PROGRESS OF MEDICAL PROVIDENCE.

At the monthly meeting of the Executive Committee of the Medical Sickness, Annuity, and Life Assurance Society (held on the 24th ult., present Mr. Ernest Hart, the President and founder, in the chair; Dr. De Havilland Hall, Vice-President; Dr. G. E. Herman, Treasurer; Mr. Edward Bartlett, Mr. F. Swinford Edwards, Dr. M. Greenwood, Dr. J. W. Hunt, Dr. W. K. Sibley, and Mr. Frederick Wallace), the proceedings included, as on many recent occasions, some instructive examples of the benefits which membership confers on a large and happily increasing proportion of the medical profession. Medical men are availing themselves in growing numbers of the effective and economical machinery of this Society to make pecuniary provision against disabling, sickness, and unforeseen accident, as well as against the incidence of advancing age and possibly diminished earning powers. In evidence of the rapidly growing appreciation of the Society's work, it was reported that for several months past the membership had shown an increase of far more considerable proportions than hitherto; for while in September, 1891, the number of proposals had been thirteen, they had risen in the corresponding month of the current year to twenty-three, a like number having also been received for October as against six for the same month in the previous year. The total number of proposals received to October 30th—of which, of course, not all could be accepted—was found to have been 1,604, the actual effective membership after allowing for deaths, etc., being now 1,272. There were five members in receipt of permanent sick pay, the chronic nature of whose totally disabling illness leaves little room for doubt that they are likely to call for weekly payments of £2 2s. for many years, to come. The total amount paid for sickness and accident claims continued, however, as heretofore, to be well within the expectation under the tables. The illnesses claimed for were of a very varied character, and included locomotor ataxy, myelitis, paralysis, phthisis, hemiplegia, albuminuria, rheumatism, scarlet fever, bronchitis, catarrh, and severe forms of influenza occurring in persons all of whom at the period of joining within the last nine years were in sound health. The latter disease has recently reappeared. There was also the usual large proportion of cases of accident to which medical men, especially in the provinces, are evidently particularly and unexpectedly liable. One member had been laid up since January last owing to being thrown from his trap. His injuries had necessitated amputation of the leg, besides producing other serious results due to a severe injury to the head and cerebral commotion. The insurance for accidents included in the general sickness rates is an important branch of the Society's work. The payments made to members up to date have already exceeded £22,000. The amount of invested reserves is now upwards of £60,000, which stands to the credit of the members in the names of the trustees, Mr. Ernest Hart, Dr. W. M. Ord, Mr. J. R. Upton (Solicitor to the British Medical Association and Clerk to the Apothecaries Company), and Sir T. Spencer Wells, Bart. The success of the Society has recently attracted much attention in the insurance world here and abroad. Documents and forms of application for membership of the Society may be had on application to the Secretary, Mr. C. J. Drummond, 21, Dalmore Road, West Dulwich, London, S.E.

SALE OF SECRET REMEDIES CONTAINING
POISON: UNPUBLISHED PENALTIES.

The following letter has been addressed to the President of the Pharmaceutical Society by Mr. Ernest Hart, Chairman of the Parliamentary Bills Committee of the British Medical Association. It explains itself by reference to the statement of the Chairman at the last meeting of the Committee and to our comments on the subject:

Sir,—In view of the recent correspondence as to the possibility of giving public notice of offences against the Pharmacy Act it would seem to be desirable to state distinctly what it is that the Pharmaceutical Society are asked to do, as there seems to be still some misconception.

You will agree that it was not the purpose of the Pharmacy Acts merely to enable the Society to make a private profit out

of grave public offences. The Society, having been by the earlier Act of 1852, empowered to recover a penalty of £5 from persons using a misleading title, were further enabled by the Pharmacy Act 1868 to recover the like penalty for other offences, including every breach of regulations as to the sale of poisons. It happened that the old machinery was continued, and that the officer of the Society is therefore technically entitled to sue in these cases in a civil court, as for a small debt. Curiously enough, you will notice that section 14 of the earlier Act provides that "all sums of money which shall arise from any recovery of penalties for offences under this Act shall be paid as the Treasury shall direct." Whatever the ultimate effect of these words may be, they clearly indicate that even in the earlier Act, and a portion in the later one, the Society is merely discharging a public office, and is for this purpose the organ of the State in the control and punishment of offences dangerous to the public in a high degree.

It was therefore with much surprise that we learned that the Society had not only not hitherto made any arrangement for a public record of the numerous penalties recovered, but had apparently resolved to take no steps whatever in that direction.

As to the legal questions involved, we are advised, as will appear by the annexed further memorandum, that (1) there is no legal reason why the Society should not give public notice of penalties even where the proceedings have not been publicly stated in any court; (2) that there is in all or most of the cases under discussion no sufficient reason why the proceedings should be withdrawn tacitly from the cognisance of the court before the hearing is at least formally taken; and (3) that it is open to grave doubt whether the present method of levying what may be called "compromise penalties" is legal at all.

As no one concerned can have any object except to make the law effective in the interests alike of the medical profession and the public, we are anxious to induce the Society to reconsider the possibility of arranging for some sufficient record and publication of these cases. We are advised that no amendment of the law is necessary for that purpose, though if a Pharmacy Bill were at all likely to pass through Parliament a clause declaring that, if penalties sued for were paid in, the case should nevertheless be brought on in open court could probably be obtained.

What seems to be immediately desirable is the framing of a form of public notice which would not expose the publisher to any damages for libel, and we are prepared to satisfy your legal advisers that this can be arranged if the Society is willing.—I am, dear Sir, yours faithfully,

ERNEST HART.

THE HEALTH OF THE NAVY.

We are enabled to quote from an advance copy of the "Statistical Report of the Health of the Navy for the Year 1891," which is published this year at a much earlier date than usual, and a year in advance of the corresponding report for the Army. The returns for the total force are satisfactory; although the force has numerically increased the cases of sickness have diminished notwithstanding the continuance of the epidemic of influenza.

TOTAL FORCE.

The total force in the service afloat in 1891 was 55,670 officers and men of whom 31,780, or 57.08 per cent., were between the ages of 15 and 25; 17,400, or 31.25 per cent., between 25 and 35; 5,590, or 10.04 per cent., between 35 and 45; and 900, or 1.61 per cent., were above 45.

TOTAL SICK AND INJURED.

The total number of cases of disease and injury entered on the sick list was 52,886, which is in the ratio of 949.99 per 1,000, being a decrease as compared with the previous year of 113.98 per 1,000, and a decrease of 58.23 per 1,000 when compared with the average ratio of the last four years. The average number of men sick daily was 2,295.65 which is the ratio of 41.23 per 1,000, and shows a decrease, as compared with the previous twelve months, amounting to 1.1 per 1,000 and a decrease of 1.23 per 1,000 compared with the average of the past four years. The number of days' sickness on