

have old, unsettled accounts; and these enemies can be changed into friends if they can be made to settle their indebtedness. A person who owes the physician money and does not intend to pay will be one of the first to knock him. "Short accounts make long friends." By accustoming all classes of patients to an early rendering of accounts, while the amount is small and the service is fresh in memory and appreciation, the satisfaction of both patient and physician will be better assured, collection facilitated, and a better financial morale promoted. The regular collection of accounts has several good effects on a doctor's patients; it teaches them that he expects to be paid for his services; it prevents the bill becoming so large that they are unable to pay it; it weeds out bad payers early, and it avoids many losses due to removals and deaths. To avoid payment people go elsewhere. A good rule to follow is never to allow an account to get larger than a family can comfortably afford to pay. It is unquestionably easier for patients to pay and for a physician to collect \$10 twelve times a year than \$125 once a year—or even \$30 four times a year. Soon after services are rendered a statement should be rendered, and on the first or fifteenth of each month thereafter. In long-continued cases, the physician should try to collect something while attending the patient. Some men never present a bill, but wait the patient's pleasure to pay. This is demoralizing, as it puts the physician in a wrong light. The patient gets the idea that the physician does not need the money, and can wait, and he is then often forgotten. Others present bills only once a year, which plan is also open to objection, for the patient accidentally or intentionally forgets the circumstances surrounding a case or the items of the account, and disputes the bill. After sending two or three statements and receiving no response, nothing gives such good results as personal visits. The accounts may be given to an attorney or a local collector. It is important that a physician keep his word with his debtor. If the physician states that he will sue after a certain date, if the individual fails to make a satisfactory arrangement about his account, then he must do it. The moral effect of a successful collection is of more value than the costs. Having people say, "Dr. Blank is a good doctor, but he expects his pay," is worth hundreds of dollars, and the reputation can be acquired by a couple of years of close collecting. The income from a medical practice rarely equals the income obtained by men of equal ability, whose education and capital are invested in commercial pursuits, notwithstanding the great responsibilities physicians carry which laymen escape. The principal reason for this is that physicians have a constant tendency