

## Miscellaneous.

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### Bad Debts.

Bad debts are responsible for the poverty of doctors more than any other business factor. Practically all medical men make enough money and have ample business to supply them with every comfort, but, unfortunately, the doctor is, as a rule, a very bad collector, and contents himself with only a small percentage of the money that he actually earns. There is enough business for all of the doctors in the land. The condition of medical practice from a business point of view is undercollected rather than overcrowded.

Not only are doctors poor collectors, but they seem rather to encourage an expectation on the part of the public that doctors will continue poor collectors. Most of us have a sneering way of speaking of the "close-fisted, penurious old cuss" who is the doctor who collects something from the rich and poor alike for the work he does. We may deny it, but so inbred is our lack of business sense that deep in our hearts we condemn the business-like doctor, at the same breath condemning the public for its failure to pay.

There is one prominent surgeon in Chicago whose office is reached by the patient only after passing through an outer office in which the doctor's secretary demands and gets a ten-dollar bill. That pays for the first consultation, and it is retained regardless of future business arrangements. This does not work a hardship upon the very poor, for this surgeon devotes several hours each day to free dispensaries and clinics where the poor are received and cared for. His office is reserved for his money-making, and by his good business methods he has been able to do more for the worthy poor, more for medical science, and more, incidentally, for his family and himself, than if he had gone ahead in the slipshod business way which is expected of medical men.

Poverty will be the lot of the medical profession until the doctor is not only convinced that the "servant is worthy of his hire," but until the doctor sees to it that the servant gets his hire. Your grocer does not say to you, when he comes to an accounting, "Your bill is \$50, but pay me \$20 and we will call it square." Hundreds of doctors close their accounts in this way with people who are amply able to pay in full. Is it because the doctor feels that his services are not worth the compensation?