

SEPTEMBER, 1896.

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THE SWEATING OF THE MEDICAL
PROFESSION BY THE FRIENDLY
SOCIETIES OF AUSTRALASIA WITH
A PRACTICAL SCHEME FOR ITS
ABOLITION



BY LUDWIG BRUCK,

EDITOR OF "THE AUSTRALASIAN MEDICAL DIRECTORY
AND HANDBOOK."

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Edited and Compiled by LUDWIG BRUCK.

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L. BRUCK, Medical Publisher,
15 Castlereagh-street, Sydney.

J. J.

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ABBREVIATIONS.

A.F.S....	...	Associated (or Amalgamated) Friendly Societies.
A.I.O.O.F.	...	Ancient Independent Order of Oddfellows.
A.O.F.	...	Ancient Order of Foresters.
B.A.F.S I.	...	Brisbane Associated Friendly Societies Institute.
G U.O.O.F.	...	Grand United Order of Oddfellows.
H.A.C.B.S.	...	Hibernian Australian Catholic Benefit Society.
I.O.O.F.	...	Independent Order of Oddfellows.
I.O.R.	Independent Order of Rechabites.
M.U.I.O.O.F.	...	Manchester Unity Independent Order of Oddfellows.
N.I.O.O.F.	...	National Independent Order of Oddfellows.
O.S.T....	...	Order of Sons of Temperance
P.A.F.S.	...	Protestant Alliance Friendly Society.
S.D.T....	..	Sons and Daughters of Temperance.
U.A.O.D.	...	United Ancient Order of Druids.
U.F.S.	United Friendly Societies.



THE SWEATING OF THE MEDICAL PROFESSION BY THE FRIENDLY SOCIETIES IN AUSTRALASIA.

By LUDWIG BRUCK,

*Editor of "The Australasian Medical Directory and
Handbook."*



THIS is a subject of intense interest, not only to the medical profession, but also to the public at large in these colonies, as about one-fourth of the total population of Australasia participates in cheap medical attendance through the medium of Friendly Societies. It is a subject which has been largely discussed at meetings of Medical Societies during the last few years, and resolutions have been passed with a view to influence lodge members to fall in with the just demands of the profession, to improve the condition of their medical officers from their own free will, though I need not say that all these well-meant efforts have been in vain. To assist in the achievement of this laudable aim, I have collected an array of facts—many of them of a startling nature—from official sources, from the rules, reports, and balance-sheets of Friendly Societies, from their agreements with their medical officers, and from lodge doctors in all parts of Australia and New Zealand, which information I have collated in this booklet. I have treated each colony separately, afterwards giving a *résumé* of the whole of Australasia, to which I have

added a practical scheme for effectually remedying this unsatisfactory state. My plain, unvarnished facts will speak for themselves, forming a stirring tale of the injustice and tyranny inflicted on the medical profession in Australasia.

NEW SOUTH WALES.

New South Wales—the oldest, richest, and most populous province of the Australasian group—is many years behind all the other colonies, so far as relates to the publication of statistics of the Friendly Societies. While the South Australian Government has issued an exhaustive report, with statistics, embracing 134 foolscap pages, Victoria one of 58 pages, New Zealand 30 pages, and the other colonies in proportion, New South Wales can only show a few octavo pages in Coghlan's "Wealth and Progress," affording the most superficial information; and it will hardly be believed that the "Statistical Register," issued by the Government this year, a handsome volume of 871 pages, which is supposed to deal with all phases of life in the colony, does not contain a single reference to the Friendly Societies, although they affect one-fourth of the population of the colony. The only reason I can advance for this omission is that it is considered unwise to give publicity to the unsound financial condition in which many lodges find themselves; and there is at least one Order in New South Wales, the general secretary of which cannot even tell how many branches of his society there are in the colony.

The number of separate societies in this colony at the end of 1893 was 37, with 818 branches, and a membership of 71,218, or about 284,872 souls. Of the 37 societies only 15 are of any importance, the remaining 22 having only 24 branches, with 2,850 members in all. The Registrar, in his last report, points out that Friendly Societies are, in the first instance, co-operative associations to secure medical attendance for members, their wives, and such of their children as may be under the age of 16 years. Next in importance to the medical benefits comes the relief afforded in case of sickness, generally £1 per week for the first six months, reduced

thereafter to 15s. or 10s.; the funeral benefits given are from £10 to £15 on the death of a wife, and from £20 to £35 on that of the member. Any person may belong to a number of societies, from which he may receive benefits, but the aggregate amount payable on the death of such a member is limited to £200 by Act of Parliament.

The Registrar, after pointing out that the societies, with few exceptions, are not in a solvent condition, says:—"Some lodges are fortunate enough to have members so well-to-do that they do not take the ordinary sick pay when invalided, nor even the funeral donation payable on the death of a wife." Such members are commonly called "honorary" members, who merely join the societies for the sake of cheap medical attendance and medicine; and it must be admitted that, by receiving such members, the societies inflict a great injustice on the medical profession. The Friendly Societies were originally intended only for such persons as live from hand to-mouth, therefore individuals who are in a position to forego sick pay and funeral allowances, are not fit subjects for membership. Such members, I maintain, are little better than common thieves, for they rob both the medical profession and pharmaceutical chemists of their just remuneration for valuable services rendered.

SYDNEY AND SUBURBS.

The best-known Medical Institute and Dispensary is that carried on in Elizabeth-street, Sydney, by the Manchester Unity Independent Order of Oddfellows. There are seven lodges connected with it, the total number of members being 2,684, and, with their wives and children, about 11,736 souls. All are attended to by but four medical men, two of whom attend for consultation at the institute on alternate days from 10 to 12 o'clock noon. Each is paid a salary of £250 per annum, with the right of private practice, and I must state that this institute has always commanded, and is still commanding, the services of a very superior class of medical men. By requesting members to consult the doctors at the institute, the committee have conferred a great boon on their medical officers, as it enables them to retain those of their private patients who do not care to mingle in the common waiting-

room with club patients; for this reason some doctors with a large club practice are obliged to furnish two waiting rooms—one for the paying and the other for the club patients. Many members, however, insist on consulting the doctors at their private residence, in the belief that thereby they will have more justice done to them. They call at any time which pleases them, and the doctors do not care to plead that it is not their hour of consultation. In cases of charges made against the doctors, they cannot appear in person to answer them, but must respond in writing, and they are then adjudicated upon in camera. The number of prescriptions dispensed at this institute during the quarter ended June last was 8,342, making 33,368 for the year, representing as many consultations and doctors' visits, for each of which the medical officers received less than sevenpence halfpenny. The rate paid by this institute for medical attendance only is 7s. 6d. per member a year, or 1 $\frac{3}{4}$ d. a week; and the rate for each person entitled to medical benefit is 1s. 10 $\frac{1}{2}$ d. per annum. In addition, all candidates for initiation have to be examined by the medical officers free of charge. There is a rule that any member requiring one of the medical officers to come to his residence, must enter his name and address and the name of the medical officer he prefers in the call-book at the institute before 12 o'clock noon, and the number of such visits recorded are upwards of 6,000 a year, but the total number of visits paid must be fully 10,000, as many members send direct to the residence of their medical officer, and frequently calls are left on each of the four doctors for the same case. There are about 180 midwifery cases to attend to during the year, for each of which the institute pays the medical officer one guinea, and one-half of this amount is contributed by the member. This institute has a number of well-to-do members, among them an ex-Minister of the Crown, a retired major in the military service, and aldermen possessed of means, who, although living on the extreme three miles radius, insist upon the doctors visiting and prescribing for their families. On one occasion the wife of a Minister of the Crown called with five children, for each of whom she required treatment and medicine,

The largest institute in the Southern Hemisphere as regards numbers is the "*Balmain United Friendly Societies' Dispensary*," consisting of 24 lodges, with about 3,000 members, or upwards of 12,000 souls, being one-half of the total population of this suburban district. They are attended to by three medical officers, each of whom receives a fixed salary of £150 a year, and a further sum of £450* is divided amongst them *pro rata* in proportion to the number of the prescriptions written out, or £900 in all, of which amount one medical officer received £310, the second £302, and the third £288 during the twelve months ended November 30, 1895. The rate paid per member per annum is 6s., or 1½d. a week, and for each person entitled to medical benefits from this institute the rate is about 1s. 6d. a year. The total number of prescriptions dispensed at this institute during the year ended November 30, 1895, was no less than 50,142, or a weekly average of 964, that is to say, the medical officers received the magnificent sum of fourpence and a farthing for every consultation or visit. The medical officers have to attend at the dispensary every day, two of the doctors from 9 to 10 a.m. and one from 10 to 11 a.m., but the latter generally does not get away till after 12 o'clock. They have also to see patients at their own rooms from 6.30 to 8 p.m. every night. Chloroform has to be administered, and all necessary operations have to be performed free of charge, but for midwifery cases a fee of one guinea is allowed, half of which is contributed by the institute. During the twelve months under review not less than 386 accouchments were recorded, of which one medical officer attended 174 cases, one 113 cases, and one 99 cases. The medical officer most in favour sometimes sees 100 patients a day, and never less than between 60 and 70; and, though private practice is allowed, it may be guessed that the medical officers are fully occupied with the members of the institute, and do not make £100 outside the amounts received from the dispensary.

All sorts of charges are levelled against the medical officers by ignorant members. In February, 1895, a charge of

* This amount was increased to £540 per annum from December 1, 1895.

incompetency was preferred against one of the doctors, but the board decided that the charge had not been proven; however, a little later, a charge of neglect of duty was brought up, and in this case "the board censured the medical officer and cautioned him to be more attentive in the future," which shows that the board does not give due consideration to the superhuman amount of work performed by their medical officers for a mere pittance. In December, 1894, three more lodges, the M.U.I.O.O.F., the U.A.O.D., and the H.A.C. Guild, affiliated with the dispensary, causing an influx of 600 new members, and the board found it necessary to increase the dispensing staff, and they also raised the salary of the chief dispenser by £26 per annum, but the medical staff was not increased, and their remuneration was not raised, the board informing them that they could not afford to pay their medical officers more than they received before. In the face of this it is strange to find on the back of the last report of the board a table showing the saving effected by the affiliated lodges since joining the dispensary, on the basis of the amount paid to the doctors at the time of joining, the total amount thus saved being £6,387 13s., which the board tacitly admits has been saved by sweating the medical profession. This dispensary can also boast of a live Minister of the Crown, with a salary of £1,370 a year, as one of its members, who is not slow to avail himself of the dispensary doctor's services—at 6s. a year—whenever his family requires medical aid. Of course, if he prefers the dispensary doctor, he is perfectly right in sending for him; but a man in his elevated position, entitled to the prefix "honourable," might justly and fairly be expected to send a cheque for a handsome amount to the doctor when his services are no longer required, and the doctor is still looking forward to such an agreeable surprise. What the medical officers of this institution have to put up with, the following incident shows:—One of them, soon after being appointed to the post, received an urgent message from the wife of a member, an accountant to a public company, who draws a salary of £500 a year; on calling at the house he was told by the lady that she sent for him to let him know that her case required "special" attention, then introducing her son—a

strapping young fellow of eighteen summers—she intimated that he, being in delicate health, also required “special” attention, and finally producing her daughter, who, she said, was suffering from a painful corn—here the doctor cut the lady short, and left the house in disgust; but fancy, “special” medical attendance to a whole family at the rate of 6s. a year!

There is a paragraph in the ninth annual report of the committee of the Balmain Dispensary which deserves recording. The committee, after offering the members “their sincere congratulations on the unparalleled success of the institution,” goes on to say: “It is also with pleasure your committee have to report that the president of the Brisbane U.F.S. Dispensary, after having visited your institution, as well as the various dispensaries in the whole of the colonies, upon his return to Brisbane did you the honour of declaring the Balmain U.F.S. Dispensary the best institution of its kind in Australia. This opinion has since been endorsed by another member of the Brisbane Dispensary board, who did your institution the honour of visiting it. These opinions from gentlemen who, no doubt, understand what they are talking about, are very encouraging to your past as well as your present committee, who have laboured hard to make your institution a success.” My readers will not be surprised to learn that the Brisbane institution stands foremost in Australia in the atrocious treatment of its doctors (see page 19 and ff.), and the Balmain institution as regards the lowest rate of remuneration paid by any similar institution in the whole of the colonies to its medical officers. These two institutions may well go hand-in-hand, but no one will envy the committee of the Balmain Dispensary in their elation at the good opinions expressed by members of the committee of the sister institution in Brisbane.

A similar combination of lodges exists at North Sydney, with a total membership of over 700—or, in round numbers, 3,000 souls—who are attended to by two medical officers, who receive 13s. 6d. a year for each member on their list, or about 3s. 4d. per person per annum, operations and the reducing of fractures and dislocations thrown in. The midwifery fee allowed by this institute is £1 for each case.

The only other similar institution in the suburbs of Sydney

is the "*Parramatta and District U.F.S. Medical and Dispensing Institute, Limited*," comprising 15 lodges, with 1,300 members, and nearly 5,800 souls (about one-half of the total population), who are attended to by two medical officers, each of whom receives a salary of £300 a year, or £600 in the aggregate, equal to 9s. 3d. per member per annum, or 2½d. per week. The rate paid for every person receiving medical benefits from this institution is 2s. a year. In addition to their salaries, the medical officers received, in 1895, the sum of £159 15s. for accouchements and mileage (one of them received £92 11s., and the other £67 4s.), and there was still due to them the sum of £34 1s. 6d. at the end of the year. During the year 1895 no less than 26,800 prescriptions were dispensed, being a daily average of 73·4. The highest number dispensed in one day was 166. It will be seen that the average number of prescriptions per member (over 20) is very high; but the families in this district, on an average, are extraordinarily large, and owing to the insanitary condition of the Upper Parramatta River, which flows through the town, diphtheria and other zymotic diseases are at times very prevalent. As each prescription represents either a visit or consultation, it follows that the doctors of this institute are paid at the rate of a fraction over 5d. for every visit or consultation. The number of accouchements attended to by the medical officers is about 150 a year, being rather above the average in proportion to the number of members.

Up to June, 1895, the levy paid by the affiliated lodges to the institute was 22s. per male member and 18s. per female member per annum; and since then, in order to place the funds in a better position, the amount was raised by 1s. per member per annum. The board adds:—"It will be apparent to all interested that such a course was necessary, as we were no doubt sailing too close to the wind." And such will also be apparent to my readers when they learn that this institute closed the year 1895 with a credit balance of "twopence" in the bank.

There is a prospect of a similar institution being established in the western suburbs of Sydney at an early date, as at the quarterly meeting of the Western Suburbs Friendly Societies' Association, held in the Petersham Town Hall in July last, a

report furnished by the executive committee was read, strongly recommending that the question of the advisability of establishing a dispensary be gone into.

As regards those lodges not affiliated to any institute, the usual rate paid to medical officers by the clubs in Sydney and suburbs is from 16s. to 20s. per member for attendance only, for which amount the parents and children have to be attended to within a radius of three miles. Operations and tooth extractions are not included. Some clubs pay their medical officer from 22s. 6d. to 24s. for medical attendance and medicines per member per annum; and, as the usual rate paid by the doctor to the chemist for dispensing his prescriptions is from 7s. to 8s. per member, the net amount in these cases is from 15s. to 16s. Female lodges pay from 12s. to 15s. per member per annum for attendance only, and in all cases operations and tooth-extracting are charged extra. One lodge in the Marrickville district declared that operations shall not be paid for, hence their medical officers naturally avoid performing them. The fees for accouchements is either 20s. or 21s. for each case; but one important lodge in the Newtown district (the Loyal St. John's Lodge, I.O.O.F., M.U., with about 850 members, which pays 22s. 6d. per member for attendance and medicines) *allows no fee for accouchements. These have to be attended to by the three medical officers free of charge*—probably the only lodge in the world which resorts to this barefaced method of sweating the profession. And it is surprising that its members and their wives should be so devoid of all sense of shame and honour as to accept the valuable services of the medical officer on such important occasions without even offering to pay for them, the more so when we take into consideration that these auspicious events generally take place during night time, and that they require nine days' careful after-attendance. Surely, the members of this lodge are not all paupers?

There was one other lodge, in Balmain, which, prior to joining the local dispensary, had a clause of a similar unjust and impolitic character in the agreement with its medical officer, and when the latter refused to continue making the members a forced present with his services on such occasions,

the lodge—also a branch of the I.O.O.F., M.U., with over 500 members—scorned him and joined the local dispensary on December 1, 1894.

COUNTRY DISTRICTS.

At ADAMINABY, a small town, 295 miles south-west of Sydney, about half way between Cooma and Kiandra, there is one lodge with 170 members, of whom 120 are married; and the total number of souls to be attended to is over 400. Married members pay two guineas a year and single members one guinea for medical attendance only. All medicines required are paid for at the usual chemists' rates. The fee for midwifery cases is two guineas, and the average number per annum is twenty. Mileage rates are fixed at 5s. for the first five miles, increasing up to £8 8s. for the most distant members, and the total number of miles travelled by the medical officer for this society was 1,600 in 1895. Teeth are extracted and all minor surgery performed without extra charge. The total number of consultations by, and visits to, lodge members amounted to over 1000 last year. The same medical officer is also the medical attendant of the medical society at KIANDRA, 23 miles distant, and 4,640ft. above sea level, the highest situated town in Australia. This society has 30 members, and pays the doctor £12 12s. for every visit.

In BEGA, the centre of a rich dairy-farming and grazing district, 316 miles south of Sydney, there are three lodges, attended to by two medical officers, who receive 25s. per member per annum, including medicines, tooth extraction, and operations. The fee for accouchements is two guineas, and the mileage is 2s. a mile beyond the first three miles. One of the lodges has 125 members, of whom 100 are married, and the attendance to the members of this lodge, their wives and children during 1895 entailed 677 visits, 583 consultations, and 1,530 bottles of medicine. After deducting 8s. for medicines off the 25s. paid per member, 17s. remains for medical attendance, or 1s. 8d. for every consultation or visit, and nearly 8d. for every bottle of medicine. The second lodge, the H.A.C. Guild, is a small one, consisting of

only 18 members, viz., 13 married and five single ones. Their medical attendant was consulted 59 times, paid 54 visits, and supplied 123 bottles of medicines in 1895, consequently he received 2s. 8d. for every consultation or visit and 1s. 6d. for every bottle of medicine.

At BREWARRINA, in a pastoral district 515 miles north-west of Sydney, there is one Oddfellows' lodge, M.U., with 34 members, half of whom are married, and the total number of souls is over 80. The doctor is paid 26s. a year per member for advice and medicine, say 18s. for medical attendance and 8s. for medicine, and for accouchement cases the fee is £4, of which there are about six a year. All tooth extractions and operations are paid for privately on the doctor's own terms. The total number of consultations is about 250 a year, or at the rate of 2s. 5d. for each consultation—not a very liberal allowance for the back blocks of Australia.

In CASINO, on the Richmond River, there are two lodges. One, the Loyal Pioneer M.U.I.O.O.F., has 65 members, of whom 54 are married; and the other, the Royal Foresters, with 20 members, of whom 16 are married. The total number of souls to be attended to in both lodges is 213. The remuneration paid to the medical officer is only 5d. per member a week, or 21s. 8d. per annum, which includes medicines, splints, &c., and all operations excepting teeth extraction. The mileage allowed is 5s. a mile one way over three miles. The fee for accouchement cases is £2 2s. if engaged beforehand, otherwise three guineas.

At CROOKWELL, 30 miles from Goulburn, there is only one lodge, a small branch of the M.U.I.O.O.F., with 30 members, of whom 20 are married, and the total number of souls to be attended to is about 110. The total number of visits and consultations is over 200. The medical officer is paid 28s. per member per annum, which includes medicines and all surgical operations. The fee for miscarriages is 30s., and for confinements also 30s., provided one month's notice is given to the medical officer, but if called upon to attend without notice, the charge is three guineas. The mileage is 5s. a mile one way over three miles from the lodge room.

In GOULBURN, an important inland town of over 10,000 inhabitants, nearly everybody, even those who consider themselves somebody belong to lodges, from Government officials downwards, and the greater portion of those who do not belong to lodges make use of the public hospital. The doctors are paid from 20s. to 21s. per member per annum for medical attendance and medicines, or, after deducting 7s. for medicines, 13s. to 14s. a year for attendance only, equal to about 1s. for every visit and consultation.

In GRAFTON, the principal town on the Clarence River, the lodges pay their medical officer 25s. per member a year, including medicines, or at the rate of 1s. 6d. per visit and consultation. The mileage is 2s. 6d. a mile over four miles. The fee for accouchements is 21s., and over four miles 31s. 6d., mileage extra.

In GUNDAGAI, 287 miles south of Sydney, the remuneration paid to the medical officer is more liberal. There the M.U.I.O.O.F. pays 30s. per member a year for medical attendance and medicines, and three guineas for confinements, with one month's notice in advance and a deposit of one guinea. The mileage is 7s. 6d. a mile after the first three miles.

At HARTLEY VALE, on the western slope of the Blue Mountains, 80 miles west of Sydney, there is the N.S.W. Shale and Oil Co., with a resident doctor, who receives 9d. a week from every workman and 4½d. from every boy employed, for medical attendance on the members, their wives, children, stepchildren, and adopted children under 18 years, also widowed mothers of single members; but "no workman shall be entitled to medical attendance for any complaint brought on by his own self-indulgence, or for any accident met with while being drunk, or by fighting or wrestling" The medical officer has to supply all medicines, extract teeth, and give certificates free of charge; but the patients have to find their own *clean* bottles. The word "clean," I presume, is specially inserted in the agreement to save the doctor from becoming a bottle-washer. In urgent cases, if the medical officer is not available, the nearest medical man may be sent for at the medical officer's expense—a most unfair proceeding. The fee for accouchement cases is

£1 11s. 6d., the medical officer to have one month's notice, otherwise the fee is three guineas. The mileage is 2s. 6d. a mile after the first four miles.

At INVERELL, 468 miles north-west of Sydney, the Loyal Welcome Lodge, I.O.O.F., M.U., with 155 members, provides each member with a printed copy of the medical officer's agreement with the lodge, and advises its members and their wives to keep this paper "in a safe place, as it may be the means of preventing any dispute between the members and the medical officer." The medical officer is paid 6d. a week for each member on his list for medical and surgical attendance and medicines, but tooth extractions and all major operations are not included. The members have to pay for all medicine bottles, leeches, materials for poultices, medical comforts, and patent medicines. Members' attendance to include that upon their wives and children (males under 16 and females under 20 years of age), provided they "live under the parental roof." The medical officer is not expected to attend "any member who, through recklessness and wrongful act, shall have brought on himself injury or sickness." The medical officer has to examine all candidates for admission, and furnish all medical certificates free of charge. The fee for accouchement cases, including still-births and miscarriages, is £2, the medical officer to have not less than 14 days' notice, and £1 must be paid to him when notice is being given, and the balance of £1 need only be paid if the medical officer is sent for and he attends the case. The mileage is 2s. 6d. for the second and third mile, and 5s. a mile after the first three miles; and between the hours of 8 p.m. and 8 a.m. the medical officer is entitled to charge an additional 2s. 6d. a mile one way.

At LUCKNOW, six miles from Orange, there is a branch of the M.U.I.O.O.F., with 113 members, of whom 60 are married. The amount paid per member is 26s. per annum—viz., £1 for medical attendance and 6s. for medicines; teeth extraction is extra. The mileage is 5s. a mile after the first three miles. The fee for miscarriages is two guineas, and also for confinements if notice is given, otherwise three guineas.

At MURRUMBURRAH, 229 miles south-west of Sydney, there are four lodges, with 175 members, of whom 144 (or 82 per cent.) are married. In the G.U.O.O.F. out of 37 members only one is single, and in the Protestant Alliance only two out of 27. The remuneration paid to the medical officer for attendance on the members, their wives, and children under 18 years, is 6d. a week, which includes all medicines, splints, dressings, &c., as also "any patent medicines that may be ordered by the doctor," though I presume the medical officer takes good care not to prescribe any "patent medicines," as, if he did, he might be pestered with requests from lodge members—especially on Sundays, when the hotels are closed—to prescribe "hop bitters" or some other spirituous tonic, as frequently happened not a great many years ago in a town within the suburban radius of Sydney. During 1895 the medical officer was consulted 1600 times, and he also paid 1650 visits, for each of which he received nearly 9d., after deducting 7s. per member per annum for medicines, &c. The mileage allowed is 5s. a mile one way beyond the first three miles by day and 7s. 6d. by night—*i.e.*, from 7 p.m. to 7 a.m. The total number of miles travelled during the twelve months was 1870, not including going about town, which is over a mile long. All operations, extraction of teeth, and the administration of chloroform are extra. The fee for miscarriages and confinements is two guineas if paid to the medical officer at least one month before the event, otherwise three guineas. The average number of lodge accouchements per annum is 30, equal to 17 cases per 100 members—the highest percentage on record. There is a proviso in the agreement—and a very proper one, too—*viz.*, that, should a midwife be engaged for a case, ten days shall be allowed to elapse before the medical officer can be called upon to resume his attendance free of charge. All successful candidates for admission to the lodges have to be examined by the medical officer free of charge; but a fee of 3s. 6d. is paid to the doctor for every candidate rejected by him, or who may fail to fulfil his intention of joining the lodges. I should add that there is no wage limit; the lodges are open to all, poor and rich alike.

At NEWCASTLE, the emporium of the coal-mining trade, the

lodges are in anything but a flourishing condition. I have before me the report of the committee of the "*Newcastle United Friendly Societies' Dispensary*," and what purports to be their balance-sheet for the year ended December 31, 1895. Both these documents are of a very gloomy character, and I cannot help thinking that this balance-sheet refers only to the last six months of 1895, as the total receipts from the 16 affiliated lodges, including £8 7s. from individual members, amounted to only £284 7s. 6d. in all. The contributions from some of the lodges were very insignificant. One lodge only paid 13s., another 26s., two Druid lodges contributed £7 5s., two other lodges £2 5s. 6d. each, and so on. A further sum of £41 13s. was received from the dispensary's medical officer—I suppose by way of a refund out of his salary—which left a balance of £26 14s. 3d. over and above the expenditure during the year. There was a continual falling-off in the number of members; and this decrease, in the opinion of the board, has been brought about by two causes—"first, great depression that exists in the district, which has caused a number of members of lodges to be out of employment, thus causing them to become unfinancial; and secondly, to the emigration that has taken place to West Australia. These two causes combined have been the means of so reducing our membership that our income will barely meet our expenditure." So says the board, and no doubt the two causes mentioned have contributed in some degree to this sad state; but the real cause of the decadence of this institution I shall fully explain further on (see pages 58), to which I must refer my readers for some additional interesting particulars concerning the Newcastle U.F.S. Dispensary.

At PARKES, 270 miles west of Sydney, the lodges pay 26s. per member a year for medical attendance and medicines; and at RIVERSTONE, 28 miles from Sydney, the remuneration is 28s.

Perhaps the best paid lodge doctor in the whole of Australia practises at STROUD, a small town 146 miles north of Sydney. The lodge, which has 40 members, pays the doctor a retaining fee of 26s. per annum, and a fee of 2s. 6d. for every consultation and 5s. for every visit, including medicines; mileage, of course, in addition.

At TARALGA, 30 miles from Goulburn, there is a medical association, which pays £2 per member a year, including attendance on the wives and children, boys over 18 years excluded. The fee for confinements is only 10s., and the mileage is 2s. 6d. a mile after the first two miles, with the special provision "mileage to belong to the doctor," as if there could be any doubt on this point. The income from this association is about £100 a year, and the total practice is not worth much more than £200 in all; yet a duly registered medical man can always be found willing to take up his residence in this El Dorado.

At WALCHA, 332 miles north of Sydney, the Loyal Apsley Lodge had last year 124 members, six "honorary" members (admitted for medical attendance and medicines only), and three widows. The full benefit members pay 21s. a year and honorary members 26s. for attendance within a radius of three miles and medicines. The fee for accouchements is two guineas, with one month's notice; but, if notice is given and the doctor's services are not required, then the fee is only one guinea. The examination fee for admission is 3s. 6d., to be paid by the candidate.

At WILCANNIA, in a pastoral district, 726 miles west of Sydney, there is a branch of the G.U.O.O.F., with about 120 members, of whom between 50 and 60 are married. The medical officer receives 30s. a member per annum for medical attendance and medicines, for which amount he has also to attend the married member's wife and children up to 16 years. The mileage allowed is 5s. a mile one way after the first two miles from the local post office. The fee for accouchements and miscarriages is two guineas, which includes ten days' after-attendance.

At WOLLONGONG, the sea-port of a coal-mining and dairy-farming district, 48 miles south of Sydney, the ruling rate for medical attendance and medicines is 26s. per member per annum, and the mileage allowed is 3s. a mile after the first four miles. There is a clause in the agreement of some of the lodges that codliver oil, quinine and leeches, if supplied by the medical officer, shall be paid for by the persons receiving them. The midwifery fee is £1, but if detained over six hours the medical officer is entitled to charge £2.

At WYALONG, the centre of a goldfield, there is an Odd-fellows' lodge with about 130 members, who pay 6d. a week for medical attendance and medicine, two guineas for accouchement cases, and 5s. a mile over three miles.

At YOUNG, 249 miles south-west of Sydney, there are five lodges, and most of the leading townspeople and a good number of well-to-do country folks seem to belong to some club. The remuneration paid to the doctor is very low, only 21s. per member a year for attendance and medicines; that is, at the rate of not more than 1s. for every consultation or visit, after deducting 7s. for medicines. The medical officer of one of the lodges of 60 members made in 1895 not less than 938 visits and attendances, or an average of over 15 per member. The fee for accouchements and miscarriages is one guinea. Some of the doctors extract teeth free, but refuse to perform operations for nothing.

I have now given particulars of club practice in all parts of the colony, and it appears that the average rate of remuneration is 26s. a year per member for medical attendance and medicines, though in the larger towns, where competition between medical men is keen, the rate is only 21s. In Goulburn and other important towns the clubs are in the habit of advertising for tenders from medical men every year in the hope of getting the low rate now paid still more reduced. However, last year the medical men in Goulburn arrived at a tacit understanding that, as long as the lodge doctor is willing to retain his lodges, none of the other medical men would apply for them, and the clubs felt not a little surprised, when they last advertised for tenders, to receive only one application, and that from their old medical officer.

QUEENSLAND.

The last report issued by the Registrar of Friendly Societies in Queensland is that for the year 1894, at the end of which there were in that colony 15 distinct societies, with 243 branches and a total membership of 17,086, but of these 1,409 were out of compliance, that is to say, they were in arrears with

their contributions. The total receipts from members for the year amounted to £54,920, or on an average to £3 11s. 4d. per financial member. The expenditure per financial member was 15s. 6d. for management, and £2 12s. 6d. for benefit, which includes £1 8s. 3d. for medical attendance and medicines. The total amount paid away during the year for medical attendance and medicines was £21,761, of which amount fully one-third must have been spent in medicines, leaving £14,507 6s. 8d. paid to the medical officers of the 243 lodges, or £59 13s. 10d. per lodge, and 18s. 10d. per member. The sick members during the year numbered 3,335, or 22·6 per cent. of the whole. The duration of sickness per sick member was four weeks and a half, or a total of 14,990 weeks in all during the year. The deaths in 1894 numbered 131, or 7·8 per 1,000 of the total members. The report shows that sickness per member was lowest in the Rockhampton district, just within the tropics, and highest in the Darling Downs district, renowned for its cool and bracing climate, where the high rate of seven weeks per sick member is recorded, or two weeks and a half above the average. This remarkable state may be due to numbers of chronic invalids, who constantly remove from the coast districts to the bracing atmosphere of the so-called "Garden of Queensland."

There is one paragraph in the registrar's report to which objection must be taken. He says: "Sickness and funeral expenses are double what they were eight years since, the membership having increased by 50, and the income by 40 per cent. only. The only forms of benefit which the societies are able to control without breach of agreement with members are medical attendance and medicines, which appear to have been kept down to about the same rate throughout the past eight years. There appears now to be a slight tendency to increase, which should be checked if possible, and judging from particulars obtained from other colonies, there is room for reduction in the rates paid in this colony." Now, if sickness and funeral expenses are double what they were eight years ago, it is evident that the doctors' work must have doubled also, and as the expenditure for medical attendance and medicines has remained stationary, then the medical officers have been sweated all the time. The small increase

under this heading in 1894, nearly 1s. per member, is probably due to the proportionately increased demands on the dispensaries carried on by lodges on the co-operative principle, as also to the increase of the Customs duty from 15 to 25 per cent., which came in force about that time. In any case it is quite certain that the extra 1s. did not go into the pockets of the medical officers, as their remuneration has been continuously reduced by degrees. "There is room for reduction in the rates paid in this colony," so says the registrar, referring to medical attendance and medicines; but would it not be better to reduce sickness and funeral expenses, which have doubled, while the expenditure for medical attendance and medicines has remained stationary? This could easily be effected by increasing the remuneration paid to the medical officers and chemists, which would enable lodges to obtain the services of superior men, and to do away with the cheap and nasty physic now dispensed for the sole benefit of lodge members. It is a mistake to try to further reduce the miserable remuneration now paid to doctors and chemists. *Every reduction merely serves to further deteriorate the class of lodge doctors and the quality of drugs dispensed, with a corresponding increase in the sick and death rate, thereby causing friendly societies such an enormous amount of sickness and funeral expenses as to outweigh many times the saving effected in the expenditure for medical attendance and medicines, reminding one of the old proverb "Penny wise and pound foolish."*

BRISBANE AND SUBURBS.

"The Brisbane Associated Friendly Societies' Medical Institute" was founded in 1891, and at the end of the first quarter, on June 30th, 31 lodges had been enrolled, with a membership of 2,080, which had increased to 50 lodges, with 2,834 members, on December 31st, 1895, equal to 16 per cent. of the total membership of all the lodges in Queensland. The institute now employs three medical men, each of whom receives a fixed salary of £300 per annum, with £10 extra for every 20 or part of 20 members on his list over 400, so that the aggregate salaries earned by the three medical men would be £1,720 for attending 2,834 members, their wives, children,

step-children, legally adopted children under the age of 18, and widowed mothers with their children, if dependent on them; fully three-fourths of the members are married, and the total number of souls to be attended to is about 11,336 (one-eighth of the total population of Brisbane and suburbs), so that the doctors receive 12s. 2d. for each member per annum, or 2½d. per week, and a fraction over 3s. per annum for each person. The doctors have to attend "all cases of sickness, affections or illness, whether of a constitutional, organic, epidemic, endemic, infectious or contagious nature, or of any other nature whatsoever;" they have "to perform (free of charge) all operations, whether of a minor or major character falling within the duties and scope of physicians and surgeons, and whether in simple or operative surgery, and whether arising from accident or not;" they have "to call in and consult professionally (when so desired by any member of the institute) with the other medical officers of the institute, or with any other legally qualified medical practitioner and *vice versa*, and they have also to assist in any operation to be performed if required to do so; they have, further, to attend any urgent case when assured by a member of the institute that he cannot obtain the services of his own doctor."

The agreement provides that the doctors need not attend in cases of venereal diseases or *delirium tremens*, which affections it has been deemed necessary to specially provide for; yet, should one of the medical officers refuse to attend such cases, reprisals on the medical officer may be made and names taken off his list, so as to reduce his salary. The fees allowed for obstetric cases are one guinea up to three miles, 30s. up to four miles, and 10s. for each mile over, chloroform included. The doctor is entitled to a calendar month's notice that his services will be required in any accouchement case, and the doctor may also demand that all fees for accouchement shall be prepaid; and, if through his own default or neglect, he fails to attend any case for which he has been prepaid, he must not only refund to the member the fee, but he will also be subject to a fine not exceeding £5, which will be deducted from his monthly salary. *The medical officers of the institute are not allowed private practice*, though in cases of urgency they may attend

non-members ; and if so, *they must not accept any fee or remuneration for such services rendered*, but must make a written report thereon to the institute within 48 hours after rendering such services, stating at the same time what is a fair and reasonable fee to charge, and *the institute shall be entitled to demand and receive such fee and give effectual receipts for such fee*. It is deemed a serious breach of the agreement for the doctor to pocket his fee for such services rendered ; and if he dared to do so he would be liable—at the option of the general committee—either to summary dismissal or to a fine not exceeding £25. The arrogance of the committee is shown in the stipulation in the agreement that the doctor shall “*provide rooms at his own private residence, furnished to the satisfaction of the management committee*, for waiting and consultation with the members,” and I wonder how often these connoisseurs of choice furniture at the doctor’s expense have remonstrated with the unhappy medical officer at the want of a comfortable arm-chair in his own rooms ? To make the cup of bitterness full, *the doctor shall permit a sign, provided by the general committee and made at the institute’s expense, to be fixed at his residence*.” Further, “the doctor shall, at his own cost, provide all surgical instruments and other requirements that may be necessary for the performance of his duties, save and except trusses, pessaries, enemas, syringes, catheters, brushes and such other appliances as cannot be again used with safety.” However, in cases of urgency, the medical officer is expected to provide all splints, bandages, and drugs, such as morphia, ergot, chloroform, &c.

In the event of the doctor refusing or neglecting, without lawful excuse, to attend any member or his family, he is liable to a fine not exceeding two guineas ; and, to crown the tyrannical efforts of the committee, the eleventh clause of the agreement provides that “in the event of the breach by the doctor of any of the articles hereof, and proof of such breach being given to the satisfaction of the management committee of the institute, then such breach shall be reported to the general committee, who shall have full power and authority by resolution, either *with or without calling for an explanation from the doctor*, to dismiss the doctor from

the said service and engagement and to put an end to this contract, and such dismissal may be either to take effect immediately or at the expiration of some future date fixed by such resolution. *No appeal shall lie from the decision of the general committee, and these presents may be pleaded in bar to any action at law or other legal proceeding brought by the doctor in respect of such dismissal.*" The general committee has power, in lieu of dismissal, to impose a fine of any sum not exceeding twenty-five pounds.

I have thus quoted largely from the "articles of agreement" which the doctor is expected to sign, and it will be admitted that without doubt the post of medical attendant to the "Brisbane A.F.S. Institute" is the most degrading position a medical man could hold in Australia, and I am sure that no man with any self-respect would wittingly sign such an atrocious and one-sided agreement. Those members of the profession who have been so unwise as to sign this derogatory agreement and do not now throw up their appointments deserve to be pilloried, and their names should be published periodically, together with some of the leading clauses of the agreement, in the *Lancet*, *B. M. Journal*, and *Australasian M. Gazette*, to prevent others from following in their footsteps.

The agreement referred to came into force in September, 1895, in consequence of one of their medical officers instituting proceedings against lodge members to recover fees for performing operations. One of the three medical officers refused to cancel the old agreement and to sign the new one when requested to do so by the committee only 42 days after he had signed the first one; and, as the result of his obstinacy, his list of members was gradually reduced from 782 in September, 1895, to about 500 in June, 1896, so that he only received £170 in all during the last six months of 1895, and, as he is not allowed private practice, it would be interesting to learn how, after payment of rent, horse-feed, groom's wages, and other incidental expenses necessary for carrying on an extensive club practice, he and his family manage to keep body and soul together.

However, the agreement itself is not the only objectionable feature. A smacking of contempt for the profession pervades all the reports of the committee. Thus, the members of the

institute are informed that "Our doctors are engaged for 12 months, after which one month's notice on either side will terminate the agreement, so that if a doctor proves to be incapable or from any other cause is not up to the mark, he can be dismissed and others engaged. This will be the means of keeping good men, and it will also be to their interests to do their work well,"—a passage reminding one of the sword of Damocles, and which alone should be sufficient to deter medical men from accepting such a post. Then again, "Let it not be said of us by the Medico-Ethical Association—they were glad to return to us again—a long pull, a strong pull, and a pull together be our watchword;" and further on, "Think of the alternative eagerly awaiting you, *i.e.*, increased fees for medical attention (?) amounting to nobody knows what extreme;" and "The doctors will be better satisfied that they have not to gain their living by *extracting* money from persons oftentimes unable to pay."

The institute tacitly admits the sweating of the profession, as will be seen from the following extracts:—"Since the Medical Institute has been in operation, the cost of medical attendance to friendly societies' members has been reduced 33½%, and, should the number of members increase, a further reduction will be made;" further, "Members will kindly notice that, but for the formation of this Institute, lodges would be paying through the Medico-Ethical Association the sum of £1 per member per annum;" also, "Should a consultation be necessary, the services of three doctors may be obtained without extra charge;" and, "It must also be remembered that in many instances consultations on cases are engaged in between our medical officers—which effects a saving to members—which was not, and is not, the case under the old system of each lodge engaging their own medical officers."

A truism appears in the report for the half-year ended December 31st, 1892, *viz.*, "It is apparent from the figures supplied by our medical officers that their work is not altogether a bed of roses," and I am sure my readers will agree with the committee when they learn that during those six months the consultations and visits of the three medical officers amounted to 17,447, for which they received in all

£697 10s. 8d., or at the rate of about ninepence for each consultation or visit. In the following half-year the total visits and consultations amounted to 16,499, and the aggregate salaries of the three medical officers during the same period to £707 10s., or at the rate of tenpence for each visit or consultation. The total prescriptions during the last half-year of 1895 were 19,165, for which the medical officers received in salaries the sum of £844 16s. 8d., equal to tenpence for each prescription, which represents either a visit or consultation. The total number of prescriptions in 1895 was 35,517, or about 98 per day, the average per member of the Institute being 13·66 for the year.

In their last report before me the committee states that "The institute is for the benefit *of all*," to which they should have added, "except the doctors." But evidently the remuneration paid to the medical officers is a princely one in the eyes of the executive, who express their opinion that "As regards the doctors *the best talent* will always be available for duty." Unfortunately for the committee, opinions as to "the best talent" differ as much as doctors themselves are said to differ.

Persons suffering from chronic and incurable diseases are admitted to the lodges for medical attendance only, excluding them from the usual sick pay and other benefits, and this is, of course, most unfair to the medical officer.

In their report for the last half-year of 1894, the committee boasts of a "credit balance of £287 2s. 10d. in hard cash" (printed in fat type), but they omitted to add that this credit balance was obtained at the expense of their medical officers.

I think I have proved from the medical agreement and the reports of the B.A.F.S.I., that their medical officers are nothing but wretched slaves of merciless masters, and those medical men who now, after their eyes have been opened as regards the nature of these appointments, accept such a position, deserve no pity—they deserve to be worked to death.

Connected with the institute is the "B.A.F.S. Dispensary," where the prescriptions are dispensed and patent medicines are sold. "Any person not connected with a lodge can become a purchasing member on payment of sixpence," and I

find that the number of such members was 650 at the end of last year. As a special inducement a number of concoctions, pills, &c., are advertised on the back of the last annual report (which is distributed to the members), amongst others the following significant and, no doubt, frequently welcome announcement,—“**For correcting female irregularities, steel and pennyroyal pills have long been recognised as a safe and efficient remedy. One shilling a box.**”

COUNTRY DISTRICTS.

TOOWOOMBA is an important town, the centre of a rich pastoral, agricultural, and vine-growing district, on the Darling Downs, 101 miles W. of Brisbane. It has a population of 7,800, of whom fully 2,400, or 30·78 per cent., are treated by lodge doctors. There are nine lodges in the town, with over 600 members; all the lodges, with the exception of the “Rechabites,” which pay 24s. all round, pay their doctors 30s. for married and 20s. for single members, which includes attendance and medicines on the members, their wives and children, *i.e.*, legitimate children, adopted children, and step-children under parental control, provided their ages do not exceed 16 years for unmarried sons, and 18 years for unmarried daughters. In the case of the Hibernian Catholic Benefit Society, the doctor has also to provide, besides medicines, “all necessary appliances connected with a medical man’s profession (except trusses), including splints, &c. ;” formerly he had also to provide leeches and bottles.

After the first three miles the doctors are entitled to charge members residing beyond that radius 5s. a mile one way. The fee for attending the wives of members in their confinement is fixed at two guineas, but the members are personally liable for such fees and not the lodge; further, they are not obliged to attend members or their families when suffering from venereal disease, and all operations are charged for at ordinary rates. Of 460 members, 70 pay 24s. a year, 285 pay 30s., and 105 pay £1—or in all £616 10s. Out of this amount the doctors have to pay for medicines, &c., say, 9s. per member, or £207, leaving £409 10s. for medical attendance, or nearly 17s. 10d. a member per annum, and 4s. 5½d. for each person in the lodges. Lodge work at Toowoomba is

evidently no sinecure, as the mileage travelled by the doctors attending these 460 members during the year is estimated at upwards of 2,000.

There are 40 members in the lodges well able to pay the ordinary fees, such as mill owners, boot manufacturers, publicans, and shopkeepers of all kinds, and, though the district is richer to-day than it was five years ago, these lodges are now starting a combination as the "Toowoomba Friendly Societies' Medical Institute," with the intention of engaging only *one* medical officer, in the place of the four doctors who have done the lodge work hitherto. Their advertisement, which appeared in the leading intercolonial papers a short time ago, is rather misleading. They advertised, "guarantee 350, with privilege of private practice," and everyone presumed that the guarantee meant £350, but this is not so. Applicants were written to as follows:—"We desire to know at what amount per head per annum you would give your services. We guarantee 350 members, which, with attention on your part, might be readily increased to 600, some of the lodges at present not feeling disposed to join. Of course about the usual average of the 350 are unmarried. There is a thickly-settled population here, and, with the assistance of our members, a large practice might easily be secured. Duties would commence about January 1 next. Referring to operations we expect you to give your services free." This letter speaks for itself. I should add that the fee for confinements is to be reduced from two guineas to one guinea, and that the right of private practice will be restricted to within seven miles from the local post office.

At *Dalby*, 50 miles further on, there is one small lodge of 40 members, who pay 22s. 6d. per annum; and at *Gympie*, an important gold-mining town, 107 miles N. of Brisbane, the lodges pay their medical officers £1 per member per annum for attendance only.

At ROCKHAMPTON there is a U.F.S. Medical Institute, the members of which are attended to by one medical officer, who receives a salary of £500 per annum. At BARCALDINE, 358 miles W. of Rockhampton, there are three clubs, with 170 members on the list, comprising, with their wives and children, about half the population of the town, and the rate

of remuneration for medical attendance is 27s. per member per annum.

At TOWNSVILLE, the capital of tropical Queensland, the Protestant Alliance, H.A.C.B., I.O.O.F., M.U.O.O.F., Rechabites, and Druids have been amalgamated for some years, and the total number of members varies from 750 to 850 members, according to stress or plenty. The total number of souls to be attended to is over 3,000, out of a total population of 12,000. Three medical men are annually balloted for, all members getting voting papers, and plumping is permitted. Members can go on any one of the three doctor's lists, and can change at the beginning of each month if they so desire, or at any time during the month by paying an extra 2s. 6d. The fixed remuneration for the medical officers is £1 per annum per member, to include medical attendance on their wives and children under 18 years, if they reside with their parents. This is paid monthly—1s. 8d. for each member on the doctor's list during the month. The fee for accouchements is two guineas if engaged one month before, and the mileage is 5s. a mile outside a three mile radius from the railway station, but the societies do not make themselves in any way liable for the mileage and accouchement fees, though they compel the doctor's attendance at fixed and very low rates for tropical Australia. Consultation of the three medical officers can be demanded at any time through the secretary, the anxious parent being the sole judge as to the necessity for such a step, for which no charge can be made. There is no rule as to tooth extraction, the administering of anæsthetics, or operations, and charges under these headings, together with the mileage charge, are almost invariably repudiated. One member taking full benefit of the medical clauses is in receipt of over £1000 per annum, and another member draws about £600 a year from rents, &c. Fines can be inflicted on the medical officers ranging from 10s. to three guineas. One of their medical officers was once fined seven guineas, which fine the committee—after being threatened with a Supreme Court action—reduced to one guinea.

At CHARTERS TOWERS, the great gold-mining town, 82 miles by rail W. of Townsville, the lodges pay their medical

officers one guinea a member per annum for medical attendance on the members, their wives and families, without medicines, which is supplied by the local chemists by tender. The fee for confinements is three guineas, but all operations must be performed free of charge. There is practically no lodge visiting outside the town, which has a population of about 20,000.

SOUTH AUSTRALIA.

The first report of the Public Actuary in South Australia (who is virtually identical with the Registrar in the other colonies) relating to Friendly Societies in this colony was issued on February 1, 1896. It is a formidable publication of 134 foolscap pages, and undoubtedly the most able report issued on this side of the globe. It contains a vast amount of information relating to Friendly Societies, affording ample food for meditation; and a copy of this valuable report should be found in every well-appointed medical library. Under the heading of "Sick Pay" there are five paragraphs, each of which is of the utmost importance, not only to friendly societies, but also to the profession. The Public Actuary says:—"An important branch of the benefits derived by members is the medical attendance and medicines. *With many it is the chief inducement to join a society. . . . The efficiency of the medical attendance is not only an important factor in lessening the period of sickness, but it also has an influence upon the rate of mortality resulting therefrom. Hence the necessity for the lodges exercising discretion in the selection of surgeons.*" The italics are mine. I expressed the same opinion when criticising the report of the Registrar of Friendly Societies in Queensland (see page 18), and I am delighted to find my views corroborated by such a high authority as the Public Actuary for South Australia. In another paragraph he states:—"The heaviest item in a Friendly Society's expenditure is the amount paid for sick pay. The liability which a society incurs in respect of sickness during the life of a member depends very much upon the state of the candidate's health at the time of admission. *It is, therefore, of the highest importance that the surgeon should exercise the greatest care*

before granting his certificate of health. It is generally admitted that the medical examination is not sufficiently searching, and in that respect the interests of the societies are not safeguarded to the extent which they ought to be. *The societies accept the liability as to the member's wife without any medical examination or report whatever*, whereas the state of health and family history of both parties should be inquired into as closely as is done by the medical officer of a life assurance company." Exactly so. But the Public Actuary must remember that in most cases the club doctor has to examine candidates free of charge. Some lodges certainly provide for a payment by the candidate of a fee from 1s. to 3s. 6d., but it is seldom paid; and what else can the lodges expect while they insist on the medical officer's gratuitous services in this respect? Besides, if the medical officer were to reject all candidates really unfit for admission, his services as lodge doctor would soon be dispensed with; and, moreover, his time is so fully occupied by attending on the members and their families that he can only afford sufficient time for a most superficial examination. And this unsatisfactory condition will not be altered until all candidates for admission are examined by an independent practitioner, who in all the large centres of population should be a Government official, debarred from engaging in club practice. I also fully agree with the Public Actuary that the members' wives should be subjected to a close medical examination—the more so as most of the lodges pay a funeral donation of from £10 to £15 on the death of a member's wife. In these colonies women and children form the majority of the doctors' patients, the proportion of medical attendances on females over males being fully three to one.

The Public Actuary further states: "Another danger to which the sick funds of a society are exposed is the 'malingering' practised by many of the members. The schemers who indulge in this mean fraud upon their brother members resort to all kinds of devices in order to deceive the surgeon and the sick visitors, which are difficult to detect. Experience has shown that during depression in trade, and during strikes, the amount of sickness and the number of sick members increase abnormally." All this is quite correct, and

the number of members who perpetrate such mean frauds is even greater than the Public Actuary suspects. I heard of one case where a member provided himself with a bottle of antimonial wine, to produce vomiting, so as to be prepared for a visit from the surgeon or lodge visitors. The doctor often sees through these tricks, but if he would report such cases to the lodge committee he would soon have such a large number of enemies in the lodge as to make it impossible for him to retain his position as its medical officer.

From the statistics attached to the report I find that on December 31, 1892, the latest date available, there were in South Australia 15 distinct societies, with 422 branches and 35,892 members. This aggregate membership represents approximately 143,568 souls, or fully 43 per cent. of the entire population of the colony on the date named.

TOWN AND COUNTRY.

The M.U.I.O.O.F., established in South Australia in the year 1843, consisted on December 31, 1892, of 102 branches, with 11,937 members, of whom 8,091, or 67 per cent., were married. The average age of the members was 41 years. In addition to the 11,937 members there were 146 "honorary" members, admitted for medical attendance and medicines only. The average amount disbursed annually by this order for medical attendance and medicines is £6,572, or 11s. 4d. per member, but I understand that the surgeons of the Manchester Unity in South Australia attend the members only, and not the wives and children as in the other colonies; however, the actual amount paid by the M.U.I.O.O.F. for medical attendance only, after deducting 5s. for medicines, is only 6s. 4d. per member per annum, or 1½d. per week.

The A.O.F., established in 1847, had 60 branches on December 31, 1892, and there were 6,469 members, whose average age was 38 years. The number of married members was 4,199, or 65 per cent. The average amount disbursed annually by this society for medical attendance and medicines is £3,385 14s. 5d., or 10s. 5d. per member; or, after deducting 5s. for medicines, 5s. 5d. for medical attendance per member

per annum, equal to $1\frac{1}{4}$ d. a week, but this society also supplies medical attendance and medicines to members only.

The U.A.O.D. was established in 1855, and consists of 42 branches, with 3,940 members on December 31, 1892, whose average age was 31 years, and of whom 2,613, or 66 per cent., were married. This society disburses annually £2,514 for medical attendance and medicines to members only, or 12s. 9d. per member per annum, and after deducting 5s. for medicines, 7s. 9d. for medical attendance only, equal to $1\frac{1}{2}$ d. a week.

The I.O.R., S.A. district, established in 1848, consisted of 40 branches, with 2717 adult male members, on December 31, 1892, whose average age was 33 years, and of whom 1,765, or 65 per cent. were married. This society disburses annually £1,432 13s. 7d. for medical attendance and medicines to members only, or 10s. 6d. per member per annum, and after deducting 5s. for medicines, 5s. 6d. for attendance only, or $1\frac{1}{3}$ d. a week. The branches of this society for female members comprise 16 tents. The number of members at the end of 1892 was 850, of whom 110 were honorary members, and the average age was 24 years. The average amount per annum expended by these branches for medical attendance and medicines was £246 12s. 8d. ; and, as the average number of members was 577 per annum, the amount expended for medical attendance and medicines was 8s. 9d. per member a year, and after deducting 5s. for medicines (the lowest estimate) there remains only 3s. 9d. for medical attendance per member per annum, or not quite 1d. a week.

The I.O.R., Albert district, was established in 1863, with 56 branches of male members, having 2,507 members at the end of 1892, whose average age was 31 years, and of whom 1,677 (or 67 per cent.) were married. This society expended annually £1,389 8s. 6d. for medical attendance and medicines to members only, or 11s. 1d. per member per annum, and after deducting 5s. for medicines there remains 6s. 1d. for medical attendance only per member per annum, or nearly $1\frac{1}{2}$ d. a week. The female division of this society was established in 1865, and consists of 23 branches, with 621 members, whose average age at the end of 1892 was 28 years, and of

whom 242 were married. These branches expend annually £288 19s. 2d. for medical attendance and medicines; and, taking the mean annual number of members (573), we find that the average amount expended per member for medical attendance and medicines was 10s. 1d. a year.

The I.O.O.F. was established in 1877, and consists of 34 branches, having 2,583 members on December 1, 1892, whose average age was 36 years, and of whom 1,926 (or 75 per cent.) were married. There were also 25 subscribing widows. The average annual amount expended by this society for medical attendance and medicines to members, their wives, and children was £3,004 15s. 1d., or 23s. 3d. per member per annum. The medical officers of this Order have to attend the members, their wives and children, and legally-adopted children under 18 years, and deducting 7s. for medicines, leaves 16s. 3d. for medical attendance per member per annum, or 3½d. a week.

The G.U.O.O.F., established in 1847, had 17 branches, with 1,832 members on December 31, 1892, whose average age was 42 years, and of whom 1,233 (or 67 per cent.) were married. The average annual amount expended by this society for medical attendance and medicines to members only is £950 2s., or 10s. 4d. per member, and after deducting 5s. for medicines, there remains 5s. 4d. for medical attendance per member per annum.

The H.A.C.B.S. was established in 1861, and consisted of 18 branches, with 1,247 members at the end of 1892, whose average age was 33 years, and of whom 724, or 60 per cent. were married. The annual amount expended by this society for medical attendance and medicines to members only is £601 10s. 3d., or 9s. 8d. per member per annum, equal to 2¼d. a week.

The O.S.T., established in 1869, consists of 10 branches, with 475 members, at the end of 1892, whose average age was 37 years, and of whom 341, or 72 per cent., were married. There are also five branches of female members, but they are not included. The average annual amount expended by the O.S.T. for medical attendance and medicines to the members, their wives and children under 14 years is £542 6s. 8d., or 22s. 10d. per member per annum.

The A.I.O.O.F., established in 1886, has only three branches, with 228 members, at the end of 1892, whose average age was 32 years, and of whom 185 were married. The average annual amount expended by this society for medical attendance and medicines to the members, their wives and children is £211 18s. 10d., or 14s. 8d per member a year.

There are a number of other societies in South Australia, but they are not of any importance.

The usual remuneration paid by the lodges in this colony for medical attendance and medicines is from 6s. to 8s. per member in juvenile lodges, from 10s to 14s. per single adult member, and from 25s. to 30s. for attendance and medicines to members and their families. In the case of lodges which pay the medical officer for attendance and medicines to members only, the doctor generally charges half the ordinary fees for attending the families, with or without medicine as the case may be. Lodge patients are only attended free of charge within a radius of three miles from the club room ; after that a mileage from 2s. 6d. to 5s. a mile is charged. The usual fee for miscarriages and accouchements is from two to three guineas. Extraction of teeth is seldom performed by the lodge doctor, and operations, if possible, are always referred to specialists. There are no medical institutes (*i.e.*, combinations of lodges for medical attendance) in this colony.

VICTORIA.

From the last report of the Government Statist on Friendly Societies we learn that at the end of 1894 there were 33 distinct societies, with 1,075 branches in the colony. The total number of members at the beginning of 1894 was 82,004, and though 8,158 new members were admitted during the year, the total number at the end of the year was only 79,204, principally due to the fact that not less than 10,043 were excluded through arrears, resignation, or expulsion, and

1,291 took their departure from the colony. The mean number of members during 1894 was 80,604, equal to 322,416 souls. Out of the 82,004 members at the beginning of 1894, all of whom I presume were entitled to medical attendance and medicines, only 68,600 were entitled to sick and funeral benefits, and 13,404 were not so entitled, partly through too recent membership, but in many cases members must have been admitted for medical attendance and medicines only, in order to benefit the lodge funds by their entrance fees, which vary according to the ages from 3s. to 18s. to the medical and management fund, and the difference between 26s., the annual contribution under this heading, and 24s.; the amount expended in 1894, for medical attendance and medicines per member. The total amount paid for medical attendance and medicine to members and their families during 1894 was £81,244, while the cost of management was £45,538, or 20 per cent. of members' contributions. The number of members who received sick pay during 1894 was 15,284, equal to 225·6 per 1,000 effective members. The duration of sickness in 1894 was 143,285 weeks, equal to 56 days per sick member, and though the rate of sickness was greater in 1894 than in either of the two preceding years, yet the expenditure for medical attendance and medicines was actually £3,674 less than in 1893, and £9,711 less than in 1892. These statistics, however, refer to members only, and not to their wives and families. The total attendances of the lodge doctors in 1894 amounted to 1,007,550, and as the total amount paid in 1894 for medical attendance only, after deducting one-third, or £27,081 6s. 8d. for medicines, was £54,162 13s. 4d., the doctors received 1s. 3d. for every consultation or visit, while the chemists received 7½d. for every prescription dispensed. The actual average amount paid for medical attendance only was 16s. per member per annum, or 3¾d. a week, and less than 1d. a week for each person.

There were 817 deaths of members in 1894. The mean rate of mortality was 10·12 per 1,000 members, being higher than in 1893, and the number of wives who died in 1894 was 348, equal to 4·32 per 1,000 members. The deaths of members children, who would swell the death-rate considerably, are not given,

MELBOURNE AND SUBURBS.

To find the exact amount paid by the various societies for medical attendance and medicines per member per annum, I have compared the average number of members in 1894 with the total amount disbursed for medical attendance and medicines during the year, and the result is as follows:—The M.U.I.O.O.F. paid an average amount of 19s. 4d. in Melbourne and most of the suburbs, 19s. in Collingwood, and 21s. in South Melbourne; the G.U.O.O.F. paid 20s. 6d. in Melbourne and 23s. in the suburbs; the Foresters, 22s. 5d.; the H.A.C.B.S., 21s.; St. Patrick's Society, 20s.; the Melbourne Tramway Benefit Society, 22s. 9d.; and the Sons of Temperance only 14s. 8d., and for the whole colony, 15s. 7d. for medical attendance and medicines per member per annum, but, fortunately this order had only an average number of 2,598 members, or about 10,000 souls in all, half of whom were residing in Melbourne and suburbs.

Of all the amounts stated, from 6s. to 7s. 6d. should be deducted for medicines to arrive at the exact amount paid for medical attendance per member per annum. The average remuneration paid for medical attendance only, differs somewhat in the different suburbs. At Carlton it is as low as 10s. per member, and apparently not higher than 12s. 6d.; at Footscray from 12s. 6d. to 14s. 6d.; at Williamstown the average is 14s. 6d.; at St. Kilda and Prahran from 12s. 6d. to 14s. 6d.; and at Brighton from 16s. to 18s. per member per annum—*i.e.*, the medical attendants receive from 9d. to 16d. for every consultation or visit.

“*The Williamstown United Friendly Societies' Dispensary,*” with a membership of 2,019, dispensed not less than 34,933 prescriptions during the twelve months ended June 30, 1896, or an average of 17·3 per member, against 15·3 during the preceding twelve months; so that the work of the medical attendants must have increased by about 15 per cent. during 1895-96, although the number of members had decreased by 34, and in consequence the doctors received £24 13s. less than during the preceding twelve months. As the average remuneration paid to the doctors in Williamstown is 14s. 6d. per member per annum, they received about 10½d. for each

visit and consultation. The expenditure for drugs in 1895-96 was £488 14s. 11d., or 4s. 10d. per member, against 5s. 2d. during the preceding twelve months, and the levy per member was 9s. 1d., the difference being swallowed up by management expenses.

The medical officers of the M.U.I.O.O.F. and H.A.C.B.S. have to attend, in addition to the members, their wives and children under 18; those of the A.O.F., I.O.O.F. and U.A.O.D., in addition, the single members' widowed mothers; with the G.U.O.O.F. the wives and children under 16, and single members' widowed mothers; with the "Rechabites" the wives and children under a fixed age as arranged with their medical officer, also single members' widowed mothers; with the "Sons of Temperance," the wives and children under 17, and with the "Australian Natives" the wives and sons under 16 and daughters under 20, also single members' widowed mothers.

COUNTRY DISTRICTS.

The M.U.I.O.O.F., with 203 branches and 20,462 members, paid on an average 20s. 9d. for medical attendance and medicines per member per annum, but the rate varies a great deal in the different districts. In Bairnsdale it is 23s. 10d.; in Ballarat, 20s. 3d.; in Bendigo, 19s.; in Castlemaine, 17s. 6d.; in Geelong, 22s. 3d.; in Hamilton, 20s.; in the Beechworth district, 23s. 6d.; at Port Fairy, 17s. 8d.; Sale, 23s. 8d.; Talbot, 19s. 1d.; Warrnambool, 20s. 6d.; and in the Wimmera district, 24s. The G.U.O.O.F., with 60 branches and 3,852 members, paid on an average 20s. 7d. In the Gippsland district the rate is 24s. 6d.; at Ballarat, 22s.; at Castlemaine, 19s. 3d.; and at Bendigo, 18s. 9d. The I.O.O.F., with 64 branches and 6,028 members, paid 20s. 8d.; the U.A.O.D., with 95 branches and 7,572 members, 18s. 4d.; and the A.O.F. paid 24s. in the Ballarat district; 22s. in Bendigo; 20s. 3d. in Geelong and the western district; 26s. 6d. in the Ovens and Murray district; 22s. in Portland; 20s. 6d. in Warrnambool, &c. The Rechabites, with 185 branches and 9,244 members, paid 19s. 9d.; the H.A.C.B.S., with 61 branches and 4,118 members, 21s. 2d.; the P.A.F.S., with

1,193 members, 22s. 9d. ; and the Australian Natives' Association, with 131 branches and 8,957 members, 18s. 9d. ; but to arrive at the amount paid for medical attendance only, the cost of medicines should be deducted, say, 7s. 6d. per member per annum, leaving about an average of 13s. per member per annum.

The terms on which the medical officers are engaged vary a great deal. In the AVOCA district there are five clubs, with 170 members, two-thirds of whom are married. The medical officer receives 16s. 6d. per member and the chemist 7s. 6d. The mileage allowed is 5s. a mile one way over three miles by the Australian Natives, over four miles by the Rechabites and Foresters, and over five miles by Oddfellows. The usual fee for obstetric cases is three guineas, and 5s. for tooth-extracting. In GEELONG all lodges must now pay a minimum of 15s. 6d. per member per annum, as agreed upon at a conference held during 1895 of the medical officers and representatives of the societies. In KOROIT the lodges pay 15s. to the medical man, and only 5s. to the chemist per member per annum, equal to $1\frac{2}{3}$ d. a week. In the WALHALLA district there are four lodges and a miners' benefit society. The medical fees in all cases are 26s. per annum, excluding chloroform, dentistry, and midwifery, the fees for the latter being three guineas, and mileage 10s. 6d. for every mile over the first three. Medicines are supplied by a chemist at the rate of $2\frac{1}{2}$ d. a week per member. In BALLARAT there is the "*Ballarat United Friendly Societies' Dispensary*," a combination of 33 lodges, with 3024 members, or over 12,000 souls, and in addition there are a number of non-affiliated lodges, bringing up the total membership to 5,600, equal to 22,400 persons, out of a total population of 42,000. The total attendances of the doctors, both visits and consultations, would number 70,000 in the year, and as the doctors receive 13s. per member per annum, excluding operations, obstetric cases, and venereal diseases, which are taken at ordinary private fees, the rate paid to the doctor for every consultation or visit is 1s. The rate levied by the dispensary for medicines is about 1s. 6d. per member per quarter.

The "*Bendigo United Friendly Societies' Medical Institute and Dispensary*" has been in existence for 20 years, and is

one of those institutes which "grow jolly and fat" by sweating the medical profession, as will be seen from the following details. At the end of June last there were 27 lodges affiliated to it, with a membership of 2,780, or about 11,120 souls, or more than one-third of the total population of the golden city. They are attended to by two medical officers, who receive an aggregate salary of £900 per annum, equal to a fraction under 6s. 6d. per member per annum, or 1½d. a week. The rate for each person connected with this institute is 1s. 7½d. a year. The total number of visits and consultations during the year was 34,990, or 95 per day, and for each of these the medical officers received the magnificent remuneration of 6½d. The expenditure for drugs during the year was £1,056, and for dispensers' salaries over £400, equal to over 11s. per member per annum or nearly 70 per cent. more than the rate paid to the medical officers. The institute, by thus sweating the profession, was enabled to return to the affiliated lodges the sum of £479 2s. 2d., in form of a rebate, during the year, and at the end of June the assets over liabilities were £5,402 10s. 10d. It is almost incredible, but perfectly true, that one of their medical officers who left this institute recently, held the appointment for upwards of 14 years, and the wonder is that he is still alive. Referring to him, the executive committee state in their report, which almost sounds like an epitaph—"and a more careful and reliable one the institution never had." The gentleman in question deserves all this and a purse of sovereigns in the bargain, but whether he ever will get the latter, the executive committee only knows.

In ECHUCA the various lodges have also amalgamated for medical purposes into a "Friendly Societies' Medical Association," which employs four medical men at a remuneration of 17s. per *financial* member, including families up to 18 years. The doctors have to attend unfinancial members also, but the arrears of such are coolly paid into the funds of the association *and not to the doctors*. The visits and consultations average about 1s. 6d. each. Medicines are supplied by a chemist at 7s. per member per annum under a separate contract. The doctors are allowed 3s. 6d. a mile one way over three miles. Obstetric cases and extraction of teeth are

extra, but operations are included in the agreement and therefore should be performed free of charge, though the doctors are in the habit of contracting with each individual case and chancing the lodges' displeasure. There is no fee for medical examination before admission to the lodges, and here as everywhere the lodge system is greatly abused in consequence of there being no wage limit. So-called "honorary" members, who are admitted for medical attendance only, are as plentiful as blackberries, and as ECHUCA is a "lung" resort, the doctors suffer greatly in consequence. Should any doctor object in the more flagrant cases, these individuals simply go on the list of other doctors who are more complaisant.

WESTERN AUSTRALIA.

At the end of 1894 there were 13 distinct societies, with 26 branches, in the colony, and the total number of members was 1,834, or in all 7,336 souls. As the report of the Registrar of Friendly Societies of this colony has not yet been issued, I am unable to give further particulars as regards the amount expended for medical attendance and medicines, amount of sickness, and other details. However, in Perth the rate paid for medical attendance and medicines is 20s. a year per member, or 13s. for attendance only, after deducting (say) 7s. for medicines. The club system there is much more abused than perhaps in any other place in Australia. Really wealthy people in Perth belong to clubs, including the leading grocers and butchers of the town. There is no United Friendly Societies' institute or dispensary in Perth or elsewhere in the colony, but clubs are also in existence in Albany, Fremantle, Guildford, and Geraldton, and recently clubs have been formed on the goldfields. The rate of remuneration is the same as in Perth, which amounts to about 1s. for every consultation or visit. There is really no necessity for well-to-do people in this colony to join the clubs, as the fees are low enough—so low, in fact, that they are within the reach even of the poorer class.

TASMANIA.

The Registrar's report for the year 1894 shows that on the 31st December of that year there were 20 societies, with 113 branches, in the colony, with a total membership of 9,804, equal to 39,216 souls, or 25·37 per cent. of the total population of the island on that date. The club system apparently has made rapid progress in Tasmania during the last 13 years, as branches and societies have increased 140 per cent. and members 157 per cent. The receipts during the year per member were £3 6s. 10d., and the expenditure £3 2s. 10d. Of the latter 18s. 10d. was paid away in sick pay, 8s. 5d. for funeral donations, the management costs 8s. 4d., and 8s. 11d. was absorbed in distress allowances, widows' and orphans' support, &c., and only 18s. 4d. was disbursed for medical attendance and medicines, and as at least 6s. 6d.—a low estimate—must have been paid for medicines per member per annum, the doctor only received 11s. 10d. per member, or 2s. 11½d. per person per annum, or less than three farthings a week. There were 1895 cases of sickness (referring to members only) during the year, with an aggregate duration of 11,981 weeks, or on an average 37·93 days per case; but, including the medical attendances on the members' wives and families, the total number of the lodge doctors' consultations and visits during 1894 amounted to 122,550, and as the total remuneration paid to the medical officers, after deducting £3,092 13s. for medicines, was £5,640 7s., only 10½d. was paid for each consultation or visit, and the chemist received 6¼d. for each prescription dispensed. There were 99 deaths of members recorded, or 10·36 to every 1,000 members, which, considering the salubrity of the climate, is rather high; but we must take into consideration that large numbers of chronic invalids from India and Australia have taken up their abode in Tasmania, the sanatorium of the south.

Throughout Tasmania the average rate paid by the clubs to their medical officers for their attendance on members, their wives, and children under 18 years, is 12s. per annum per member, and 6s. per female member; midwifery fees are from two to three guineas, for miscarriages one guinea, and in some cases extra fees are charged for operations. In Launceston

the lodges have combined to maintain what is called "*The Launceston United Friendly Societies' Dispensary*," which has been in existence these last 17 years. The number of lodges affiliated to this institution is 12, with a total membership of 1876, including 118 female Rechabites and 16 daughters of members. The total number of souls is at least 7,500, out of a total population of 22,000. With one or two exceptions the lodges appoint, on application, any doctor in the town as one of their medical officers, thus affording their members the widest choice in the selection of their medical attendants. At the present time the members are attended to by eight doctors. The total number of prescriptions during the year ended September 30, 1895, was 25,018, the daily average being 68·72, and a fraction over 13 per member per annum. The total remuneration paid to medical officers was £1,089 4s., or about 10d. for each prescription, which represents either a visit or consultation. Towards the maintenance of the dispensary the various lodges contributed 9s. per member per annum, so that the amount disbursed for medical attendance and medicines was 21s. per male member, and 15s. per female member.

NEW ZEALAND.

The nineteenth annual report by the Registrar of Friendly Societies on the transactions during 1895, with an appendix containing full statistics for 1894, shows that on December 31, 1894, there were 12 distinct societies in the colony, with 367 branches and 29,963 members, or about 120,000 souls in all. The number of members sick during the year was 6,349, or 21·45 per cent. of total members. The total sickness amounted to 41,608 weeks, equal to 6·55 weeks per sick member, and an average of 1·41 week per financial member. Two hundred and twenty-three members died during 1894, being at the rate of 7·53 per 1,000 members; and of registered wives 108 died, or 3·65 per 1,000 of registered wives. The average contribution in 1894 per member to the medical and management fund, inclusive of levies and entrance and clearance fees, was £1 7s. 5d., while the expenditure under

the same headings amounted to £1 8s. 10d., or 1s. 6d. more than the contribution, but only 18s. 11d. was expended for medical attendance and medicines, and 9s. 11d.—or a fraction over 50 per cent. of medical expenses—for management expenses per member per annum. After deducting 6s. 6d. for medicines per member per annum we find that 12s. 5d. was paid for medical attendance only, or not quite 3d. a week, and about 3s. 1d. a year for every soul connected with the friendly societies in New Zealand. The total number of medical visits and consultations during the year was at least 374,537, for each of which the medical attendants received on an average about 1s. The actual rates paid in New Zealand for medical attendance and medicines per annum is from 5s. to 10s. for juvenile lodges, and in the other lodges from 10s. to 25s. for single members, and from 20s. to 35s. for married members. The average amount paid in 1894 by some of the leading societies for medical attendance and medicines is as follows:—The M.U.I.O.O.F., with 11,757 members, paid 18s. ; the A.O.F., with 9,270 members, 20s. ; the U.A.O.D., with 3,581 members, 21s. 5d. ; the I.O.R., with 1,460 members, only 15s. 5d. ; the I.O.O.F., with 1,214 members, 21s. 2d. ; the P.A.F.S., with 672 members, 18s. 4d. ; the H.A.C.B.S., with 498 members, 21s. 4d. ; and the S.D.T., with 870 members, as usual the greatest sweaters, only 13s. 10d. The rates paid by these societies differ a great deal in the various districts, and I now shall give the result of my analysis.

NORTH ISLAND.

The rate paid by the M.U.I.O.O.F. is 16s. 8d. in the Auckland district, 19s. 8d. in Hawke's Bay, 20s. 4d. in New Plymouth, 20s. in Wanganui, and 17s. in Wellington. The A.O.F. pay 16s 4d. in the Auckland district, 22s. 10d. in Hawke's Bay, 19s. 10d. in Taranaki, and 19s. 6d. in Wellington. The U.A.O.D. is not very strongly represented in the North Island. The only branches of this order are at Wellington, Lower Hutt, Auckland, Carterton, Wanganui, and Petone, with a total membership of 659 out of 3,581 in the whole of New Zealand, and the average rate paid by these lodges is 20s. 11d. The I.O.R. pays 15s. 4d. in the

Auckland district and 15s. 3d. in the Wellington district, also in Napier and New Plymouth. The N.I.O.O.F. has two branches in Auckland only, with 293 members, and they pay only 7s. 3d. a member per annum for medical attendance and medicines. How they manage these things on such a mere pittance I cannot tell, especially as it appears that this order has no juvenile branches, and I can only presume that this order is connected with some sweating institution, better known as medical institutes or U.F.S. dispensaries.

SOUTH ISLAND.

The rate paid by the M.U.I.O.O.F. is 22s. 8d. in the province of Marlborough, 17s. in Hokitika (on the West Coast), 16s. 11d. in North Canterbury, 18s. 8d. in Lyttelton, 22s. 2d. in Otago, 20s. 5d. in Invercargill, and only 11s. 6d. in Nelson, and 10s. in Motueka, which is situated 36 miles north-west of Nelson. The two latter places are famed for the salubrity of their climate, which is one of the finest in the world, and they are often described as places "where everlasting spring abides," and this may have something to do with the low rate paid. But fancy 10s. and 11s. 6d. per member a year for medical attendance and medicines; or, after deducting only 5s. for medicines per member, at the rate of 5d. or 6d. for each visit or consultation! And the strangest part is that the A.O.F. pays 17s. 10d. in the Nelson district, or at the rate of 1s. for every medical visit or consultation, but in this case the district comprises towns at a great distance, such as Greymouth, Reefton, Westport, and Havelock. With regard to other districts, the A.O.F. pays 15s. in Hokitika; 18s. 10d. in Christchurch and suburbs, in Ashburton, Kaiapoi, and Lyttelton; 24s. in Timaru and Waimate (South Canterbury); and 23s. in the province of Otago. The I.O.O.F. pays 21s.; the U.A.O.D. pays 22s. in Canterbury, and 21s. in Otago. The I.O.R., of which order there are only 416 members in the South Island out of a total of 1,460, pays 15s. 3d.; and the S.D.T., which only flourish in Dunedin and in Christchurch and neighbourhood, pay the large amount of 13s. 10d. a year for medical attendance and medicines per member, including the wife and children up to 18 years of age, if not earning wages.

Most of the lodge doctors throughout New Zealand have to attend members within a radius of three miles from the lodge rooms, and in some cases within four miles, without a mileage charge. There is no fixed mileage fee over that distance, and, whatever is charged, has to be collected by the doctors from the members, the lodges taking no responsibility, and those doctors who manage to collect two-thirds of such charges are indeed very fortunate. In most cases there is no fixed charge for confinements, but the recognised fee is two guineas, sometimes three guineas, and the lodge doctor is employed in about 60 per cent. of lodge accouchements annually. A small charge is now made for the extraction of teeth by most lodge doctors, but all other operations are included in the annual fee and have to be performed free of charge. There is no wage limit in the case of members joining a lodge, and, as in all the other colonies, men owning a considerable amount of land and house property—men who keep a carriage and coachman—have joined the lodges, and these so-called “honorary” members are the most troublesome and exacting of the lodge members, sending at all times of the day for the most trifling ailments and when quite able to attend at the surgery or dispensary; but such persons, though not backward in availing themselves of medical attendance and medicines at pauper rates, are ashamed to be seen in their carriage at the door of the dispensary.

SUMMARY.

The table on the next page will show at a glance the total number of branches of Friendly Societies in the various colonies, with number of members, total number of souls, and their percentage to the estimated population on the dates of return. It will be seen from this table that there are 3,064 branches, or lodges, in the Australasian colonies, with a total membership of 245,000, and that not less than 980,000 persons (or almost one-fourth of the total population of these colonies) are connected directly with the Friendly Societies. It will be noticed that the proportion of members to the total population is rather small in Western Australia and Queensland; but then their territory is very extensive and the population

Statistics of Friendly Societies in Australasia.

COLONY.	Date of Return.	Estimated Population.	No. of Separate Societies.	No. of Branches or Lodges.	No. of Members.	No. of Souls.	Percentage of Souls to Population.
NEW SOUTH WALES	Dec. 31, 1893	1,223,370	37	818	71,218	284,872	23 %
QUEENSLAND ...	„ 1894	445,155	15	243	17,086	68,344	16 %
SOUTH AUSTRALIA...	„ 1892	329,903	15	422	35,892	143,568	43 %
VICTORIA	„ 1894	1,179,103	33	1,075	79,204	316,816	27 %
WESTERN AUSTRALIA	„ 1894	82,072	13	26	1,834	7,336	9 %
TASMANIA	„ 1894	157,456	20	113	9,804	39,216	25 %
NEW ZEALAND ...	„ 1894	686,128	12*	367*	29,963*	119,852	17 %
AUSTRALASIA ...		4,103,187		3,064	245,001	980,004	24 %

* Not including seven isolated Friendly Societies and 27 isolated specially-authorized Societies.

much scattered, so that it is not practicable to form lodges in many districts, especially in those where there is a living for one medical man only, who would naturally object to attend to any lodges, because, if he did so, every one in the district able to pay the ordinary fees would join them, and the income of the medical attendant would not only suffer to a considerable extent, but his expenses would be increased by having to keep extra horses to cope with the additional work, as members of lodges are in the habit of sending for the lodge doctor for the most trivial complaints, which they would not do if they had to pay for every visit. As regards New Zealand, there are seven "isolated Friendly Societies" and 27 "isolated specially-authorized societies," which are not tabulated by the Registrar; but all of these, I believe, provide medical attendance and medicines.

It will be noticed that, to arrive at the total number of souls, I have multiplied the number of members by four, which is rather under the mark. The proportion of married members is from 66 to 82 per cent. in all the towns within 280 miles from the coast, and only 52 per cent. in the backblocks and newly-settled gold-mining districts; but there are fewer lodges in the bush towns in proportion to the more settled districts, and I cannot be accused of exaggeration if I estimate the average number of married members throughout the colonies as 72 per cent. To this must be added 3 per cent. of members who have widowed mothers with their children dependent on them, so that there are 75 per cent. with families to be attended to. The expected average number of children per marriage throughout Australasia is 5.25; but, as there are a large number of beginners in married life among the lodge families, the average number of children is only a fraction over three per married member, so that I am fully within the mark by multiplying the number of members by four—*i.e.*, 100 members + 72 wives + 3 widowed mothers + 225 children = 400 souls. The number of children per married member differs a great deal in the various societies. In the H.A.C.B.S., with 80 per cent. of married members, the number of children is between four and five, and in the A.N.A., also with 80 per cent. of married members, there is hardly one child per married member. But then the A.N.A. is of more recent

origin, and the average age of its members is only 28, and that of their wives 25 years. Besides, this association exists practically in Victoria only.

There are 245,000 members of Friendly Societies in the seven colonies, and the average number of prescriptions dispensed per member per annum varies from 11 to 16; and I am well within the mark if I take the average to be 12·50, each of which represents either a medical visit or consultation. It is true that the medical officer frequently writes out two prescriptions—one each for internal and external use—at one visit or consultation; but then the medical officer just as frequently makes a visit without writing out a prescription, and I consider my estimate of 12·50 per member rather under the mark. At this rate the total number of medical visits and consultations of all the lodge doctors throughout Australasia during the year would be 3,062,500, of which 70 per cent. (or 2,143,750) represent the consultations, and 30 per cent. (or 918,750) the visits, and for each of these the medical officers received on an average 10d. each.

There are 2,650 medical men in the whole of the Australasian colonies, and of these 170 hold positions in public hospitals, asylums, universities, under the various Governments, &c., who are not allowed to engage in private practice; and of the remaining 2,480 practitioners fully one-third (or, say, 825) have lodges to attend to, or an average of 297 members and nearly 1,200 souls to every lodge doctor.

The average of confinements per 100 members is from eight to twelve—sometimes considerably more—and, taking an average of ten per 100 members during the year, we find that the 825 lodge doctors attended to 24,500 cases, or nearly 30 cases to every doctor. The average fee paid for accouchements is one guinea per case, including nine days' after-attendance.

As regards the status of lodge members, there are thousands who have been admitted for medical attendance and medicines only, and such members, strange to say, are styled "honorary" members—"dishonourable" would be more appropriate, for they have no moral right to avail themselves of medical advice and medicines at pauper rates. Among them there are Ministers and ex-Ministers of the Crown,

magistrates, manufacturers, millowners, storekeepers, house and land owners, government officials, bank managers, and others.

As regards the medical institutes and dispensaries in Australasia, I think I have proved to the hilt, from their own reports and balance-sheets, that they are mere sweating institutions, so far as relates to their dealings with the medical profession; and many of them are also the greatest curse to the affiliated Friendly Societies themselves. These institutes, to enable them to produce a favourable balance-sheet, not only engage their medical officers at starvation rates, but, with few exceptions, also buy their drugs in the cheapest market. Their motto is "the largest quantity for the least money," and quality with such is an unknown virtue. Now, it must be admitted that, generally, first-class men do not apply for positions of medical officers to these institutes; and even the very best men in the country could not do justice and attend properly to the large number of patients which the institute doctor sees every day—from 50 to 100 a day is the rule,—besides attending to accouchements and performing operations, to say nothing of the 15 to 20 visits within a radius of three miles in all directions. Some of the dispensary doctors have often so much to do that they have to go without a meal from morning till night, and this does not promote such a healthy state of mind as is absolutely necessary for a doctor to diagnose a case correctly, or to prescribe the most suitable medicine; besides, they cannot devote more than from two to five minutes to each case, which is not sufficient even in the case of the most experienced physician. As regards the medicines, it is well known that of a very large number of drugs there are two qualities obtainable, and as inferior dispensaries are not in the habit of paying the top prices demanded for first quality, the purest drugs are not dispensed, therefore much less effect can be expected from the doctor's prescriptions. The result is that, *though there is an apparent saving in the expenditure for medical attendance and medicines, the affiliated lodges suffer a tenfold loss indirectly by increased sick pay and funeral allowances, which would be avoided by individual lodges*

employing their own medical attendants at fair rates, and by making their own arrangements with pharmaceutical chemists of good standing for the dispensing of the doctors' prescriptions. In any case no tenders should ever be invited for medical attendance and medicines to lodge members, for, as a rule, the lowest tender is accepted, irrespective of the character of the applicant or quality of drugs.

I have shown that the lowest average number of consultations and visits is 12·50 per member per annum, and as there are about 300 working days in the year, and as no medical man who performs his duties conscientiously could attend with comfort to more than 25 patients a day, I maintain that no doctor should have more than 600 lodge members and their families to attend to. If he is given a larger number, his patients and the respective societies must suffer.

I must place on record the fact that I have found the utmost difficulty in obtaining the reports and balance sheets of the medical institutes and dispensaries referred to in this paper, and that their medical officers have not given me any assistance whatsoever. Whenever I applied to them, I invariably received the answer—"I have never seen a report and balance sheet."

I have not taken into account those proprietary societies which in the last few years have sprung up in Adelaide, Melbourne, Ballarat, and Sydney, as they have nothing to do with Friendly Societies, and are not registered under the F.S. Acts, but under the Companies' Statute, if at all. These societies are carried on by some enterprising individuals, who employ canvassers and collectors, and generally charge an average rate of 1s. 3d. a fortnight per member, out of which they pay for medical attendance and medicines, the canvassers, collectors, and office expenses, and the balance, if any, goes into their own pockets, therefore they are literally "proprietary" societies, although they bear such glowing names as "The Australian Medical Provident Institute," or something to that effect. These proprietary societies inflict as great an injury upon the profession as the Friendly Societies. There is no limit as to income, no restriction as to the age of members, and no previous examination as to the state of health of the candidate for

admission and that of his family is required: everyone is admitted, and they all are attended to by the medical officers at a uniform rate per annum.

No one in Australia has had a larger experience in all matters pertaining to the medical profession in these colonies than myself. I have, therefore, felt it my duty in the public interest to publish a true and impartial account of this sweating evil, based upon the official reports and statistics issued by the various colonial Governments, and the reports and balance-sheets of affiliated lodges. If this paper will help to place the medical attendance to lodge members on a sounder footing, I shall be gratified.

THE REMEDY.

This paper would not be complete did it not offer some practical suggestions for the effectual suppression of this glaring evil. I am well aware that any remedy depending on the unanimity of the profession would be impracticable, as I fear there will never be unity among its members in Australia; therefore I shall offer only such suggestions as can be carried out by individual efforts. Allopaths must for once adopt Hahnemann's motto, "*Similia Similibus Curantur*," for the Friendly Societies must be fought with their own weapons. My scheme is that every medical man should start a "private list" of his own, and enrol members at fixed rates per annum. He should admit all classes of society, whether poor or rich, and charge (say) from 1 to 2½ per cent. on their annual income, according to their status, number of souls in family, and their physical condition, with a minimum charge of (say) 26s. for attendance and medicines per annum in the larger cities, and 30s. in country districts, mileage, of course, extra, as also operations, tooth extraction, the administration of anæsthetics and accouchements. I do not say that every medical man should fix his minimum at these rates. There are many men in the profession who, at a minimum even as high as £5 per annum, would attract a large *clientèle*; and those members of the profession who have already made a name for themselves, as well as those with

independent means, should certainly fix their minimum charge considerably higher, to give their less fortunate *confrères* a chance of making a living. For example, a married member, without family, with an income of £400, would not object to paying £4 a year; if there are four children in the family, in fairly good health, he should pay £6; and, if they are weakly or scrofulous, or if consumption is in the family, £8; and, if there are more than four children to attend to, he should pay the full amount—viz., £10 a year. At the same rate a man with an income of £1,000 a year would pay from £10 to £25 per annum. Of course, the doctor could not well ask the candidate for enrolment what his income is, and if he did the answer would most probably not be correct; but he should ask for his name, occupation, residence, and other particulars, and from them draw his own conclusions. If, during the first quarter, he finds that he has charged too little, he can either drop the family or raise the subscription at the end of the period paid for. As regards the medicines, if the doctor did not care to dispense his own medicines, he could arrange with a reliable chemist to dispense his prescriptions at the rate of (say) 8s. and upwards per member per annum; or, better still, let him enrol subscribers for medical attendance only, and his patients could make their own arrangements with some respectable chemist on similar lines to those laid down in this paper. All subscriptions should be made payable in advance—either quarterly, half-yearly, or yearly—and an allowance of 5 per cent. might be made on half-yearly, and an allowance of 10 per cent. on yearly payments, always provided that the amount of subscription agreed upon is paid in advance; further, no subscriber, or his family, should be entitled to the stipulated benefits under this arrangement until (say) three weeks after his name has been enrolled as a subscriber on the doctor's private list. This proviso is important, as otherwise the system may be greatly abused by unscrupulous persons, who, when there is illness in the house, would pay the nearest doctor perhaps 6s. 6d. for one quarter, for which the doctor would have to attend and supply medicines as well; and when, at the expiration of the three months, illness has disappeared, they would simply cease to renew their sub-

scription till illness again appears in their families. Therefore, by making this proviso, it would be in the patient's own interest to continue paying up; and, should the doctor be called in by any subscriber before the three weeks (after payment of the first subscription) have passed by, the medical attendant should demand his ordinary fee before leaving the house. Of course, the doctor must use his own discretion, as in some cases and under certain circumstances these rules may necessarily be deviated from. If, for example, a member pays a year's subscription in advance, and after ten days the doctor's services are required, the doctor should attend without making an extra charge. Operations and obstetric cases should be charged extra, though at a reduced rate to subscribers as a further inducement; and each subscriber, on paying his subscription, should be given a printed receipt similar to the form appended at the end of this paper, so that he may fully understand the benefits he is entitled to. He should, further, receive a printed notice eight days before his subscription is again due, notifying him to this effect, and stating at the same time that, unless he renews his subscription within eight days after it has become due, his name will be removed from the list of subscribers; and, should such subscriber not take any notice of the reminder, he should receive a final notice on the last day of grace, informing him that his name has been removed from the doctor's roll. These notices need not be sent to troublesome or otherwise undesirable subscribers; their names should simply be cancelled on the doctor's list as soon as their subscriptions terminate, or their subscriptions might be raised to a prohibitive figure. This proceeding would teach subscribers to treat their medical attendants with due consideration. They would not send an urgent message to the doctor in the middle of the night to come at once, and on his arrival coolly ask him to name the best food for a restless baby, as has happened to lodge doctors in country towns under the present system.

There is no doubt that every medical man has his followers and believers; and I feel sure that a fair proportion of the members of Friendly Societies would gladly secede from their lodges if they could obtain the services of their favourite doctor, in whom the family have the most confidence, at a

fixed rate per annum, corresponding with their means. It must be admitted that the uncertainty of health and the certainty of having to call in the doctor sooner or later, combined with the comparatively high charges for medical attendance, has induced thousands to join these Friendly Societies; but medical men are largely to blame for this state by adhering too conservatively to fees which might have been fair and equitable twenty years ago, but which sadly require revising in these times of general depression.

My scheme will enable club doctors to throw up their club appointments if not satisfactory, and by sending out circulars at the same time to all the members of those clubs, informing them that they are prepared to enrol subscribers on their own lists at fixed rates per annum, their friends would readily enough leave and weaken the ranks of these clubs. The previous medical attendants of these lodges, if still residing in the district, should do the same, and their friends in the lodges would flock to them; so that, in the end, only the scum would remain in the lodges, unable to command the services of a respectable medical attendant.

To country practitioners my scheme would be invaluable. At the present time the cream of society in every township, such as storekeepers, magistrates, bank-managers, and others, well able to pay medical fees, belong to the local lodges, but the medical attendant, though grumbling at this injustice, is afraid of throwing up his appointment, well knowing that there are numbers of medical men waiting and willing to take his appointment at any price; but if he throws up the appointment and enrolls all the desirable members on his own list, the lodge will not be able to offer sufficient inducement to another doctor to settle in the district.

My scheme will also protect medical men from making too many bad debts. At present a doctor is fortunate if he gets paid for three-fourths, or even two-thirds, of the work performed by him—principally due to the large floating population in these colonies, and especially so in the metropolitan centres, where thousands are constantly on the move from one suburb to another. In future, if the doctor does not care for a caller, especially during night time, he will be able to tell him that, as he is not on his list of subscribers, he will be

unable to attend to the call unless he is paid beforehand, and if the other doctors whom the visitor may subsequently honour with his call, would act in the same manner, everyone would be obliged to belong to the private list of some doctor. Such action would also greatly assist in calling the attention of the public to this scheme. The public would also benefit by my suggestions. Under my scheme it would be to the advantage of the doctor to keep the family free from disease ; he would occasionally call in, as a friend would do, to enquire after the health of the members of the household, and he would certainly be more respected than at present. I am quite prepared for my scheme to be sneered at by a certain class of medical men, but if only 20 per cent. of the medical men in these colonies adopt my suggestions, the remainder would have to follow in their footsteps, and most of the friendly societies would soon be restricted to accident and sick pay, and to death and funeral allowances.

It will be admitted that there is nothing derogatory to the profession in this scheme, and it must be evident to every clear-minded medical man that it is far preferable to deal direct with his patients than through friendly societies, institutes and dispensaries, which, as I have shown, are mere sweating institutions so far as relates to their dealings with their medical officers.

It must, of course, be fully understood that any medical man fixing his minimum at less than the standard rate mentioned, or who may enrol well-to-do people on his list at the minimum rate, should be ostracised, both socially and professionally, by the medical societies and his *confrères*.

Steps should be taken to make the scheme known to the general public. There should be no touting, no canvassing ; but medical societies in the larger cities and medical men in country districts should announce in the leading newspapers at least once a month—in the beginning even once a week—that all medical men are prepared to enrol subscribers on their private lists for medical attendance and medicines, or for medical attendance only, at fixed rates per annum. Circulars to the same effect should also be sent at the outset, and afterwards, say once or twice a year, to every householder throughout the land, and copies of this booklet might be

distributed with advantage, to introduce the system to the public. There are many passages in this booklet which will fit the cap of thousands of club patients; such passages should be marked, before distributing any copies.

My scheme would not only be of advantage to the medical profession, but also to the general public, to pharmaceutical chemists, and even to the friendly societies themselves. To sum up:—

I.—The Advantages to the Profession would be—

1. Medical men could calculate their annual incomes to a nicety.
2. Instead of being unwelcome visitors at the patient's house as at present, they would be looked upon as the best friends of the family.
3. Bad debts would be reduced to a minimum.
4. The incomes would be higher and the work less.
5. The profession would be treated with more respect and consideration than at present.
6. Medical men would not be subjected any longer to the sweating system now in force.
7. The incomes of medical men would be more equalised.
8. They would no longer be obliged to examine candidates for admission to Friendly Societies without any remuneration or at a mere nominal charge as at present.

II.—The Advantages to the Public would be—

1. There would be no necessity for them to join any friendly society.
2. They could obtain the services of their favourite doctor on reasonable terms.
3. They would know the exact amount they will have to pay for medical attendance and medicines.
4. They would look upon the doctor as their best friend, and not as an unwelcome visitor as at present.
5. They would enjoy better health, as the doctor—not having an interest in their being ill—would call their attention to bad drainage, dirty back yards, jerry-built houses, and other causes of foul diseases.
6. If taken ill their illness would be shortened, and the poorer people would receive better attention, and not

be sent to the hospitals as frequently as they have been hitherto.

7. The duration of sickness and the death rate would be reduced, as a better class of drugs could be dispensed.

III.—The Advantages to the Friendly Societies would be—

1. They would not have any further occasion to sweat the medical profession with the apparent object of making both ends meet.
2. They would be restricted to devote themselves to social intercourse and to mutual assistance in the shape of accident and sick pay, and of death and funeral allowances.
3. With a lower death rate and shorter duration of illness, sick pay and funeral allowances would be reduced considerably, in my estimate by fully 20 per cent. on present disbursements under these headings.
4. By having to employ independent practitioners for the examination of candidates for admission, they would not be burdened with such a vast number of chronic invalids as at present.

IV.—The Advantages to the Pharmaceutical Chemists would be—

1. It would weaken, if not ruin, the existing dispensaries carried on by lodges on the co-operative principle, (very formidable competitors of the legitimate chemists), and it would also prevent the establishment of new branches.
2. They would receive a higher capitation rate per member per annum, and they would have less prescriptions to dispense, consequently their expenses would be reduced and their profits increased; therefore they should do their utmost to prevail upon their customers to adopt my scheme, and to become enrolled on the private list of some reputable practitioner.

A somewhat similar scheme, but objectionable in many ways, has been carried on for some time by medical men in the suburbs of Melbourne and in the Newcastle (N.S.W.)

district. (I do not refer to the collieries). There a doctor lets it be known that he has a private list, on which anyone may be enrolled at the uniform rate of 6d. a week, or 6s. 6d. a quarter. This money is paid either direct to the doctor at his rooms or to his collector, who goes from house to house after the style of the sewing-machine man. One doctor in the Newcastle district, I am informed, has his money collected by his grocer when calling at the different houses for orders. These collectors are paid a percentage on all payments received; and, as it is to their interest to get as many on their doctors' lists as possible, they naturally do not refrain from touting for customers for their doctors.

Anyone may be placed on their lists. There is no preliminary examination, no limit as to number in family, no limit as to age, no limit of income; in fact, an official in Newcastle receiving over £600 a year is on the list of one of the doctors, and only pays 6d. a week for medical attendance and medicine.

If a new subscriber desires to be enrolled he is merely asked the question, "Is there any illness in the family?" to which the usual answer is "No." He then pays 6s. 6d., and becomes at once entitled to three months' medical attendance and medicines. Generally, two days later the doctor's services are required by his new subscriber, and when he calls at the house, he finds that one or two members of the family have been suffering from typhoid fever for a week, and he is compelled to attend these cases almost daily and supply medicines for perhaps six weeks for the magnificent sum of six shillings and sixpence!

This lax system induces a great many people to join the doctors' private lists, whereby they obtain the doctors' services for 6d. a week, in preference to joining the friendly societies, because the lodge levy is usually 1s. 3d. a week, which, however, includes other benefits. Recently all the lodges in the Newcastle district became alarmed at this state of affairs, and the "*Newcastle and Northern Districts Friendly Societies' Association*" held a conference to try to put an end to the "private list" system, when the following two motions were passed:—

1st.—"That in the opinion of the friendly societies it is

detrimental to the interests of all lodges for the medical gentlemen of this district to compete with lodges by taking patients on their lists at 6s. 6d. per quarter."

2nd.—"That the medical gentlemen of the district meet the association in conference to try and avoid the competition which is ruinous to both sides."

A letter was then sent to all the medical men in the district requesting them to meet delegates from the lodges in conference, but I learn that the "private list" doctors refused to confer, and so the matter fell through.

Principally due to the action of the local doctors, the membership of the "*Newcastle United Friendly Societies' Dispensary*," a combination of some 16 lodges, has fallen off greatly, so much, in fact, that in their report for the year 1895 the board decided to submit two proposals to the various affiliated lodges, viz., (1) To place the institution in liquidation; or (2) to ask the lodges to increase the membership. The board adds, "The first proposal is a very important one, nevertheless it must be carried out unless effect be given to the second." Altogether their report is a very mournful document, and the balance sheet is not less gloomy.

If such is the result of that faulty and reprehensible system of the Newcastle medical men, what would be the result of the efficient scheme unfolded in these pages, if carried out by medical men throughout Australasia. There is no doubt but that the friendly societies would soon become disorganized and financially crippled, the disreputable lodges and institutes would be effaced, and the more respectable ones would have to come to terms with the profession; these lodges could then be compelled to pay their medical officers a fair remuneration, and to treat them with due consideration and respect, also to discard all their members with an income of, say, over £150 *per annum*, so far as relates to free medical attendance. A register of all those lodges in the metropolitan districts who have conformed to the just demands of the profession, might be kept for inspection by the secretaries of the various Australasian branches of the British Medical Association, and any lodge not on this register should be deemed "unclean," and should be boycotted by all the members of the association.

I further suggest that all medical societies throughout these colonies should at once pass a by-law prohibiting their members to accept positions as medical officers to any proprietary society, or to any lodges which pay their medical officers less than the minimum rate to be agreed upon at a full meeting of the profession in every large centre of population, or which refuse to withdraw well-to-do members from the lists to be attended to by their medical officers; and, further, no member should be allowed to meet in consultation or otherwise any member of the profession, whether member of a medical society or not, who acts in contravention of such by-law; and any member acting in contravention of such by-law should be asked to resign his membership, and if he fails to do so within a reasonable time, he should be expelled.

That no member may have the excuse of being at a loss to know whom not to meet in consultation, it would be necessary to exhibit in a prominent position at the place of meeting of every society, under a glass frame with lock and key, the names of all members of the profession, whether members of the society or not, who act in contravention of the by-law. The sheet with the names should merely be headed: "Names of members of the profession who have accepted positions as medical officers to lodges not approved of by this society, and also the names of those gentlemen who have met them in consultation." (Here follow the names.) This would be quite permissible and not actionable, and would go a long way towards inducing members of the profession not to transgress, for no one cares to be pilloried.

I hope the profession in these colonies will adopt my suggestions, for, if they do, I may safely predict that twelve months hence the Sweating of the Profession by the Friendly Societies in Australasia would be a thing of the past; then peace, contentment, and happiness will reign once more amongst all concerned.



FORM OF PRINTED RECEIPT, FILLED UP, REFERRED TO
ON PAGE 52.

TELEPHONE 1899.

A. WHITE,

PHYSICIAN AND SURGEON,

COLLINS-STREET, MELBOURNE.



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