subsequently had the coffee-grounds character. Tongue dry, and black in the centre. Great thirst.

In the beginning of November the ulcerative process was set up, and there was a great discharge of pus, mixed with blood and mucus.

On November 20th he had had no evacuation from the bowels for ten days; an enema of warm water was thrown up to the extent of three pints, and was followed by so copious a discharge of fluid feces, as to bring on fatal collapse on the 29th.

Sectio cadaveris forty hours after death. The brain and thoracic organs healthy. The liver rather smaller in size, of firm texture, pale in colour, uneven on its surface, and presenting, when cut into, extensive cancerous degeneration. In the left lobe it was infiltrated throughout; in the right deposited in rounded masses, of various size. The pyloric end of the stomach and commencement of duodenum were drawn up and firmly adherent to the under surface of the liver, in the region of the gall-bladder, of the existence of which no trace could be found. Within the coats of the pylorus was a small mass of scirrhus, partly blocking up the opening. The stomach was greatly distended, and contained two pints of dark coloured fluid, with coffee-grounds deposit. Small intestines, spleen, pancreas, and kidneys, sound, except that the pelvis of the right kidney, and commencement of its ureters, were somewhat dilated. Whole of colon greatly distended, and the transverse arch pushed downwards to the pelvis. In the rectum the disease was limited to its lower half, extending for the length of about six inches from the anus, reaching to the recto-vesical fold of peritoneum, but not passing higher. The scirrhus matter is deposited chiefly within the coats of the gut, projecting inwards in the shape of tuberiform masses, of a yellowish grey colour, semi-transparent and glossy; when cut into they exhibit the usual appearances of scirrhus, with the deposit of a softer matter in the meshes of the stroma. Its mucous membrane is ulcerated, the ulcerated opening at one point leading into the cavity of a large abscess, formed within the coats, the walls of which have a sloughy appearance, and communicate with the fistulous aperture by the side of the anus.

ON

LIFE INSURANCE AMONG MEDICAL MEN:

PROVIDENT SOCIETIES:

ANNUITY & ENDOWMENT INSTITUTIONS:

AND THE BENEVOLENT FUND.*

By WILLIAM NEWNHAM, Esq., Farnham.

To those who have been positively unable to avail themselves of any of the preceding methods of relief, or who, from misfortune, have omitted to do so;—to those who have been deprived by sickness, or other temporary difficulties, of the means of earning their own livelihood;—to those whom insanity has deprived of the power of continuing their exertions;—to those families whose main support has been suddenly re-

moved in the earlier part of life, and before provision for the future has been made;—to those whose last penny may have been spent during protracted illness, upon the comforts of him who is “gone before;”—to the destitute orphan—aye, even to him who has kept his mother from starving by manual labour of the severest character;—to those who have suffered cruel privations, and have been exposed to the “whips and scorns of time,” and the neglect and the contumelies of a selfish world;—to all these and many other forms of misery, the Benevolent Fund alone extends its offers of relief, without money and without price,—and pursues its course of unwearied practical benevolence, wherever misery is to be found *which cannot be relieved by other institutions*: a fact which has been shown in a very marked manner during the past year, since in several instances the Benevolent Fund has relieved cases which have been transmitted from the local societies, because by them unrelievable.

And yet, strange to say, this institution languishes for want of due support, and is assailed by objections, a few of which I shall now consider.

First,—“It is not required: and except in cases of gross misconduct—of improvidence—of reckless and thoughtless expenditure, every medical man has the opportunity of providing for his family, and of preventing their being left dependent on the world.” Now, what are the facts? Why they are these:—first, that medical men *with families*, are very seldom in a position to make provision for those families, unless they have private fortunes of their own;—that very usually their private fortune has been expended upon their education and first establishment in life;—that it is very unusual, where professional income easily covers professional expenses, and those occasioned by the maintenance and education of children;—that commonly they are poor, and at each year’s end are scarcely level with the world;—and that when they die they leave their families without the means of permanent succour.

But again, what are the facts?—let the history of the last year of the Benevolent Fund tell its own tale, and yet it is to be recollected, that this will reveal only a very small portion of the sum of professional misery. Moreover, this history is taken from the class of regularly educated practitioners only, and is confined to those whose habits of prudence, and providence and sobriety, entitle them to the regard and esteem of the charitable. The Benevolent Fund has relieved during the last year upwards of thirty cases, after due investigation, and it has rejected several others which would not bear the searching test of inquiry. Among these cases so relieved, we have a man most highly respected in his town and county, yet struggling with the “*res augusta domi*,”—assailed by *ramolissement* of the brain—his little all expended during a three years’ illness—dying, leaving a widow and five children—the eldest, only fifteen, who is keeping a little school and earning two shillings a week,—the rest dependent absolutely for bread upon the tender mercies of a Board Guardians. Another is attacked by insanity, and in the prime of life is cut off from his professional income; he has no

private property, and he becomes pauperized. His family are as yet uneducated; one only by her exertions as governess, can contribute to the support of her parents. But how can the scanty earnings of an ill-paid governess support a father and mother and five brothers and sisters, altogether without income? It is notoriously impossible. Another, who has by great exertion just kept his family above the cravings of want, dies in a few days from fever caught in the discharge of his professional duties, and his widow and three children are thrown upon friends; the children are sickly and unable to do anything for themselves; the friends of their father have done something for a time, but except for the interference of the Benevolent Fund the workhouse became their last and only refuge. Another has died and left a widow and five children, all young, and as they could not be educated, they are to be found as they grew up, filling menial offices,—and the youngest boy in order to keep his mother from starvation, has been serving the masons. The widow had been aided some years since, is now dead, and this year her exemplary boy, who had been snatched from his degrading position, and educated partly by the kindness of friends and partly by the aid of the Benevolent Fund, has been rescued from the wearisome prospect of manual labour, and placed in a position to follow his father's profession;—has been apprenticed to a most respectable surgeon, the Fund engaging to give £20 a year for three years, towards this object. These are specimens which occur to my memory at the moment: they are not selected as the worst of their fellows, but are ordinary, every-day examples. Time would fail me to tell one half of the misery which comes before us.

But it is replied, "these things ought not to be." And yet in the nature of things it is impossible to be otherwise. It is very easy for the affluent, and the young, and the healthy, with the buoyancy of life's prospects before them,—with hopes unbroken,—and aspirations not disappointed,—and feelings unchilled by repeated contact with a selfish world;—it is very easy for these, and such as these, in the day dream of imagination, to assert that these things ought not to be! Yet, laying aside all feeling, let us look at the question in a plain practical point of view. First, the profession is overstocked: it is vain to attempt to deny this, because it is proved by the number of candidates to fill up every vacancy, however occasioned. Secondly, when a market is overstocked, whether it be with talent or any other marketable commodity, a depreciating operation is effected upon the commodity so to be disposed of; and the holders of such commodity must be deprived of their profits, compelled to dispose of it at a very trifling gain, perhaps at a frightful loss, or else be irretrievably ruined, because they can get no sale at all. Now, the fact is, that everywhere, except in some few fortunate cases, the remuneration for professional talent has greatly diminished, and every man in some way or other has to submit to this depreciation. Especially is this remarked in every instance of public competition. No sooner is a vacancy advertised in a *Poor-Law Union Surgeoncy*, than numbers

step forward as candidates,—as candidates for what?—even for a position of the deepest responsibility, and for a salary which, if the holder does his duty honestly by the poor, leaves him at the end of the year without a penny, and minus a very considerable proportion of his expenses. And in order to prevent this competition, and the introduction into a neighbourhood of a young new-comer, willing to make any temporary sacrifice to obtain practice, the older and more-established resident medical men yield their services with the conviction of a great loss to be sustained, merely to keep their own circle of patients uninvaded. There can, therefore, be no doubt that the profession is overstocked, and as a necessary consequence what it has to sell is disposed of at less than its proper price, and if so, at a loss; that loss being represented by a certain amount of personal and family privation, which pride and self-respect conceal from the sight of the world. If then the commodity of talent be sold at an unremunerating price, it is clear that the vendor must become impoverished, and that sooner or later he must be involved in pecuniary difficulties. Under these circumstances he gets on difficultly, he is assailed by indisposition, he is unable to continue his laborious exertions, and after a little catching at the straws of the drowning man, he sinks into indigence, and requires aid. And how is this to be avoided? The life of a medical man is proverbially uncertain: he is exposed to a thousand casualties from which others are exempt;—he incurs the risk of infectious malady;—his nights are disturbed often for very long together;—his days are unusually weary, wasted, and worn;—he is exposed to the inclemencies of weather without the possibility of protection, or of putting off his visits till a fine day;—and above all, to the difficulties with which he has to struggle, in the vain effort to do his duty, and to please at the same time. The consequence of this unusual exhaustion is, that his health gives way, and he becomes less capable of attention; by degrees his practice and his means of subsistence decline together, and the end of all is, that he is more and more straitened, and dies in debt, or perhaps is immured within the walls of a prison, and his family are left beggars. Again, he is exposed to the like casualties as others; and he is often ruined by misfortune—by injustice—by the failure of others—by law—by sickness in his family—by a spendthrift son—and by various other causes, all of which legitimately make him poor, and therefore there must in the very nature of things be instances of misery and destitution.

But then it is said, these should have been provided against. How? By Life-Insurance? Of no use till he were dead: and by the supposition, his income has not been such as to pay a life-insurance premium to any available amount. By belonging to a Provident Society? This gives nothing to himself, though it may to his widow and children, and even this in itself would generally be inadequate to their support; and perhaps he may not have been a member long enough to ensure even this pittance,—or his claim may have been forfeited by his being unable to continue his subscription. Instances of these have come before us,

so that here again misery and destitution are inevitable and therefore the *Benevolent Fund* is necessary for their relief, and no other fund is available for such relief.

Again, it has been objected that the existence of this fund is *degrading* to the profession. DEGRADING!! It may indeed be *degrading* to the profession to have within its pale many men of very moderate talent,—of very moderate pretensions to gentility,—of very moderate principle,—of very moderate income! It may be *degrading* to the profession to number among its brethren many of the sons and daughters of misfortune,—many who have been disappointed in life,—many who have been harassed by sickness, and poverty, and misery! It may be *degrading* to the profession to find many of its members, whose lives have been cut short by disease contracted during the performance of their duties! It may be *degrading* to the profession to reckon among its members many who have been assailed by insanity, and whose brains, never strong, have been overturned by the constant stress laid upon that organ! It may be *degrading* to the profession to find many victims of phthisis, or some other of the almost innumerable forms of hereditary scrofula! It may be *degrading* to the profession to leave widows and orphans unprovided for and pennyless, cast upon the wide world without one ray of hope, obliged to seek succour in menial employment, or to fly their native land! These and many other forms of existing misery may be *degrading* to the profession; but it is yet more *degrading* to acknowledge their existence and not to endeavour to relieve them. To pass by,—to say, be ye filled, and clothed, and warmed, and not to supply the means for satisfying hunger, and cold, and nakedness,—this is *degrading*! To turn away from the cry of the widow and the orphan,—to turn a deaf ear to the voice of him who is ready to perish,—this is *degrading*! To admit the evil and not to stretch out the hand to relieve it,—this is *degrading*!—or else it is *degrading* to feed the hungry,—to give drink to the thirsty,—to shelter the houseless wanderer,—to clothe the naked,—to visit the sick,—to release the prisoner,—to imitate our first and highest example—HIM who spent a life of love to man, in going about binding up the broken hearted, and healing every manner of sickness, and sorrow, and infirmity!

But further the principle is objected to. It is said that "where a certain sum is to be given away in charity, a certain amount of good must be the consequence; but it is wrong in principle, because it encourages dependence." At every turn we meet with this objection, which is tantamount to saying—poverty induced by misfortune is a crime, and should be visited by punishment, not by relief, for relief increases the evil, and multiplies the claimants. This is a very fashionable objection, and is borrowed from the argumentation so often heard at the pay-table of Poor-Law Guardians. We will say nothing of the folly of insisting that persons who have not sufficient for the year's expenses should be capable of accumulating for a rainy day. We know it would be quite right if they had the means, but they have not. But it is

objected that by our Benevolent Fund we take away the stimulus to economy, because parties know they can have relief if they get into difficulties, and are left destitute! They know it not: for, first, our relief is always inadequate to their daily necessities; it is precarious, because dependent upon the will of a committee, and the state of the funds at their disposal, and is never permanent, therefore can never be relied upon, and can never be said, even by the ultra-economists, to *create* distress. There is, in fact, no serious belief that it does *create* distress, but the argument may be useful among the other arts of evading a charitable subscription.

Again, these things are best managed by local funds, such as are already established, and not by a general fund, as if a system of favouritism or prejudice were not more likely to operate in a small circle of personal connection, than in the larger sphere, without personal connection, and where every case must be decided upon its own merits. Besides, the astounding fact that several cases have been sent to us by the local societies, inasmuch as they were unable to relieve them, because they were not members, and inasmuch as the investigation of every case is carried on, and sometimes at considerable difficulty, through local residents.

The real truth is, that there is no solid objection against the Benevolent Fund, and parties are aware that there is none, and that every objection may be traced back to its origin, in a real disinclination to give; and therefore, in concluding this paper, it behoves me to call on all my brethren to support this purely charitable institution, which languishes for want of funds.

And since it has been proven that the misery which it professes to relieve is inevitable, and must exist in the nature of things, it follows that it ought to be relieved. No, says an objector, the misery has been self created, and therefore should not be relieved. But first, we assert that we do not knowingly relieve cases which have resulted from providence and immoral habits; our object is to relieve the distress of misfortune, not of vice, and we are particularly careful on this point. But admitting (which I do not know,) that we may have been occasionally deceived, and that we may have relieved miseries which owed their *origin* to vice, and which in their consequences have fallen upon others not partakers in this vice, is this a sufficient ground for neglecting the ninety-and-nine cases of pure and inevitable misfortune, because in the one-hundredth the *victims* of the indiscretion of one have been relieved? Do unto others as you would be done by is the Christian law, and let us apply it. Suppose that we are called to patients suffering from dyspepsia, arising from their own want of care,—or to delirium tremens, from excess in alcoholic beverage,—or to syphilis,—or to any other of the thousand ills which flesh is heir to, and which are self-created, are we to stand by and refuse our aid, because the parties have been the authors of their own misfortunes? Such a position is clearly untenable, and the only difference is, that in one case *we pay*, in the other case *we are paid*, to relieve the distresses of others. As medical men this is our

manifest duty and mission; and O! let us not steel our hearts, and lock up the bowels of our compassion, and throw away as valueless the blessing of him that was ready to perish, simply because he is *our brother*, and refuse to him, our brother, an amount of aid which we should often proffer to a street beggar. I am almost ashamed to mention, in such a conjunction, *one penny* a week; yet a penny a week, or five shillings a year, from each one of our members, would give us an income of at least £500 a year; and it must not be pretended, that we are unable to give five shillings a year, or little more than a penny a week, to such an object. Let this be the *minimum*, and let each one give more if he can, according to his ability or inclination. If each one would look upon this act of charity as a duty, and really not a matter of choice, and let a larger or smaller sum be forthcoming from every pocket, and many a widows heart would sing for joy,—many a spiritless orphan would be gladdened by the smile of sympathy,—many a cheerless hearth of desolation would be irradiated by the gleam of hope,—and many a wasted spirit would again glow with vitality, from feeling that it was not an outcast because it was poor, and would be comforted by the conviction that its sorrows were soothed, and sought to be alleviated. Let me intreat my brethren to think on these things,—to “hearken and do,”—and to strengthen the Committee by the principled assurance that they would do what they could to support their self-denying exertions.

Yet perhaps it may be said by many, that they have insured their own lives,—or purchased annuities for their widows,—or endowed their children,—or belonged to a local provident institution,—or to a general annuity fund; and if so, they have done well, they have protected themselves and their families, *quoad hoc*, to a certain extent from want. All this is good, and is an offset from that provident charity which *begins at home, but does not end there*, for if so it is not of the nature of that heaven-born charity which “seeketh not her own.” You have provided for yourselves, and this is the strongest motive and argument for providing also for the distresses of those who have been unable to be thus provident, and to lay up treasures for themselves so that thus in aiding others, *you* may be providing for yourselves “treasures in heaven where neither rust nor moth doth corrupt.” If you yourselves are free from the fear of want, O listen to the cry of the destitute,—that feeble cry which is too frequently stifled by feelings of a most time-honoured description, and which has so often to be revealed by the kind detective hand of some neighbour friend. O listen to the feeble accents of grief unspeakable:—

“O give relief, and Heaven shall bless your store.”

WILLIAM NEWNHAM,

Hon. Treasurer and Secretary.

Farnham, March 22, 1849.

P.S.—I am quite aware of the great advantage it would be to the Fund, to publish in detail the cases relieved. But how dare we draw aside the veil of that “*sacra miseria*,” which courts the shroud of obscurity and shuns the sunshine of observation. How dare

we with the feelings of gentlemen upon our own hearts, expose to common gaze the sorrows of the riven bosom, and the penury and starvation of the solitary garret, and the weariness of that widowed heart, which contemplates with anguish inexpressible the innocent faces of thoughtless children, as yet unconscious of all the asperities of a selfish world.

To this appeal it is right to append the fact, that two important cases will come before the Committee on Tuesday; but that we have so largely anticipated our income, it can scarcely be prudent to relieve them, unless we can rely upon an extension of support from our friends.

W. N.

General Retrospect.

ANATOMY.

ON THE STRUCTURE OF THE SYNOVIAL MEMBRANE COVERING THE SURFACE OF ADULT ARTICULAR CARTILAGE.

Mr. Toynbee has recently published the results of some researches which are confirmative of the opinion advocated by Sir Benjamin Brodie, that the synovial membrane invests the entire surface of articular cartilage during all periods of life, so long as the cartilage is in a healthy state. The methods by which the presence of the synovial membrane can be displayed are the following:—“If the synovial membrane which surrounds the border of adult articular cartilage be traced to the margin of the latter, it will be found to adhere very firmly, and should an attempt be made to tear it from the surface of the cartilage, it will often give way; in some parts, however, and that not unfrequently, a continuation of this synovial membrane will be separated by laceration in the form of a thin transparent layer, from the surface of the cartilage to the extent of several lines. Another mode of shewing the presence of this delicate tissue on the surface of articular cartilage is, to make a very thin flap of the latter parallel with its surface, and then by means of a pair of broad-pointed forceps, to draw it gently but firmly in the same direction as that of the section. As a general result of this process it will be found that a layer of transparent membrane varying from two lines to half an inch in length will peel from the cartilage. A third way of demonstrating the existence of this membrane is to place a portion of articular cartilage under water, and to scratch its surface with the sharp point of a firm needle, till a fine membrane is observed to be lacerated, under which the needle may be introduced, and by careful manipulation, the adhesions between it and the cartilage may be broken and considerable portions detached.” In reference to the structure of this membrane, Mr. Toynbee says: “When examined by a magnifying power of 500 diameters, portions which have not been subject to much pressure present the appearance of compressed areolar tissue; portions from the central part of the cartilage are translucent, and have a nearly homogeneous structure; they present on their inner surface numerous fine