

Mr. Lloyd George's speech : explanations and warnings.

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MR. LLOYD GEORGE'S
SPEECH.

EXPLANATIONS AND WARNINGS.

The Chancellor of the Exchequer said:—

I regret it is beyond my power to deal this afternoon with all the questions which have been sent in. There are about 500 in all (laughter) and as I have to attend a Cabinet Committee later in the afternoon it is beyond the time which is placed at my disposal to answer even one-tenth part of them. But what I will do is this. I have read all these questions very carefully. A good many of them deal with peculiar conditions—exceptional circumstances; and those who sent these questions in are very obviously gentlemen who have very carefully read the Act, but who, owing to the exceptional circumstances which have arisen in some case or other, are unable quite to interpret the provisions of the Act. In these cases answers will be given to each of these questions. They will be sent by the Committee, so that the gentlemen who have taken the trouble to send in the questions will get a full answer. (Cheers.) With regard to the rest I have boiled them down and you will find in the course of the observations which I make that I am really addressing myself to some of the main questions which have been put to me.

TO EXPOUND AND TO POUND.

I come to the purpose of the meeting. Our Chairman has already told us that he and those under his command are starting a campaign to expound the Act—to expound the Act and to pound those who oppose it. (Laughter.) The Chairman, as we all know, is not merely a man of words. He is a man of action (hear, hear), and if there is going to be an organization started by him you may depend upon it it will be the best thing of its kind that can be produced. He is the Carnot who has thwarted the reactionaries many a time up to the present and will finally drive them away, broken, discomfited, and disappointed. I do not think any one who has watched the course of proceedings during the last few months will deny the need for a campaign of this kind. We are suffering from a plague of misrepresentation which has been let loose on Tory platforms, in Tory leaflets, in the Tory Press, and, as my friend Sir John Brunner reminds me, in Tory drawing-rooms—I would not like to suggest that he knows more of them than I do. (Laughter.) I am sure you have all discovered one thing in your walk through life—that most people believe anything if it has been repeated often in their hearing uncontradicted. They all say to you, "But I have heard it more than once, and I have never heard it denied." What we have got to do is to see that it is denied (cheers), so that those people, at any rate, will not have that excuse for believing the various misrepresentations about the Act. I believe that

some of those who have invented these falsehoods have said them so often that they are beginning to believe them themselves.

EXAMPLES OF MISREPRESENTATION.

I have already given in the House of Commons one or two samples of the kind of reckless distortion that goes on—there might be a shorter word which would be more descriptive and more applicable. (Laughter.) Take the statement that was made in South Somerset, that the 4d. paid by the workman would be devoted to paying salaries of £400 a year to members of Parliament. That statement I called attention to in the House of Commons. The member for the constituency was present. He afterwards invited me to send a copy of the leaflet to him. I am not so sure it was not Mr. Wedgwood Benn who supplied him with a copy. He got the copy; I have not heard a word since—no apology, no expression of regret, no contradiction. (Laughter.) I need hardly say that it is an undoubted fabrication, but still the man who made it holds his seat. (Cries of "Shame!") A short time ago I took up the *Conservative Magazine* for December. That is a document which is sent round for the information of the faithful. It is a monthly instructor; it is something that is to keep them up to date, well informed of what is going on in the political world, and to give them the real facts about the situation. To my amazement, one of the first things I saw was a repetition of this very thing. A voice from the crowd is represented as having said to a Liberal lecturer, "Oh, we understand all about the Insurance Bill. We pay 4d. and you draw £400 a year." (Cries of "Shame!") That is circulated among politicians throughout the land. That is placed in the hands of all Conservative lecturers. If they say those things in print, what will they not say in the drawing-room to which Sir John Brunner referred? (Cheers.)

Take another mistake, which is rather of the same character. It is that the money which is raised from the working men is devoted to paying officials. Of that I have no doubt you have heard a great deal. Mr. Bonar Law very broadly hinted at it in the Albert Hall. There is not a penny of the money which is raised from the workmen which goes to officials. The whole cost of the officials of the Insurance Commission falls upon a separate vote, which is down in the Estimates. Every penny contributed by the workmen, by the employer, the 2d. of the State—every penny is handed over to the societies for distribution by those societies. (Cheers.) Still they go on repeating it. They will go on repeating it, and our business is to see that the people get the facts. (Cheers.)

THE BUNTINGFORD ARGUMENT.

I have given you two specimens of what I call the "downrighters." (Laughter.) I could give you many more. But they pass on from that through every shade and grade of misrepresentation, distortion, suppression, falsification, down through an endless assortment until you arrive at what I call the sort of Buntingford argument. What is that? That is the man who comes to you in every constituency and says he knows a friendly society that can give more for 4d. than it can give for 4d. plus

5d. You say to him, "If they are giving more now for 4d. surely they will give more still when another 5d. is added on." They do not see that a bit. It is just like the man who says, "Well, in such and such a shop I can get for £1 what I would not get for £2 in another." Then you say, "We will give you the £2, and if you can for £1 get £2 worth from that shop, for £2 you will get £4 worth." They do not see it. We hand the money to the societies, and if they can make so much for fourpence surely they will make more than double for ninepence. I have been trying to explain that to Lord Robert Cecil. Really, if he only consulted somebody in the third standard of a London County Council school he might comprehend it. At first I was rather disposed to think that it was wilful. Not at all; it is not misrepresentation—it is sheer muddle-headedness. (Laughter.) That you can never cure, so we are not going to send any lecturers to Lord Robert Cecil. (Laughter.) What is the object of all this criticism? What is the object of all these falsifications after the Bill has been carried out? There are two objects—to make the Bill a dead letter, and failing that to postpone its operation. Both are very cruel purposes. What does it mean? All this enormous sum of money which is raised under the Insurance Act will undoubtedly save a vast amount of human suffering. Why should that alleviation be retarded and delayed? Take if you like the provisions with regard to consumption, one of the most terrible scourges that can afflict any community. Hundreds and thousands suffer from it throughout the land, and the deaths number something like 70,000 a year. It urgently cries for national treatment. We propose expending a capital sum of £1,600,000 to set up sanatoria and other institutions for treating it. (Cheers.) There is a sum of a million a year set aside for the purpose of running those institutions and for the purpose of treating the complaint in the men's homes—and not merely the men, but the women and the children.

THE SUGGESTED POSTPONEMENT.

They say, "Why don't you postpone it for 12 months?" Do they realize what that means for the consumptive patients? And to postpone the operation of provisions of that kind for party purposes, to damage the Government! ("Shame!") All I can say is that for inhumanity it baffles anything that any party has ever been guilty of. (Cheers.) Whenever any difficulty comes in the way you can hear the echo. When anybody suggests "Ah, the Act is a dead letter," do you think they considered what that means to the millions of people who are awaiting relief? Not at all. They say, "This suits our party." They want to put it off as long as possible before the benefits arrive. Meanwhile they will distort, they will circulate false statements, they will instil false notions, they will poison the public mind; they will say, "Anything may happen in a twelve-month. We may get the Government out. Let us get it out before the Insurance Bill comes into operation." It will be too late when the Act comes into operation. (Cheers.) Lecturers will not be needed then. There will be plenty of them. The benefits of the Act are the best lecturers for it. (Cheers.) You will have emissaries in hundreds of thousands of homes all explaining the Act on the hearth. You will have in a single year a million women—who before the Act would have to discharge the perilous functions of maternity under conditions which are a menace to the life of the mother and which imperil the future of the child—receiving succour under the Act, doctor's treatment, nursing, nourishment, and other help. (Cheers.) No use going to that million households afterwards and telling lies about the Act. (Cheers.) It means that a million lectures in favour of the Act will be delivered in a single year in those households. (Cheers.) Then, again,

you will have many a consumptive child and parent restored to their homes as the result of the treatment of the Act. Tory leaflets will be no use in those cases. (Cheers and laughter.) Neither for the patients nor their rejoicing friends will it be of the slightest use to distort the provisions of the Insurance Act. (Cheers.) There will also be many households where the breadwinner has been stricken by sickness, and who but for the Act would suffer in that dark hour from privation, penury, and hunger. No use circulating newspapers crammed with falsehoods about the Insurance Act there. (Cheers.) That is why the Tories want to postpone the operations of the measure. Anything at all to postpone the evil hour when falsehoods will be exposed by facts, facts which cannot be denied, nor concealed, nor covered over by all the printers' ink that has ever blackened an Act which they detest. (Cheers.) The ground even now is slipping from under their feet.

FRIENDLY SOCIETIES AND TRADE UNIONS.

Have you watched what is happening in the friendly societies? There are newspapers printed, I believe, in London which have devoted endless attention to the Insurance Act—they print in leaded type the most contemptible calumny against it; but when a body like the Foresters, with something like 1,000,000 members, when a body like the Hearts of Oak, with about 300,000 members, pass resolutions with only one or two dissentients to come under the Act, there is no room in that newspaper for that. It interests 1,500,000 of intelligent workmen; you might have thought it was good copy. Much too good! (Laughter.) I remember what they said about the friendly societies. It was to be the ruin of the friendly societies. We said, "The friendly societies will be strengthened; where they are now insolvent they will in future be made solvent; their contributions will be reduced, their benefits will be increased." And they scoffed. What has happened? The greatest society of all, the Manchester Unity, passed a resolution by ten to one to work an Act which is going to destroy them! (Laughter.) The Foresters, the Hearts of Oak, and other societies are coming on.

And what about the trade unions? I have just had placed in my hand by my friend Mr. Masterman (cheers), who is devoting his very great ability to working the Joint National Insurance Commission, these facts:—364—I beg your pardon, 384—when I make a mistake it is always against myself (laughter)—384 trade unions have already said that it is their intention either to form or become approved societies. That is the vast majority of the trade unions of this country. What does that mean? Who are the trade unions? Who are the friendly societies? They represent the pick of the working classes of this country. They are led by men of great experience—men who have devoted their lives to a consideration of the questions of providence for the working classes. And the leaders of these great associations have come to the conclusion, after deliberate reflection, that it is in the interests of the people they represent that this Act should be worked by them, and that it will confer benefits upon their societies and the members that constitute them. That is the best answer to what has been said about the harm the Bill will do to either the friendly societies or the working classes. They represent between them something like half the insured persons of the country, so that you may take it that at the present moment something like half the working classes have declared through their leaders their intention of coming in and working the Act, and that is five months before the Act comes into operation. (Hear, hear.) I should be surprised if they came

to any other conclusion.

THE STATE'S CONTRIBUTION.

Just think what it means. When the Act comes to full maturity—the amount expended in those benefits grows from year to year—in five or six years it will be in full working order, and the funds raised will be 27 millions a year. That includes ill-health and unemployment. Out of that the workmen find 12½ millions; the rest will be found by the State and the employers. That is 12½ millions found by the workmen, 14½ millions found from other sources. When the Act finally comes into operation, when you have disposed of the preliminary liability which is cast upon the scheme through the fact that it takes in men of all ages—and I shall have a word to say on that later on—it will be enormously increased. The contribution of the workmen won't be increased, the contribution of the employers won't be increased, but the contribution of the State will.

Contrast that with what happens in Germany. The German scheme up to the present has been the most perfect scheme of all. You have got a scheme in Germany, a scheme in Austria, a scheme in Belgium, and a scheme in France; three out of the four being compulsory, and the German scheme being the largest and best—up to the present. The German scheme includes old-age pensions, it is part of the contributory scheme in Germany. I think it costs something between 30 millions and 40 millions, for sickness, invalidity, and pensions. The State contributes out of that for all those purposes something like three millions.

In five years' time we in this country will be spending for old-age pensions, for sickness, for invalidity, and unemployment 42 millions. (Cheers.) Out of that sum the State will contribute 20½ millions (cheers), the employers nine millions, and the workmen 12½ millions. It is infinitely the most liberal scheme for improving the condition of the working classes of this country that has ever been formulated in any country up to the present. (Cheers.) I am therefore not at all surprised that the enlightened leaders of opinion among the working classes of the country have declined to listen to the extremists on either side, but have decided to come in and work this great boon for their clients.

THE RURAL LABOURER.

There is another feature of the movement which has become more and more manifest, which I rejoice in, and that is the fact that the rural labourers are forming separate organizations. And do not mistake me; I do not mean separate from the great friendly societies, but separate whether inside them or outside them—that they are federating together. They can do that within a great friendly society, or they can do it outside. But I am frankly delighted that they are organizing their own societies, and I form very great hopes of this. No class stands more in need of an organized consideration of its position than the rural workmen of this country. (Cheers.) And my own opinion is that, once you begin it, there is no limit to its possibilities. I believe it will lead direct to the emancipation of this class. The rural workman will be a different being with a powerful organization at his back. He will no longer tolerate some of the wretched conditions under which he now lives—too often dark and dank cottages, held on precarious tenures; too often, in many counties, miserable wages for long hours; tricked out of his commons

(cheers) by the ancestors or persons who send him to gaol because he traps a hare which may scamper across the commons that belonged to his fathers; land, which was formerly his own, let out to him reluctantly by the pennyweight as if every grain of it glinted with radium. (Laughter.)

The first message of real hope that he received was the old-age pension. (Cheers.) That made him a free man—after 70. (Laughter.) The organizations which he will form under this Act will help to free him for the rest of his life. The labourers of ancient Rome were only allowed to organize themselves for burial purposes: their only societies were societies for dispensing funeral benefits. They used those organizations to discuss other matters, including the greatest matter of all. And my own opinion is that these societies formed in rural areas for provident purposes will help eventually to win for the agricultural labourer a treasure more valuable than any you can put in the schedule of an Act of Parliament—his independence. Mr. Bonar Law said, the other day, that what the agricultural labourer and other workmen wanted was not insurance but wages. Why not both? (Cheers.) They are not mutually exclusive, higher wages and a better provision for sickness. On the contrary, I believe a better provision for sickness will make him a better workman and better worth higher wages. But when Mr. Bonar Law said the workman wanted higher wages I wonder whether he realized what he was doing? He was dropping a match into a prairie scorched by a long drought ready to catch fire, and if there is a conflagration let those who sustain damage—landlords, farmers, employers of labour—send in the bill to their leader. (Cheers.) These are things which indicate that although the Insurance Act is not yet in operation it is getting on and getting on well. (Cheers.)

THE DUTY OF LIBERAL LECTURERS.

But until the benefits begin to flow we have got our work cut out to tell the people all about it, and that is what our lecturers will do. All they have got to do is to tell the people what the Act really is; the contribution—what the workman pays, what the employer pays, and what the State contributes; show them how much more both workmen and employers contribute in Germany, and how much more of the burden the State shoulders here.

Especially call their attention to the provisions of the Act in regard to arrears during sickness and unemployment. When a man is ill in a friendly society—I am not blaming the friendly societies, they have no State subvention and they have got to make both ends meet—the contributions still go on. They are deducted from the benefits. Under this Act there will be no deduction. The man gets his benefits in full, and when he recovers there will be no arrears to pay up. In a friendly society when a man is out of work he still has got to pay his contributions, and the result is that when he has been a long time out of work and has run up bills at the grocer's and other tradesmen and for rent, he cannot face the arrears of the friendly society as well. Every year 250,000 men drop out of friendly societies, not all because of unemployment; let us be quite frank—no doubt sometimes because of drink. But they are largely because of inability to keep up the contributions. Every year 250,000; in 20 years 5,000,000 of workmen pass through friendly societies and pass out of friendly societies, realizing the need but unable to keep up the strain owing to sickness, owing to unemployment, and owing to the other cause to which I referred. Just point out how this Act deals with the matter. Unemployment comes as a rule every five years in this country. Those are the cycles of unemployment. In five

years 13 weeks' arrears are allowed to every workman without any deduction of his benefits. A whole year is allowed without his going out of insurance altogether. There are certain things he can get even after he has been two years out of work. There is no provision ever made by the best friendly society in this or in any land that compares for a moment with the provision made by this Bill. Just point out to them what I have already emphasized, that every penny which is raised is handed over to the societies—nothing deducted to pay members of Parliament (laughter), or to pay officials at Whitehall or anywhere else. Point out to them that a man can join at 25, 30, 40, and up to 50 as if he were a lad of 16. So can a woman worker, as if she were a lassie of 16. No friendly society in the world can afford to do that.

Point out what the benefits are—10s. a week to a man for 26 weeks if he is ill; 5s. a week if he breaks down up to the time when he is hitched on to the old-age pension ambulance. If he prefers he can commute that into a superannuation or a pension allowance. I am told there are many domestic servants who are perfectly satisfied with their present arrangements in case of sickness. Very well; all they have to do is to join a society that allows them to take their 10s., 7s. 6d., and 5s. in the form of a pension. I am told there are agricultural labourers in Scotland who are so hardy that they are never ill. All they have to do is to say, "We do not want our 10s. a week, we are not likely to stand in need of 5s. a week, we will trust our luck and our good Scottish fibre, but we shall probably need a pension before 70." Very well, they can get it under this Bill. Point that out to them. Then there are all the other benefits, the maternity benefit, provision for consumption, the provisions there with regard to looking after the housing of the people—and then I come to medical aid (cheers), and in a moment I shall have to say something about that; but I may have to try your patience. (A voice, "Go on.") But if your patience is tried half as much as mine has been (laughter), well, you will all be out in the street before I have done. (Laughter.) But before I come to it let me sum up these benefits by saying this. I want your lecturers to point out how the Tories are doing their best to postpone them and to destroy them, how they are stirring up interests and exciting prejudices in order to make it difficult to carry them out, how somehow or anyhow they are trying to delay the advent of the good things in the Insurance Act. Get that well into their minds. They talk about an amending Act. By all means an amending Act. Nothing is perfect, even in a Liberal House of Commons. (Laughter.) But why on earth should we stop the train because the Tories say, "We are preparing some patent wagons and filling them with sawdust"? (Laughter.) Let us get on. (Cheers.) Let us get on, and the really good things in the Act and all these other things will be added unto you.

THE REVOLT OF THE DOCTORS.

They are doing their best to stir up the doctors, stirring up the doctors to deprive the workmen of the only medical aid which many of them can afford in time to save their lives. A more dastardly enterprise no human being could conceive (cheers), and when they stand themselves, as we all do in turn, in need of medical assistance, I am afraid that their action now would not help much to relieve their anxieties. What I want is to tell the whole truth and spare not the false prophets.

What about the doctors? I propose to give you

this afternoon a perfectly frank statement of the Government's position, and I am confident that so long as the doctors do not mix up business with politics (cheers) it will satisfy them. I am sure it will satisfy the reasonable men amongst them. What is the position? There is a good deal said about contract practice. Contract practice is an undertaking whereby the doctor engages to cure, to provide medical treatment for, a man at a flat rate—may be, 4s., 5s., 6s., per annum, or any other figure. Sometimes it is a flat rate by which a doctor undertakes to cure the whole of a man's family. In some districts it is 3d. a week. In other districts it is 4d. a week. It varies. All I want to say at the present moment is that contract practice may be good or it may be bad: it has not been created by the Insurance Act. (Cheers.) More than half the workmen of the country are cured now by contract practice. When you take all these various methods of contract cures into account it has its advantages as well as its disadvantages.

CONTRACT PRACTICE: ITS ADVANTAGES—

What are the advantages? It avoids the necessity a doctor is under when he is dealing with a man who earns a small weekly wage of sending him a big bill after a long illness and getting paid in dribbles or not getting paid at all, which unfortunately is very often the case. After all, no doctor wants to be on what I may call judgment-summons terms with his patients. (Cheers.) No professional man I ever met cared to keep account-books. (Laughter.) They hate it. And therefore there is a great advantage in that, and I am sure a doctor is pretty much in that position. He does not want to take up his time by keeping an account, by being paid 5s. on account of a bill of £10 and then receiving another 6s., perhaps in the street, working out the bill, sending it in at Christmas to every one of his patients. He would rather not. So in the working class districts of this country they have devised this method of contract practice, of saying, "Give me 4s. or 5s. a year and I will cure you of all the evils flesh is heir to." (Laughter.)

That is one advantage. There is another advantage: for a doctor it is a kind of retaining fee for the family practice. If the doctor cures the head of the family for 4s. he will cure the rest of the family at a good deal more. He can send in bills for the rest of the family. I do not say he will charge more. But even if he did, and I think possibly he does, there is this advantage in the bargain, that where the head of the family is ill there is no one to earn anything, whereas when it is some one else in the family ill the earner of the family is there to pay the bill. Therefore it is a double advantage. It is an advantage to the man himself; it is an advantage to the doctor who is building up a practice.

—AND DISADVANTAGES.

Now what are the disadvantages? That it is underpaid. Doctors are themselves to blame for that. I read a speech delivered by my friend Mr. Handel Booth (cheers), in which he described very vividly the undercutting, the underselling, the underbidding that goes on very often between doctors. And you will not be surprised to hear that Scotsmen have taken full advantage of this. (Laughter.) The result is that in Scotland the average rate of pay for contract practice is decidedly lower than in England. I saw a case even in an important city like Aberdeen where a doctor undertook contract practice for half-a-crown, while the rate in England is four

illings. That, undoubtedly, is thoroughly bad. (Hear, hear.) Underpaid work is shoddy work. It is not to the advantage of the doctor and it is not to the advantage of the patient. It is far better that the doctor should feel that he is getting a fair wage for the very difficult, delicate, and responsible work which he has to accomplish. (Hear, hear.) All I say is that if that is bad I am not responsible for it, and the Insurance Act is not responsible for it. The Insurance Act does not perpetuate it; it does not extend it, and certainly it did not create it. What do we do? In so far as our Act is concerned all we have done is to provide a substantial fund which will increase by a very large percentage the pay the doctors now get for contract practice.

THE DOCTORS' GRIEVANCES.

The doctors have three great grievances. The first is that they object to what they call society control. Their complaint is that they are completely under the domination, or, as they put it, under the heel, of the local societies, which impose upon them harsh terms. I am not going to express any opinion about that. All I will say is that if the facts are true it is a real grievance. (Cries of "They are not true.") I knew the members of friendly societies here would instantly protest, and I am not complaining because their protests will be useful to remind the doctors that there are two sides to the question. (Laughter and cheers.)

The second grievance of the doctors is this—They say "We do not mind attending men who are earning low wages on contract terms, but we do object to well-to-do people creeping into the friendly societies, and claiming to be doctored on the same terms as labourers earning 15s. a week." I have analysed the membership of many friendly societies, and undoubtedly I find they are by no means confined to workmen. There are also tradesmen, farmers, publicans, schoolmasters, and professional men among members of these societies, and the doctors say it is unfair to compel them to doctor these people at 4s. a head. I am sure the doctors will not quarrel with me for making this further statement. A doctor's bill is charged on a scale which has reference to the means of the patient. The doctor does not charge the workman the same fee for a visit that he charges a well-to-do tradesman or a professional man of the same district. The doctor says, very truly, "It is because I am able to charge these well-to-do patients more that I am able to doctor workmen for less." That is his case.

What is his third grievance? He says there are districts in England and Scotland and Wales where there is no contract practice at the present moment, where the doctors have refused to treat a patient on contract terms, and where they have the ordinary relations between patient and doctor, which means that the doctor sends in his bill for time and attendance, bottles of medicine, and so on. There are working-class districts in Lancashire where you have no contract practice at all. You have certainly a very large number of rural districts where there is no contract practice; and the doctors say, "Why should you force this obnoxious contract practice into districts where it does not exist?" I will give you my answers. The first complaint is of friendly society control. Under the Act they are no longer under the control of any society.

THE HARMSWORTH AMENDMENT.

There is an exception under what is known as the Harmsworth amendment, and I would commend that amendment to certain newspapers who have

taken full advantage of it to create troubles between the doctors and myself, and remind them that most of it has arisen from an amendment called the Harmsworth amendment. But that exception simply deals with existing rights and it does not deal with the bulk of the insured persons. It does protect undoubtedly existing institutions, and I stand absolutely by that. Whatever happens, speaking on behalf of the Government, we decline to budge from that amendment. (Cheers.)

But dealing with the new practice coming into existence under the Act what happens? We have set up an independent authority. It is true the insured persons constitute a majority, but that is in the very essence of things. You cannot hand over to a committee the power to spend money which they are not responsible to find, and you must give a majority on a committee to the persons who are responsible for the deficit if they mismanage it. But on that committee you have impartial persons—representatives of the Government and representatives of the County Council, and you have doctors on, so they will be on the committee framing the terms for the first time. That is not all. The committee cannot arrange terms for paying doctors without consulting the local medical committee representing the whole of the doctors in that district, and, as if that were not enough, we have allowed an appeal to the Insurance Commissioners even afterwards upon the whole of the terms. Is that not an immense improvement upon the present system, where they deal face to face with the societies without any appeal to anybody? Income limit—What have we done there? We have empowered the local insurance committee to fix an income limit in a district, and as the Insurance Commissioners have full powers with regard to approving contracts they will have a word to say upon that. But I want to give here one word of warning.

A NATIONAL INCOME LIMIT.

The fixture of a national income limit is impossible, and I will tell you why. Go to one of the mining districts. Supposing you fixed the income limit at £2 a week and said that no miner earning over £2 a week could be doctored on contract terms. That is a departure from a system which has been in existence in those districts for generations, and you cannot work it. A miner may this year be earning under £2, and next year over £2. Is he to be within the contract when he is earning 30s. and outside it when he is earning £2 5s. a week? You cannot work it. The miners of Durham, Northumberland, and South Wales and the other districts where you have got a contract practice would not tolerate a departure of that kind from a system which has worked satisfactorily in those areas for themselves and for the medical profession. On the other hand you have got districts where a £2 limit would be very high, districts where very few workmen earn anything like £2 a week. What happens if a man is outside the income limit? Is he to be left without any doctor at all? There is a special provision made for him, and I am going to point out to you what that provision is when I come to the third objection of the doctors.

The third objection of the doctors, as I pointed out, was that in some districts there is no contract practice at all, and those doctors vow that they will never submit to it. Under the Act they need have no contract practice at all in these districts. What will happen? The money which is set aside for the doctors will be paid into a general pool in that area.

The doctors will attend to their patients on exactly the same terms as of old and they will send in their bills as against that general pool, as far as it goes. If there is a balance, then the workman himself will have to pay that. Is that clear? Of course the local medical men must form some sort of committee to prevent one doctor taking advantage of the rest. Otherwise a doctor might—I would not say that there is a doctor in this country who would be capable of such a thing (laughter)—send in a bill which was twice the length it ought to be in order to get full pay from the medical pool. There must be some committee to control the arrangements of that kind. Let me assure you that no doctor is forced to take contract practice under this Act. No patient is forced to take a doctor on contract unless he wishes it. Every doctor who is now under contract practice, and wishes to carry it on, will get 50 per cent. more than he is paid at the present moment. That is the general position.

THE MEDICAL COLLEGES.

What are the doctors doing? I have not a word to say against the British Medical Association, which represents the general practitioners of this country. They passed a resolution the other day that they could not see their way to meet the Commissioners until they had first of all had a meeting of their council. They have been criticized a good deal by their own supporters in the country, and they are naturally afraid to commit themselves until they have first of all had a new representation of the council, and hear what the doctors in the country wished them to do. Therefore they excused themselves when there was an invitation sent to them the other day to discuss matters with my friend Mr. Masterman and his fellow Commissioners. (A voice.—“Too short notice.”) Well, I am not complaining of it. I do not think it was an unreasonable attitude for the Association to take.

But I do not think that quite applies to the Royal College of Surgeons and the Royal College of Physicians, who sent back a curt, undignified, discourteous refusal to meet a Government Department to discuss matters which affect the profession which they officially represent. What are these colleges? Those colleges are formed under a charter (cheers)—under an Act of Parliament, and when they refuse an invitation of a Government Department to discuss matters affecting the body they have been called into existence to represent, I say it was an example of rude ineptitude which is utterly without parallel, fortunately, in the history of this country. There is not a strike committee in the land which would have demeaned itself in that way. (Loud cheers.) They said the Act was unworkable, the finance was inadequate, it was no use discussing it. That is the very reason why they should have discussed it. Why did not they go there and point out where it was inadequate? Why did not they go there like men and show where the deficiencies arose? (Cheers.) Why did not they, if they knew, point out where it could be amended? The Commissioners are there to listen to all kinds of suggestions, and they would have reported it to the Government. But to refuse absolutely to appear there! It is behaviour of so extraordinary a character that these societies are

absolutely unfit for the position which they assume. (Cheers.) And for the future negotiations will be conducted with societies that really are prepared to discuss these solemn and important matters like business men, who are prepared to treat these Government Departments without regard and respect to their political complexion. (Cheers.)

THE CHARGE OF INADEQUATE PAYMENT.

“Now,” they say, “it is perfectly true that you have got all these conditions to protect us, all these safeguards, but the finance of the Bill is too limited; it is too insufficient, and there is no scope for negotiation.” Why? I have two answers to that. Doctors who are already engaged in contract practice can get 50 per cent. more than they are getting now. Doctors who are not engaged in contract practice need not take it for the future. The only thing that will happen to them is that they can charge exactly as they are charging now, that they can send in their bills exactly as they are sending them in now. The only difference is that there will be a fund to help the patients to pay the bill. (Cheers.) Surely the doctors do not object to that. I wish there was a fund like that to help to pay the lawyers’ bills. (Laughter.)

Of course, if all the doctors in the Kingdom contemplate dropping the present methods of private practice and entering into contract arrangements with their patients they might say the finance is inadequate for that purpose. It is open to them to argue that, and we would listen to them. All they would have to do would be to demonstrate to the satisfaction of the Commissioners that the finance provided for that purpose is insufficient. The Commissioners, I will guarantee, will give every consideration submitted to them the most impartial and careful attention, and if they convince the Commissioners of their case, and if the Commissioners represent to the Government that their case is made out, it would unquestionably be the duty of the Government to recommend Parliament to find all the money necessary to establish a satisfactory medical service for the insured people of this country. (Cheers.) But merely to send stiff and discourteous resolutions declining to discuss with a Government Committee the best method of dealing with the question is a course of conduct that would meet with the reprobation of every business man in the community. (Cheers.) Very wild suggestions have been made, and I want to make it perfectly clear now that when we say we are prepared to listen to every fair argument that is submitted to us, we are not contemplating these wild and extravagant demands. One gentleman who represents a certain section sent in a bill for an additional three millions sterling. (Laughter.) Who is to pay it? It would mean either a penny on the workman, a penny on the employer, or a penny on the income-tax payer. All I can say is that is not bringing their demands within proportions which are debatable. (Hear, hear.)

PRECAUTIONS AGAINST A DOCTORS’ STRIKE.

What will happen if the profession follow the advice of its extremists and decline to discuss terms, refuse to have anything to do with the Act, refuse to recognize Committees set up under a statute of the Realm, defy the law of the land, say they will have

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nothing to do with the Act? What will happen then? Nothing. (Loud cheers.) Except this—all the safeguards inserted in the Act for the protection of the medical profession will be wiped out at once. (Loud cheers.) It is assumed by these critics of the Act who have been stirring up the doctors to do foolish things that the moment they refuse to do what they call "work the Act" the Act is as dead as Queen Anne. The Act would be as alive as ever. (Cheers.) But the safeguards for the protection of the profession would be dead. (A voice: "Serve them right.")

One of the troubles we suffer from is that there are men trying to work various parts of the Act in the country without ever reading it, and those who advise the profession to take that extravagant course can never have read the Act. Do they really think that we are so simple that we did not provide for a contingency of that sort? (Laughter.) Do we look like it? (Laughter and cries of "No.") They have just overlooked one little provision of the Act—that we have got large suspensory powers. What does that mean? (A voice: "Hang the lot of them," and laughter.) No, but it will hang those who are giving them bad advice. What does it mean? Does it mean that the benefits of the Act would come to an end? The 10s. a week, 5s. a week, maternity benefit, sanatorium benefit, medical benefit would all go on. (Cheers.) The insured persons would not be deprived of benefits. What would happen? The money we allocated for medical benefits would be handed over to the insured persons through their societies (cheers), and the doctors who have been compassing sea and land to get away from the friendly societies would suddenly find themselves face to face with them once more through their own act. No local Insurance Committee to arrange terms! No Committee upon which the doctors are represented! The societies would not be compelled to consult the local medical committee. There would be no appeal to the Insurance Commissioners. The Commissioners would say, "We have suspended all that." (Laughter and cheers.) How will a strike avail under those conditions? Will the local doctors send word to the Committee upon which their own patients are represented that they decline to meet them or that they will not discuss terms with them? You must remember it will not now be merely the friendly societies. All the trade unions, some of the industrial insurance Companies will be there. The money for medical aid will be handed over bodily to them to deal with the doctors.

Take a man who has a contract practice in a district—the doctor for the local Oddfellows or Foresters—what will he do? He has worked up a practice laboriously there. He has got hold of the heads of the families and through them he has established a practice for the whole family. Is he going to say to the local Oddfellows, "I am going to throw up my practice with you"? Is he going to throw up the work of years in the way of building up a practice and allow the other doctors to scramble for his practice? Is that really what they mean? Scramble with this advantage to his rivals, that he will have quarrelled with his patients. Take the works doctor. Is the man who has attended the works going to say, "Where do you get your money from? Is it true that there is a subsidy from the National Insurance to that fund?" They will say, "Yes, of course there is." "Well, then," replies the doctor, "no more works practice for me. (Laughter.) I won't touch it. If it savours of National Insurance they can take the unclean thing away." (Laughter.) He throws up his practice. Can you see them doing it? (Laughter.) If they do not all the pledges in the world would be of no use to them, absolutely no

use, and I would utter two warnings.

THE POSITION OF MEDICAL INSTITUTES.

There are such things as medical institutes and dispensaries. There are about 70 or 80 of them already established where men are engaged in a whole or contract service, and they are spreading. If you want to encourage them get up a doctors' strike. That is the way to help them along. (Laughter.) They are running them now at 4s. a head. Under this Bill there will be 6s., and if the doctors refuse to work the Act the working classes cannot be without medical assistance. So medical institutes and medical dispensaries will swarm in the land. My second warning to them is this. It was with great difficulty we got these safeguards in. There are friendly society men here, and they know that we came pretty near quarrelling with the friendly societies in order to protect the doctors. The greatest trouble we had in our relations with the friendly societies was that we insisted upon putting these safeguards in, because it looked like a want of confidence in the friendly societies, and they resented it. If the doctors throw these safeguards over, if in future the money is to be paid to the friendly societies and the old relations are to be resumed, let them not forget that, while we found it very difficult when we were facing societies with four million or five million members, there will be 14 million members in the future. Do they think any Government will take the risk of reassuming those powers in the face of those 14 million people after the experience we have had with the doctors? (Cheers.)

These people who are egging on the doctors—I do not think they are their leaders, they are generally persons outside, they are busybodies who are meddling for a purely political purpose, and who would not have done it unless they thought they could break down the Act by doing it. If they were to succeed, do they really think they will make the Act more unpopular? Quite the reverse. What was unpopular was taking these powers away from friendly societies. Nothing they would want better than to restore their powers, their freedom of action; and if, as the result of a refusal to work the Act, we were to hand the money over to the societies, to deal with as they pleased, it would be hailed with joy by all the friendly societies. (Cheers.) I still believe the arrangements of the Act are the best. I am prepared to work patiently through the temporary unpopularity associated even with these safeguards, because I think it is best for the medical profession, it is best for the working classes in the long run. But if they make it impossible, if impulsive and indiscreet and ill-informed men recklessly lure them on to the other course for political reasons, let them not send in the bill to the Government, but to the men who have enticed them to their own destruction.

THE POSITION OF EMPLOYERS.

I had intended saying a word about the employer. But all I would say at the present moment is this. The employer says, What is there in the Bill for me? That is exactly what the German employer said at first. He says so no longer. At first the German employers were opposed to the Bill—it would cast a burden upon them, it would be a great nuisance, they had to adapt their industries to it, and their charges. There is not a German employer that you can find anywhere who would go back upon it now, although they are paying twice as much as we call upon the English employer to pay. There are two classes of

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