and prophylaxis of beri-beri.

Etiology and prophylaxis of dysentery in hot countries.

Mental diseases in tropical countries.

Hospital ships and their function in time of war.

Tuberculosis in the navy and its prophylaxis.

See page 1942 for further details of Congress.

Correspondence

Malpractice Insurance and Medical Defense.

HARTFORD, CONN., July 14, 1905.

To the Editor:—The discontinuance by the Travelers' Insurance Company of the insurance of physicians against the consequences of professional errors has been made the subject of comment in several recent numbers of THE JOURNAL. From what you have published it seems that you and your readers are under some misapprehension respecting the scope of physicians' and surgeons' liability insurance. In your editorial, April 1, you refer to it as insurance against malpractice suits. The opinion of the attorney-general of Iowa, to which reference is made in THE JOURNAL, April 22, seems to involve a like error, and Mr. E. H. Merritt, in his interesting letter published in the same number, evidently understands that it was the purpose of the insurance to cover malpractice, defined by him as "bad professional treatment of disease from reprehensible ignorance or carelessness."

The Travelers Insurance Company never issued a policy purporting to protect a physician or anyone else against the penalty of misconduct or bad conduct. Wanton mischief is not insurable, and a contract pretending to afford protection to one guilty of such an offense would not be enforced by any court. Physicians' and surgeons' liability insurance, and all other liability insurance written by responsible companies, excludes such misconduct. The policy mentioned as "mal-

practice insurance" insures the physician against damages recoverable "by reason of any error or mistake made by the assured in the practice of his profession." This phraseology limits the insurance to the unintentional negligence of the insured, for which, nevertheless, those who suffer thereby may be entitled to claim damages. In order that the exclusion of willful or gross negligence may be beyond question, the policy contains the further provision that the insurance does not cover claims founded wholly or in part on "the violation of any law or ordinance, nor while the insured is under the influence of intoxicants or narcotics or while engaged in any act outside the practice of his profession."

And in order that this kind of insurance might not extend beyond the bounds of prudent and ethical underwriting, policies were issued only to reputable and properly trained and accredited members of the profession. So limited, physicians' liability is a useful branch of the insurance business and may with propriety pay recoverable damages for such errors as have been made by many conscientious, painstaking and experienced physicians and surgeons, as well as the expenses of conducting the defense.

The discontinuance by the Travelers Insurance Company of this form of insurance is not, therefore, to be taken as an admission that it reflected discredit on either the company or the profession, because clearly it was not insurance against the merited penalties of malpractice or bad practice, of which no one ought to be able to relieve himself by insurance or otherwise.

I have no objection to disclosing the reasons by which the officers of the company were influenced. The premium rate was inadequate to the losses and expenses of the business. To conduct a defense properly, which the insurance company was bound to do at any cost, expensive expert testimony was necessary in every case, judgments when recovered were large, other expenses incidental to the management of such cases were large, comparatively few members of the profession cared for such insurance, wherefore the volume of business was small. The authorities of one or more states were not hospitable, laboring, it seemed to me, under the somewhat general misapprehension that the Travelers Insurance Company was engaged in protecting all kinds of doctors, regular, irregular and disreputable, against the consequences of malpractice. All these considerations indicated that it would be better to leave the business in the hands of other companies, who have the leisure and disposition to specialize it, than to make the effort to overcome all the disadvantages presented. Apparently the result when achieved, with adequate premium, would have been an insufficient reward for the time and energy diverted from more profitable and satisfactory lines.

S. C. DUNHAM,

President, the Travelers Insurance Company.

Anti-Spitting Laws and Associated Inconsistencies.

CHICAGO, July 18, 1905.

To the Editor:—During the years 1904 and 1905 I have received some very excellent circulars from the secretary of the State Board of Health of Illinois in reference to the alarming condition of tuberculosis in all states and especially in the crowded portions of Chicago. Last week I received a similar circular from the Illinois State Medical Society urging general practitioners especially to become more alert in the early detection and prevention of tuberculosis. Last winter I was pleased to see, as a result of these circulars and of the free public lectures on the prevention of tuberculosis, that the authorities in Chicago were thoroughly awakened to the alarming conditions and that many arrests of sidewalk expectorators were made. For weeks thereafter people went to the edge of the sidewalk to expectorate in the street. So far, well and good, but to my horror and chagrin when the warm weather came the "white-wings" honestly but unwittingly swept these dried tubercular germs into the nostrils of the unsuspecting multitudes daily passing by. Many times this summer I have had to hold my breath as I passed these clouds of germ-laden dust. This seems to me a travesty on hygienic precautions. A chain is no stronger than its weakest link; I therefore urgently ask that, through the

medium of THE JOURNAL A. M. A., this matter be brought to the attention of the medical profession and especially to the department of health.

H. A. CUTHBERTSON.

Dr. Warren Kept His Portland Engagement.

SEATTLE, WASH., July 18, 1905.

To the Editor:—It is not generally known that the degree of LL.D. had been awarded to Dr. J. Collins Warren of Boston, orator on surgery at the session in Portland, by the University of Edinburgh, Scotland. Had he accepted the degree, his presence would have been required in Edinburgh, and in consequence he could not have fulfilled his Portland engagement. This smacks of the fine spirit of 1776. It is just to Dr. Warren that the profession should know this self-denial of our colleague in putting aside the great honor.

J. H. MUSSER.

Association News

OFFICIAL MINUTES OF THE SECTIONS.

The following are the official minutes of the Portland, Ore., proceedings of the various sections, July 11-14, 1905, as far as received. The minutes of the Section on Stomatology and of the Section on Laryngology and Otology and of the Section on Pharmacology and Therapeutics will appear later. The list of members registered at the Portland session will be published as soon as verification of the lists is completed.

Section on Practice of Medicine.

TUESDAY, JULY 11.—AFTERNOON.

Dr. Richard C. Cabot in the Chair.

"The Incidence of Heart Disease in San Francisco," by Dr. William Fitch Cheney, San Francisco. Discussed by Drs. Ophuls, Walsh and Grandy.

"The Secret Nostrum Evil," by Dr. Frank Billings, Chicago. Discussed by Drs. Musser, Moore, Stengel, Walsh, Bridge, Priestley, Witherspoon, King, Grosse, McCleave, Stockton, Stengel, Bridge, and Carter.

"Studies in Roentgen Ray: Diagnosis of Chest Diseases," by Drs. James E. Talley and W. S. Newcomet of Philadelphia (read by Dr. Hall). Discussed by Drs. Nielsen, Musser, McCaskey and Hall.

Dr. Alfred Stengel, Philadelphia, offered resolutions (which were printed in full in THE JOURNAL, July 22, 1905, p. 275), and moved their adoption. Seconded and carried.

Dr. J. J. Walsh, New York, made a motion that the resolutions be also sent to the secretary of the Canadian Medical Association for the purpose of informing that association of the methods employed in attempting to do away with nostrums. The motion was seconded and carried.

WEDNESDAY, JULY 12.—MORNING.

SYMPOSIUM ON NEPHRITIS.

A paper on "General Considerations on the Pathology of the Kidney," by Dr. W. T. Councilman, Boston, was not read, but reference was made to it by the Chairman, Dr. Cabot.

"Albuminuria in Nephritis and Bright's Disease," by Dr. Alfred Stengel, Philadelphia.

"Cylindruria," by Dr. Chas. P. Emerson, Baltimore.

"The Relation of Kidney Conditions to Puerperal Eclampsia," by Dr. Philip King Brown, San Francisco.

"The Dietetic Treatment of Nephritis," by Dr. F. C. Shattuck, Boston.

These five papers were discussed by Drs. Witherspoon, Ophuls, Bulkeley, Hutchinson, Francine, Walsh, Billings, Musser, Fussell, Le Roy, Lichty, Stengel and Brown.

WEDNESDAY, JULY 12.—AFTERNOON.

SYMPOSIUM ON ANIMAL PARASITES AND TROPICAL DISEASES.

"Symptoms, Diagnosis and Prognosis of Amebiasis in the Tropics," by Dr. W. E. Musgrave, Manila, P. I. Discussed by Drs. Dock, Lemon, Black, Shattuck, Smith and Musgrave.

"The Mode of Infection in Uncinariasis," by Dr. Claude A. Smith, Atlanta, Ga. Discussed by Drs. Fussell, Cheney, Brown and Smith.

A nominating committee was appointed, consisting of Drs. Hall, Stockton and Shattuck.

THURSDAY, JULY 13.—MORNING.

SYMPOSIUM ON THE STOMACH.

"Recent Advances in the Physiology of Human Nutrition," by Dr. Frank Billings, Chicago.

"Methods, Value and Limitations of the Knowledge of the Gastric Contents," by Dr. George Dock, Ann Arbor, Mich.

"Non-Gastric Diseases Presenting Gastric Symptoms," by Dr. J. H. Musser, Philadelphia.

"Food Stagnation from All Causes," by Dr. Charles G. Stockton, Buffalo, N. Y.

These four papers were discussed by Drs. Cabot, McCaskey, Manges, Black, Miller, Anders, Shattuck, Bond, Walsh, Lichty, Cooner, Bridge, Billings, Dock, Musser and Stockton.

"Type of Tuberculosis on the North Pacific Coast," by Dr. Woods Hutchinson, Portland. Discussed by Drs. Cheney, Miller, Bridge, Brown, Ophuls, Robbins, Osborne, Moffit, and Hutchinson.