

## Correspondence.

"Audi alteram partem."

## THE NATIONAL INSURANCE BILL.

To the Editor of THE LANCET.

SIR,—Your weighty but, from my point of view, much too moderate an expression of the views relative to National Insurance will, I trust, lead to the rejection of the principles upon which the Chancellor has based his Bill.

An enigma it certainly is, that so astute a politician should have introduced a Bill without the sanction of one of the most important of the parties concerned. There can be no doubt as to the objection of the members of our profession to contract practice, which was undertaken from motives of philanthropy in the first place and which has been forced upon us of late years as an objectionable necessity. The spirit of the age is one of compromise; the spirit of the medical profession has for many years past always been such. In connexion with the present legislative action valuable time has been wasted by the British Medical Association. The managers of this society accepted the principle upon which the legislation is based, and in so doing have jeopardised the cause. There appears to be little use in haggling over the details of a crazy structure, but there appears to be a great opportunity in fighting for the great principles which you in your leading article enunciate. The principle, which Sir Alfred Pearce Gould recently advocated, of payment for work performed is the right one for which to fight.

I have referred to our objections to contract practice. There is no doubt that the Bill rivets the shackles of it irrevocably upon our shoulders, however much its details may be varied. It is a matter of certainty that now is the time to fight for a principle, and if the opportunity is lost no recurrence can ever be expected. May I suggest that your efforts should be directed towards the formation of an effective fighting force; compromise must be thrown overboard.

I am, Sir, yours faithfully,

Hatfield, Herts, June 30th, 1911.

LOVELL DRAGE.

To the Editor of THE LANCET.

SIR,—It is within my knowledge that certain members of the medical profession are inclined to sympathise with Socialism and to regard with approval the Socialist proposals for the nationalisation of the medical profession. I think these gentlemen get their ideas of Socialism from a comparatively small section of the Socialist movement, consisting mainly of members of the Fabian Society and of the Church Socialist League—people who do not really represent in the least the sentiments of the great body of Socialists. It may interest some of your readers to see what a prominent Socialist, really representative of the Socialism of the masses—Mr. Ben Tillet—has to say with regard to the medical profession in relation to the State Insurance Bill. These comments show the bitter class prejudice which Socialist agitators foster among those who would be masters of the learned professions if a system of nationalisation were ever established.

I am, Sir, yours faithfully,

Hammersmith, June 28th, 1911.

WILLIAM BULL.

[ENCLOSURE.]

Extracts from a signed article by Mr. Ben Tillet appearing in *Justice* on Saturday, June 11th, 1911:—

I should sum up the dangers from the standpoint of the workers to be the dominance of the doctors, who in practice have been greedier extortionists than the worst of the grabbing lawyers so far as the Compensation Act is concerned. There should be a check on the doctors, and their malpractices should be punishable under similar conditions as the restrictions imposed by the Incorporated Law Society. This failing, the Board of Trade or Home Office should have power to withdraw the right to practise from those doctors who abuse their powers.

We should find some malingering under the Insurance Bill of the employers, insurance companies, doctors, and lawyers.

The "Won't Works" among the four groups of persons I have named from the standpoint of conscientious duty are many more than are the poor, wretched, half-starved creatures who may be termed "malingerers" by the sleek crowd of harpies and slugs of the social system. ....

The doctor class are making a sordid fuss over the present measure, but they have had the gain of the public charities, and have had victims to experiment on. They will have to be put in their place, and not to be the professional harpies as well as the licensed slaughterers of the

human race. The maternity benefits are too small, and will merely pay the doctor's bill. ....

Already the gang of thieves in the shape of insurance touts, medical extortionists, employers' leagues and federations are "on the make." It is to be hoped the Labour Party will not be bullied or coaxed to relinquish a single benefit for the capitalists and their servants.

To the Editor of THE LANCET.

SIR,—I have received from the British Medical Association a form of pledge with regard to service under the Insurance Act. How can men be expected to pledge themselves when they know nothing of the conditions of service they will be offered? The Association should, I think, wait till at any rate the Bill is through Committee before talking about pledges. On these grounds I have declined to sign.

So far as one can see at present, the Bill will pass substantially in its present form. What will follow? Appointments on a contract basis (we may dismiss measured rate systems as too absurd for consideration—*vide* Dr. Pye-Smith's letter) will be offered by the larger Friendly Societies or by groupings of the smaller societies, or we may succeed in the Committee stage in getting this department of the Bill transferred to the local insurance committees. These appointments will be paid at a rate between 6s. and 8s. 6d. per annum. The men who have signed this pledge will, if they are men of honour, refuse to accept any such appointment. But the same considerations that have induced men to accept clubs at 2s. 6d., and moreover to keep them when they have got established in practice—namely, the knowledge that if they did not take them someone else would—will force them to take these new appointments. In my own case—an industrial district with a population of about 3000 and no opposition of consequence—the appointment at 8s. 6d. would be worth £400 per annum. Is it possible to suppose that an appointment yielding a certain £400, with also the certainty of some private practice, would not soon be taken up? Think of the numbers of men working as locums and assistants, laboriously getting together a little capital before making their plunge into practice on their own account, think how they would jump at such an offer. And where should I be? I should see half my income gone at one stroke and the remainder following it in a year or two.

I ask, What can we do in anticipation of this catastrophe? There must be many thousands of doctors exactly in my position, each one considering how hard he will be hit by the new conditions, and whether he can afford to stand out or whether he must bend to the storm. To enable us to stand firm we must be assured that we shall not lose by it; we must know that if our practices are the ones to be split asunder by "blacklegs" we shall have the support, not merely the moral support but the financial support, of our fellows; in fact, we must establish a substantial fund to guarantee men against loss. Failing this, we shall be jockeyed out of our position by the various forces opposed to us. I am prepared to pay £5 5s. if 1000 other medical men will do the same for the expenses of a preliminary investigation into the feasibility of such a scheme. We should want a canvass of the whole Register; in many cases a personal canvass would be needed to ascertain the precise views of every man on the subject and what he would be likely to lose or gain under the Bill; and thus we could get some idea what amount of financial backing our fight would need. My idea is that if it were known that we had collected £20,000 to boycott the Bill we should hear very little further of it. I enclose my card, but for obvious reasons I do not wish my name and address published at present.

I am, Sir, yours faithfully,

July 1st, 1911.

M.B. LOND.

## INSTRUCTION OF SCHOOL CHILDREN IN HYGIENE.

To the Editor of THE LANCET.

SIR,—The executive councils of the National League for Physical Education and Improvement and of the National Health Society have had under their consideration Dr. Addison's Bill, which provides for instruction in hygiene and in the care of infants, and they have authorised us to express their earnest hope that the Bill may be allowed to become law.

If the health of the people is a great national asset provision for the due care of that health is an act of national