

# FULL MEDICAL CARE FOR \$50 YEARLY IS SEEN

Possible Under Guild Plan of Medicine in Groups of 15,000 Subscribers.

BY FLORA G. ORR  
Times Staff Writer

WASHINGTON, Jan. 30.—All our lives we have heard about the clever Chinese who pay their doctors to keep them well, stopping payment if illness occurs.

The American translation of that idea always seemed remote, but Evans Clark, director of the Twentieth Century Fund, Inc., in a book published today for the Fund by Harper and Brothers (*How to Budget Health*), has presented in words which seem very practical a complete plan for doing almost the same thing in the United States.

Briefly, he suggests, not socialized medicine, as did the report from the committee on the costs of medical care, but organized medical guilds or clinics, expenses of which would be borne by the subscribers, who wish to assure themselves of complete and adequate medical care, come what may.

Cost at \$50 a Year

He estimates that, excluding insane and tubercular cases, thirty-two doctors and seven part-time physicians and dentists could be supported on adequate and comfortable salaries by 15,000 subscribers to the service, who in turn would be well cared for by this group of medics throughout all their ailments and health worries and tribulations.

The cost per person would run between \$50 and \$60 per year, which compares favorably with the present cost in this country of the most liberal health insurance policy with adequate coverage.

The payments from subscribers also would cover upkeep of the clinic, medicines, equipment, clerical and managing staff.

There might be a hospital attached to the unit, or the group might have arrangements with a hospital for all necessary hospitalization and surgical arrangements.

Incentive to Keep You Well

Thus, if you were a member of such a guild, your doctors would have every incentive to keep you well, since the less sickness among the members the lighter the physician's work would be.

Twentieth Century Fund investigators have found that there is already a strong trend in the direction of group medical practice, despite the opposition of many individual physicians.

Practically every outstanding clinic and institute and many of the schemes for industrial medical care has been studied carefully.

The nearest approach to the guild plan in this country at present would seem to be the Security Benefit Association of Topeka, Kan., which maintains hospitals, orphan asylums and schools, and gives protection for every member of the family for every form of sickness, accident, death, old age; partial and permanent and total disability. Premiums which are very low for a child under 16 vary after that age, depending upon age when the member joins.

Founded By Filene

It is interesting to note that the United States is lagging behind other countries in requiring citizens to carry sickness insurance.

In this country we have gone ahead with compulsory accident insurance for workers. In the Netherlands, however, compulsory health insurance never has been necessary, due to the fact that practically the entire wage-earning population belongs to medical aid societies along lines of the guild plan.

The Twentieth Century Fund was founded by Edward A. Filene of Boston, and the trustees include Newton D. Baker, Henry S. Dennison, Bruce Bliven, Roscoe Pound and Owen D. Young.

CONVENTION BUREAU DIRECTORS SELECTED

Mayor Sullivan Honorary Member of C. of C. Organization.

Selection of Mayor Reginald H. Sullivan as an honorary director and election of twenty other directors of the Indiana convention and publicity bureau is announced today.

Directors are: W. A. Atkins, vice-president; William Behrmann, Clarence E. Crippin, George G. Cunningham, George H. Healey, L. W. Horning, Wallace O. Lee, J. N. Lemen, Malcolm Lucas R. L. Meyer, Frank A. Montrose, Howard S. Morse, Samuel Mueller, Dwight A. Murphy, Paul Q. Richey, Walter B. Smith, George Vonnegut, S. B. Walker, W. H. Wells, W. O. Wheeler and Harry F. Wood.

DAVID DIETZ HONORED

Science Editor Is Elected Fellow of American Association.

An announcement was made in Washington today of the election of David Dietz, Scripps-Howard science editor, whose column appears daily in The Times, as a fellow of the American Association for the Advancement of Science.

A number of fellows are chosen each year by the council of the association from members "who have contributed to the advancement of science, usually by the publication of scientific research, or in other significant manner."

Dietz has been a member of the association since 1923. He also is a fellow of the Royal Astronomical Society of Great Britain and a member of the American Astronomical Society and the Societe Astronomique de France.

Children's Coughs Need Creomulsion

Always get the best, fastest and surest treatment for your child's cough or cold. Prudent mothers more and more are turning to Creomulsion for any cough or cold that starts.

Creomulsion emolifies creosote with six other important medicinal elements which soothe and heal the inflamed membranes and check germ growth. It is not a cheap remedy, but contains no narcotics and is certain relief. Get a bottle from your druggist right now and have it ready for instant use. (sdr.)

## Let's Explore Your Mind

BY DR. ALBERT EDWARD WIGGAM, D. Sc.



AUTHOR'S NOTE—These answers are given from the scientific point of view. Not all moral questions can be answered with absolute scientific accuracy, but no moral question as to what is right conduct or sound morals is possible without science. Science puts the rights of organized society above the rights of individuals.

1. Young women, ambitious for careers, particularly in intellectual and professional fields, usually give less time and thought to love problems than their less ambitious and more domestic sisters; but there is no more reason for them to resolve to dodge Dan Cupid than is the case with an ambitious man.

A high percentage of eminent women are married and many have children, all the way from

SELF-CONFIDENCE CHART  
Dr. Wiggam offers this chart designed by a noted psychologist. It is an important aid in Self-Analysis that builds self-confidence on a sound basis. It will be sent with the compliments of this newspaper upon request and accompanied by stamped (3c) self-addressed return envelope.

Address: Dr. Albert Edward Wiggam, care of this newspaper.

Madame Curie with one to Madame Schumann-Heink with nine, and Dr. Lillian Gilbreth with her little brood of eleven.

2. No. The embezzler is a typical example. Recent re-

questions dealing with problems of sex, morals, beliefs, husband and wife, parent and child—any question in the field of human relationships. Questions of general interest will be answered in this department. If personal reply is desired enclose stamped (3c) self-addressed envelope. Address Dr. Wiggam in care of The Indianapolis Times.

LADIES—Dr. Wiggam will be glad to answer any question of sex, morals, beliefs, husband and wife, parent and child—any question in the field of human relationships. Questions of general interest will be answered in this department. If personal reply is desired enclose stamped (3c) self-addressed envelope.

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