in premature labour at seven months, the fifth arrived at full term. The extra-uterine was the sixth pregnancy. The fetal movements were very perceptible up to the sixth month, when after exertion the patient felt the child suddenly start up towards the left hypochondrium, and then fall back again in the iliac region of the same side. She had at the same time violent abdominal pain and considerable hæmorrhage. From this time the fœtus ceased to move, and the body diminished in size. Her symptoms afterwards were frequent and copious hæmorrhages of periodical occurrence, in the intervals excessive abdominal pain. When seen by the author these symptoms had continued for six months. He discovered a tumour above the right groin, in which it was easy to perceive the form of the fœtus. The os uteri was healthy and closed, the cervix of its natural size, and the whole organ was moveable. The patient being very anxious for an operation, after the inhalation of ether the author made an incision over the tumour, in a direction parallel to the linea alba. After dividing the skin, muscles, and peritoneum, he came upon a whitish membrane, forming a cyst and containing a matter very similar to adipocire; below this was another cyst which contained the limbs and trunk of a fœtus, the head and upper extremities having escaped into the general cavity of the peritoneum, to which they had contracted firm adhesions. Further examination shewed that the fundus of the uterus was destroyed, the cyst containing adipocire being closely adherent to, and forming one cavity with the uterus; the cysts were removed and the abdominal incision closed by interrupted suture. As the vagina communicated directly with the peritoneal cavity, it was not necessary to insert a tent into the lower part of the incision, the discharges being enabled to draw off *per vias naturales*. The subject of this extraordinary case is said to have perfectly recovered.

The Academy was subsequently occupied with a renewed discussion on the fatal cases of chloroform inhalation, but nothing transpired worthy of further notice.

ABSTRACT OF THE PROCEEDINGS OF THE ACADEMIE DES SCIENCES, PARIS.

PERIOD OF INCUBATION OF ANIMAL POISONS.

M. Renault detailed some experiments instituted for the purpose of determining the period of incubation of certain animal poisons,—as glanders, and the sheep-pox? (*virus claveloux*.) The result demonstrated that in the former, the lapse of an hour was sufficient to prevent all chance of benefit from excision or cauterization; and in the sheep, cauterization within ten minutes of presentation proved equally unsuccessful.

LOCAL ANÆSTHESIA.

M. Roux read a memoir on local anæsthesia, chiefly by means of chloroform. He states that the local effects of this agent vary accordingly as the patient in

an operation had or had not been submitted to inhalation. In the latter case the local application of chloroform to a wound was followed at first by intense pain and heat, which was, however, soon replaced by cessation and a calm which lasted for many hours. If, on the other hand the patient had inhaled chloroform during the operation, he did not feel the local application at all, and many were thus enabled to avoid the pain which usually follows surgical operations. M. Roux has also used chloroform with advantage as an injection for the cure of hydrocele.

ON

LIFE INSURANCE AMONG MEDICAL MEN: PROVIDENT SOCIETIES: ANNUITY & ENDOWMENT INSTITUTIONS: AND THE BENEVOLENT FUND.

By WILLIAM NEWNHAM, Esq., Farnham.

As an abstract question, there are, probably, few who would have the hardihood to doubt the existence of much real distress amongst our professional brethren and their families, nor the paramount duty of endeavouring, on the one hand, to relieve that distress, and, on the other, to prevent its occurrence. But how comes it that, as a practical question, this duty is not regarded as imperative upon each individual, according to the means which he possesses? and that almost every one differs from his neighbour, as to the best means of accomplishing the object in view?

For the sake of our common humanity, it is to be hoped that the former arises in a great measure from not being acquainted with the extent of the evil, and from a forgetfulness of the necessity for doing at once that which may be done at any time, and which is consequently unhappily adjourned from day to day, till the day of thought and action has passed by. Yet is it to be remembered, that ignorance and forgetfulness are both criminal; they are not excuses for a neglect of duty; there is no excuse for not possessing knowledge which may easily be obtained; and to adjourn the action grounded upon such knowledge till to-morrow, is only the intense folly, or worse than folly, of him who postpones the saving of a starving fellow-creature till to-morrow,—till death has closed upon his miseries, and for ever shrouded to-morrow from his sight.

There may be a difference of opinion as to the mode of preventing this distress, or of relieving it when present; but it is a remarkable fact, that no one of the different plans which have been proposed for these purposes, is adequately supported. And it is an equally remarkable fact, that a profession which is celebrated for the amount of time, and energy, and cash which it gives away unrequited, amongst the poor, and others who can render no recompense, should, as a profession, be so backward in relieving the necessities of its own brotherhood. Far be it from me to suppose that this backwardness should originate in the fact, that the former species of charity will be sure to pay in the long run, in some way or another, while the latter could

have no possible reward, except in the approbation of the conscience. Far be it from me to suppose that this backwardness could have its origin in that jostling rivalry of an overstocked profession, in which each one becomes jealous of his neighbour getting a slice from his own loaf, and, therefore, does not cultivate the finer feelings of friendship and kindly feeling towards others in the same pursuit. I can scarcely think that such motives can operate extensively; and I would really believe, that ignorance of the extent of the evil, and forgetfulness of the time for applying the remedy, are the great efficient causes of the neglect, which in itself is undeniable.

Be it ever recollected, however, that these are *criminal* causes,—that their influence is deeply culpable,—and that he who neglects to relieve distress, is but a shade less guilty than he who occasions it.

I propose to pass in review in this paper the several methods which have been devised for the relief of professional distress. These all may be referred to a two-fold principle,—prudence on the one hand, pure benevolence on the other. I would by no means assert, that the plans which have been grafted upon the *former principle*, have not derived their source from the benevolence of their originators, or that there is not a large amount of charity in the hearts of their supporters. But the principle is a different one, and is most obvious: the one being to *provide* for one's own necessities as well as those of others, upon the mutual principle of all provident institutions, that those who do not require assistance will contribute towards those who do; while the second or purely benevolent principle, is one which associates around it those who have no selfish or mutual interest in the institution, but who combine to relieve the necessities of those who are *unprovided* for.

It may indeed be said, that there should be no one unprovided for,—that every one should have made a store during the summer of his days, against the contingencies of his age, and the winter of sickness,—a species of argumentation very common with Poor-Law Guardians, since poverty has been treated as a crime. We are quite disposed to admit that there is a general and prevailing improvidence amongst us as a body; and that by early marriage,—by a very pardonable desire to keep up appearances of respectability,—by a certain degree of hospitality which can be ill afforded,—by the effort to give one's children education suited to the advanced and still progressive state of knowledge around us,—by the wish that our children should advance rather than retrograde from their social position,—and by little personal indulgencies which are not strictly consonant with that rigid and parsimonious economy, which alone can make our ill-requited services adequate to the yearly expenditure, we may really dissipate that which might have been laid up for a rainy day. But, after all, this is parallel with the poor man, who during the winter's want of work, gets into debt for the necessities of life, hoping during the summer, by longer days and increased exertion, to clear off his debts, and to obtain clothing for his children. And perchance he may do so; but if illness,

or misfortune, or the want of work befall him, he is pauperised, and requires relief. And so, if illness in his family, or infirmities, or losses, or changes in the neighbourhood, or a thousand other fluctuations, interfere with the due supply of income, then does the medical man become incapable of *providing* for himself,—then does he become dependent upon the aid of others.

There must always be two classes of misery,—the one, which may relieve itself by mutual combination; the other, which can only be relieved by the gratuities of those who can spare something from their riches, or out of their deep poverty, for the relief of others still poorer than themselves. We shall consider first the several ways in which persons may provide against their own necessities.

I. By life insurance. No prudent and unselfish person should neglect this method of providing for his family, in the event of their being deprived of his support, and of the income arising from the continuance of his exertions. It is, however, obvious that this is a purely unselfish proceeding, and that the insurer himself can derive no return for the privations to which he may be subjected in order to furnish the annual premium; his compensation consists in the most agreeable thought of taking every possible care of his family, and saving them from dependence upon a selfish world. It is also obvious that they only are benefitted by life insurance who die early, and that they who live to advanced age would have done better by having been their own insurers, and by having accumulated their own premiums, and improved them at compound interest by a yearly re-investment. It may indeed be true, that if the removal of the premium at a given period were not a matter of *necessity*, the money would in all probability be spent, instead of being invested. Considering this, therefore, and also the uncertainty of the continuance of life, so that no person can presume upon himself as long-lived, it may be fairly said that every professional man should insure his own life, according to his ability, not, however, too largely, since the event of his living incapacitated by illness, the continuance of his premium may become a very heavy difficulty to himself or his friends. An instance of this kind occurred to a very eminent physician of his day, who, in the hour of his greatest prosperity, had insured his life for £20,000. He was attacked by paralysis; never earned another guinea; and it was only by the very great exertions of his family (those most interested it is true) that the life policies were kept afloat for the seven yet remaining years of his life.

Admitting, then, the principle, that every medical man should insure his own life for the benefit of his family, the kind of office he should select is not a matter of *indifference*, because his object should be the most ample security, at the least possible rate of premium. An Insurance Office upon the *strictly mutual principle*, giving no commission to agents—spending very little upon advertisements—depending for extension upon the influence of mutual good feeling,—with a board of directors of known probity and worth, and responsibility,—and *diminishing* its premiums after the

first five years, should be the office to be chosen. The only office *approaching* this description among ourselves is the Medical, Legal, and General; and, with some little modifications, this has an especial claim upon our patronage, and then it would soon be placed in a very elevated position. Still, in order to realise my *beau idéal* for a good Insurance Office, it must *allow no per centage to agents, and it must diminish its rates of premium after five payments*. It should ever be remembered, that all the expenses of agency (at least five per cent.) are so much over and above what is necessary to represent the actual risk to the Society, and is, therefore, over and above what is necessary to *security*. And to make these plans quite safe to the office, there is only wanting an *esprit de corps*, a spirit of mutual interest, and a desire to promote mutual-kind offices,—a spirit which we may rather hope for in future than proclaim its present existence.

II. Some provision may be made for his own declining years by purchasing a deferred annuity, to commence at 60 or 65, so as to furnish him with some extraneous income, when his own professional energies begin to fail, or to be trenched upon by the younger and more active competitors.

III. Another form of providing for the future, is the purchase of an annuity for a widow when she becomes such; or of a joint annuity, to commence at the failure of the first life, whichever it might happen to be,—the latter plan realising the double object of providing for one's own feebleness, should it occur, and for a widow should our own life fail.

But these intentions cannot be fulfilled without a very considerable outlay: they can only be fulfilled by an accurate appreciation of the value of life—and where a sufficient amount of premium is given to cover the risk of professional existence. If this be not carefully attended to at the outset, disappointment must inevitably occur. Money cannot be made to multiply itself by any species of spontaneous generation, or by any other than ordinary means; it is at all times a sufficient risk to run, that the annuity, so purchased, may never be available to either of the parties, and therefore, that the money so advanced would be entirely lost; but this risk is not equal to the disappointment, that although the circumstances have occurred, the consequences have not followed. This is the great evil attaching to an annuity fund propounded by a most benevolent individual, whose sanguine calculations have led him to the belief, that a yearly guinea will secure annuities of £20 or £25 a year to as many claimants as may happen. Here everything will seem smooth for a few years, till the laws which regulate mortality, bear upon results, and then it will be found to fail from the want of a due appreciation of the risk incurred in a society where, ultimately, the great mass of mutual annuitants will consist of those who expect to derive a probable benefit from its agency,—where no difference of payment is made according to the age of the individual,—where no accurate calculation has been established for the difference of risk in the single and married,—nor of the age of the wife; and where, on the first occasion

that there are four annuitants to be chosen, and there are five candidates, all these candidates must be submitted to the humiliating necessity of canvassing every one of the subscribers in order to secure a preponderance of votes; and after all, one of the five must inevitably be disappointed.

IV. Another method of providing for futurity, is, by the endowment of children, so as to receive a certain sum at a certain age, in the event of each child reaching that age, the term being fixed for the most expensive period of education,—or for the first outfit in life,—or for an apprentice premium,—or marriage fortune,—or any other similar contingency. All these, however, involve a considerable outlay, and it is doubtful whether any ordinary professional income can afford such an outlay. Probably *one only* of these several methods of provision must be selected; and if so, undoubtedly life insurance should be that one, except in extreme cases, where the widow and children have been ultimately provided for by marriage settlement, or some such arrangement, but where cash is wanted from the present annual income, to provide for the education of the children who shall be at college, or requiring an expensive outfit, during the lifetime of the father.

V. It is very much to be regretted, that no institution yet exists among ourselves, whereby sickness of more than a temporary character could be provided for, and the expense of an assistant could be met, or the wants and the comforts of declining health could be provided for. Several instances of this kind have occurred to me within the last year, where the health has been irretrievably broken,—where, for three, four, five, or even more years, the last days of the husband have been watched over most affectionately by a wife, who, at his death, and on her first entry on the rugged path of widowhood, would have spent the last shilling, and be found pauperized—actually dependent for bread, upon the tender mercies of a Board of Guardians. This extreme state of destitution could have been provided against by an insurance for sickness, after the manner of benefit societies, only upon juster calculations, and more in accordance with the principles of the Clerical Institution. The last few years of my life, have been partly given towards effecting an institution of this kind, ever since my letter to the Journal, written from Bedgellert, in August, 1843. Hitherto no successful result has issued, but with my firm character, “Hope on, Hope ever,” is my motto, and “*nil desperandum*” is my badge.

VI. Another method of providing for the future, is by belonging to one of those excellent institutions, which offer certain advantages to their members, arising from a certain number of their own subscriptions, and from the additions made to such subscriptions by members who have no prospect of participation, and whose only object is to do good to their less fortunate brethren. These institutions partake, therefore, of a mixed character; they are *provident* in so far as regards their members who may become claimants by themselves or their families; they are *benevolent* in so far as regards those members who are subscribers purely for

the good of others; and their design is excellent, though limited.

There are before me ten laws and reports of eight institutions of this kind in the metropolis and different sections of the provinces. It had been my design to have given an enlarged statistical view of the operations of these societies in their several localities, and to have gone fully into their respective merits and agencies, but I have not been able to obtain such precise information as to their *boundaries*, their management, and the relative proportion of subscribers to the mass of practitioners within the district embraced, or of those who might probably become claimants upon the fund, to enable me to do so with precision, and I must, therefore, content myself with some general observations.

It may be remarked of all these, and affiliated societies, that their *permanent efficiency* must depend upon the maintenance of a due proportion between the available income and the claims made upon the funds; and it would appear that these institutions had been managed with such an amount of prudence, and such an apportionment of the annuities granted, that up to this time their resources have been found ample, and their capital has accumulated.

And since it is not often that we find institutions of this nature becoming rich, where the chances have not been nicely calculated, it becomes us to inquire into the causes of this wealth, and especially to ascertain if the reference be legitimate, that it is because they are not *actually and practically required*. For a reply to this question, I would refer to the published opinions of the secretary of the largest of them, for London and its vicinity, who feelingly laments the frequency with which he is assailed by claimants, to whom he is obliged to reply that they cannot be relieved, because they are not *members*, or the representatives of such. The reason, therefore, of the accumulation of capital, is, not that there is not widowhood and orphanhood in abundance to be relieved, but that the widows and orphans have no title to relief under the present constitution of these societies, *except by membership*; indeed, on looking over the list of contributors there are certain things which cannot fail to strike the observant eye; as, first, the *immense preponderance* among the members, of those who cannot, by any positive calculation, be supposed to have subscribed for themselves, but only as an act of charity towards others, who, less fortunate than themselves, may become claimants.

Secondly, separating those who cannot, by any ordinary contingency, become claimants upon the fund, we are next surprised at the *small number remaining*, of whom it may be supposed that *their widows and orphans* may become dependent for aid, and who may be said to have become members with the provident intention, of laying up in store for those who may be left behind, in the event of their early death; and when it is recollected that *comparatively few* of these will die before their wives, or leaving children unprovided for under *fourteen* years of age, or not leaving behind them an income of £50 a-year, we cannot be astonished that the income of these societies should exceed their expenditure.

Thirdly, we are surprised, by the very small number of subscribers of both classes, as compared with the number of medical men living in their respective localities. Here the disproportion is so enormous, as to lead to the conclusions that the proportion of medical men with superabundant incomes is very small; that the number of those who will save from scanty incomes for charitable purposes, by acts of self-denial, is still smaller; that the number of those who avail themselves of these institutions as a provident resource is very limited; that amongst the mass of medical men, there are some *who could, but who will not*, provide for their families, because they prefer the enjoyment of their own little luxuries, (*Carpe diem—minime credula postero*;) but there is also a very considerable number who cannot, by the most rigid economy, carry this self-denial privations further; and who cannot, let the consequences be what they may, spare the cost of membership to any of these valuable institutions.*

There is then a class of sufferers who have no refuge in these amicable societies, and there is a class of distress to which they are utterly inapplicable; and for these sufferers, and for their families, and for their distress, so shut out from all other aid, THE BENEVOLENT FUND is provided.

(To be continued.)

NOTES ON AMERICA: ITS MEDICAL SCHOOLS AND ESTABLISHMENTS.†

By EDWARD HUMPAGE, Esq., M.R.C.S., Bristol.

The other Medical School to which I referred is connected with the College of Physicians and Surgeons, although not so large as the University Medical School. It is well conducted, and numbers among its professors some very able men. The lectures commence in November, and continue four months. The Museum of Anatomical Preparations and Morbid Specimens is well arranged and extensive; it contains also some fine models of skin diseases, executed by the late Doctor Thenard, of Paris. I was particularly struck with those representing that horrid disease—glanders, in the human subject.

The number of students this session was above 200: they appeared very well conducted persons, differing in no essential particulars from our own medical classes but in that most disgusting and filthy practice of chewing tobacco, the effects of which were everywhere apparent, and brought to my mind the philippic of James I., in which the royal author, speaking of tobacco, says—"It is loathsome to the eye, as well as harmful to the brain." I must not, however, be understood as stating, that all the medical students I saw in the schools practised this abomination; there were, happily, many gentlemanly exceptions, but, alas!

* On the subject of provision for families, see a valuable paper by Dr. Holbrook, of Cheltenham, which will be inserted in a subsequent number of this Journal.

† Continued from page 136.