A CORRESPONDENCE CIRCLE.

XII.

ROYAL ARMY MEDICAL CORPS FUNDS.

By COLONEL H. KNAGGS, C.B., C.M.G.

As there is a very considerable amount of misconception amongst officers as to the various funds associated with the Corps, the following notes are written with the view of explaining their origin and the functions they fulfil.

(1) R.A.M.C. FUND.

This Fund, which was instituted in 1902, was originally intended for the maintenance of the Corps' Band, to provide from time to time memorials to distinguished officers, and also to provide funds with the view of lessening the cost of the Annual Dinner to subscribers.

A charitable fund did not form part of its activities. There were, however, in existence charitable funds for cases of distress arising amongst N.C.O.'s and men and women and children of the Corps, and another fund for the benefit of widows and orphans of the Corps.

Later, what remained of these charitable funds was included in the R.A.M.C. Fund, under the heading General Relief Branch.

It would be seen, therefore, that the R.A.M.C. Fund consists of:

(a) The Officers' Branch, which provides for maintenance of Corps' Band, Memorials to distinguished officers, and Annual Corps Dinner, enabling subscribing officers to dine at reduced rates.

The Committee is also empowered to make grants from this Branch in cases of special distress occurring amongst widows and dependants of officers, and pays the annual subscriptions to the Royal School for Officers' Daughters at Bath, which gives the Committee forty votes at each half-yearly election for competing candidates.

This Branch also subscribes to the General Relief Branch.

(b) The General Relief Branch is supported by grants from Regimen­tinal Institutes and donations from officers, with the object of relieving cases of distress which may arise amongst W.O.'s., N.C.O.'s. and men and their families.

The subscription to the R.A.M.C. Fund is £1 per annum.

The accounts of the two branches are kept entirely distinct in different ledgers, submitted annually to professional auditors, and published in the Corps News, where the proceedings of each quarterly meeting will also be found.

All capital invested in both branches is held in the name of the trustees, Messrs. Holt and Co.
(2) R.A.M.C. (ALDERSHOT) SCHOOL FUND.

This Fund was established in 1921 as a separate entity, and the Trust consisted of a capital sum of £9,000 in five per cent National War Bonds, the interest of which provides the income of the Fund. Half this income is payable to the Auxiliary R.A.M.C.

The income is utilized for the education of the children of W.O.s, N.C.O.s, and men of the Regular R.A.M.C., orphans having preference.

In the case of the Auxiliary R.A.M.C. the money is utilized for the benefit of children of men who enlisted for the duration of war.

In the event of the whole of the income not being expended in any one year the surplus may be used for assisting in educating the children of officers of the Corps whether they served only during the war or belonged to the Regular Army, orphans to have preference.

(3) R.A.M.C. OFFICERS’ BENEVOLENT SOCIETY.

The Society was founded by Sir James McGrigor, Bt., in 1820, for the benefit of orphans of commissioned Medical Officers of the Army Medical Service.

Records are preserved of the earliest meetings of the Committee, and by the rules drawn up by the Founder and the original subscribers it was decided that all legacies should be invested and all surplus receipts at the end of each year should be added to the Funded Stock. Only the subscriptions and interest from investments are allowed to be utilized in donations.

Money accumulated gradually, but the greater part of the income is still derived from interest on investments.

At the Annual General Meeting held in 1912, it was decided to admit the orphans of Quartermasters of the R.A.M.C. to the same benefits as orphans of other officers, and this decision has been acted on ever since.

An increasing number of sad cases are being brought to notice arising from the Great War, and the Committee trust that it will never be necessary to refuse assistance to the orphans of any deceased officer through lack of funds. When dealing with applications preference is given to the orphans of officers who have been subscribers.

The number of subscribers this year is only 411 against 439 last year, and 469 in 1923. Annual Grants for the maintenance and education of orphans are made at the General Meeting in June of each year and have varied during the past three years between £760 and £1,422. The funds are sufficient to meet these grants each year, but owing to the falling off of subscribers it is urgently desirable that all officers on the Active List should subscribe.

The lowest annual subscription which entitles a subscriber to a vote is one guinea.

It should be noted that the R.A.M.C. Officers’ Benevolent Society
has no connexion with the R.A.M.C. Fund, nor with the Army Medical Officers' Widows' and Orphans' Fund, which is purely an insurance fund with annual premiums.

(4) SPECIAL TRUST FUND.

The income of this Fund is derived from a sum of £500 invested in £800 3½ per cent Conversion Loan Stock, which amounts to £28 per annum. Under the terms of the Trust the income is to be utilized in assisting in the education of the sons of deceased officers of the Royal Army Medical Corps and Auxiliary Forces, including officers who held temporary commissions who were killed in action, or who died of wounds or disease resulting from active service during the Great War, preference being given to the sons of Roman Catholic officers.

This Fund is administered by a Sub-Committee appointed by the Committee of the Royal Army Medical Corps Officers' Benevolent Society.

It is hoped that this brief statement will make matters clear with regard to the various funds. The rules governing the funds are at present being amended and brought up to date, and when approved by the Annual General Meeting in June next, copies will be available for all officers on the Active List.

It is earnestly hoped that all non-subscribing officers will subscribe to both the Royal Army Medical Corps Fund and Royal Army Medical Corps Officers' Benevolent Society as the need in both instances is becoming more urgent.

ARMY MEDICAL OFFICERS' WIDOWS' AND ORPHANS' FUND.

By CAPTAIN J. T. CLAPHAM.
Royal Army Medical Corps (R.P.).

This Fund is a Life Assurance Society, and should not, as is often the case, be mistaken for a charitable fund, such as the Royal Army Medical Officers' Benevolent Society.

It was founded in the year after Waterloo by the efforts of the then Director-General, Sir James McGrigor, F.R.S. A detailed account of its formation will be found in CORPS NEWS of June, 1925, to which a few remarks may be added before dealing with its business side.

In those days life assurance was in its infancy and the attractive options now offered were unknown. No doubt this was one reason for the rapid growth of membership, which within a few years of its foundation reached 600. In 1888 it was registered as a Friendly Society. The object of this, then, was to enable its funds to be deposited with the Commissioners for the Redemption of the National Debt at 3½ per cent.

Registration implies restriction of benefits, £300 being the maximum capital sum which may be paid at the death of a member, and the maximum annuity is £52.
Its advantages are that members obtain the guarantee of official surveillance and, at existing rates, the very tangible benefit of freedom from income tax. After the fifties the membership rapidly declined, partly no doubt owing to the more varied attractions offered by the great life offices and partly to the reasons mentioned in the earlier article.

In the meantime, a large fund had been built up of which present members are reaping the benefit at the quinquennial valuations.

In 1894, it was found that the flat rate of subscriptions then in force of £10 per annum for married members who joined as such and £6 for those who had previously been on the unmarried list, together with various marriage fines, was inadequate to keep the Fund on a sound basis. The rate of subscription was then raised to £22 with the result that hardly any officers joined till 1906, when the Fund was thoroughly re-organized, on professional advice, and a scale of subscriptions graduated according to ages of husband and wife was introduced.

Since then the membership has nearly doubled and it is hoped will reach 200 before the close of the present year.

After the quinquennial valuation at the end of 1910, the first distribution of surplus took place in the form of secondary benefits detailed below, which it will be seen have been increased at each successive valuation.

For many years by far the greater part of the funds of the Society were on deposit with the Commissioners for the Redemption of the National Debt at a rate of 3½ per cent. When the five per cent War Loan was issued during the war this money was invested therein and the income of the Society proportionately increased. During the past year this has been re-invested in longer-dated securities and the Society now holds over £200,000 (nominal) in Trustee Securities, mostly British Government stocks.

The Rules have recently been completely revised and registered under the Friendly Societies Act. The benefits and rates of subscription are not affected thereby. The new Rules will be issued shortly.

The primary benefit provided by the Fund is an annuity of £50 during widowhood, to the widows of officers who have held permanent commissions in the Royal Army Medical Corps. In the event of the death of the widow this annuity is continued to the children of such marriage until the youngest attains the age of 21 years. It also continues for their benefit, up to the same age, if the widow remarries. Furthermore, should the wife of the subscriber predecease him, it will be optional for him to continue the subscription he had been paying as a married member, in order to provide an annuity similar to the above for the children of the marriage, until the youngest shall have attained the age of 21 years.

To the above primary benefit have been added, of recent years, others from distribution of surplus which increase substantially the value of the benefits covered. Thus, at the valuations at December 31, 1910, 1915, and
1920, provision was made for sums varying, according to length of membership, from £100 to £300 to be paid on the death of a member on the books at those dates to his widow or children. The annuity to such widow or children was increased to the statutory limit of £52. Furthermore, at the valuation of December 31, 1920, provision was made for an annuity of £13 to each child, not exceeding four, of a member on the books at that date, to commence on the death of the father and continue till aged 21. Also, reductions were made (after five years' membership) in the subscriptions of members varying from twenty to sixty per cent according to the length of membership.

The Actuary is of opinion that the provision of additional benefits on the above scale will be at least maintained at future valuations, members benefiting according to the duration of membership.

It must be understood, however, that the additional benefits to be granted in the future will depend on the surpluses disclosed by quinquennial valuations.

The subscription covers all war and climate risks, including service in West Africa. Any such due to a widow is paid immediately on the receipt of the necessary papers without the usual wait for probate to be granted.

Examples of the annual subscription for married members which may now be paid in equal half-yearly instalments are:

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<th>Husband's age</th>
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These subscriptions are subject to abatement out of quinquennial surpluses.

Unmarried members pay an annual subscription of £2, and on passing to the married class are allowed the equivalent of all past subscriptions in the unmarried class by way of reduction of their annual subscription in the married class. Should they pass to the married list in time of war, they are not liable for any extra charge which may then be in force for new members.

The Secretary will be glad to send the Actuary's valuation and other reports, and give further information as to details.

**Origin of the Crest of the Royal Army Medical Corps.**

*By A Correspondent.*

We are apt, many of us, to accept and wear official badges and buttons on our uniforms without thinking about them, but they have all been the subject of considerable thought by those who devised them, and all have a reason for their adoption.

The crest of the Royal Army Medical Corps has, as its central device, a serpent coiled round a staff. This and the motto "In Arduis Fidelis"
were conferred upon us when the Corps obtained its present status and designation in 1898.

This device, with variants, has been adopted by the army medical services of some other countries.

The serpent and staff were the distinctive emblems of the ancient Greek god Æsculapius, who was the god of healing, and have been handed down to the medical profession in direct line from him, and, indeed, we derive practically all our medical nomenclature from ancient Greece.

Æsculapius was the son of the god Apollo, and Hygeia was his sister. Apollo himself had healing attributes, and he too was connected with a serpent or dragon named Pytho, which he conquered and established the Pythian oracle at Delphi; but in this case healing was not specially concerned, and snakes in general were fancied to be spirits of the dead coming out of the earth.

The legend which accounts for the adoption of the snake by Æsculapius as his emblem is as follows:

Æsculapius had a clinic in the Vale of Tempe, which is a gorge at the foot of Mount Olympus in Thessaly, on the summit of which the gods abode; and one day when he was sitting in his cavern or consulting room, he saw two snakes come in, one, evidently sick, being helped in by its companion; the other, after depositing the patient, went out and presently returned with a leaf in its mouth which it administered (how is not said) and quickly restored the sick snake to health.

Æsculapius took note of the leaf and collected a stock of the plant, and by its use effected many cures among human beings.

This gave him a great reputation and his cult spread all over Greece and further. Many temples were dedicated to him, the snake not being forgotten, and he was finally established in his specialism as the divine physician.

So we see that the art of healing was considered worthy of the gods.

The snake has, in many lands and many ages, been regarded with awe and veneration, whether in connexion with healing or otherwise. The brazen serpent lifted up by Moses in the wilderness for the cure of the Israelites bitten by the fiery serpents is a case in point. Mercury, the messenger of the gods, carried a caduceus which was a winged wand with two serpents coiled round it, which is to be seen in the crest of the Royal College of Surgeons.

The snake appears also in the temple sculptures of early inhabitants of South America—in what capacity is not known. Nor are the activities of the serpent in the Garden of Eden likely to be forgotten.

Its vogue is not altogether surprising—as the element of mystery, even now, in the shape of electric sparks or Abraham’s box, is one which impresses the human mind; and the snake, in its appearance and movements and traditions, is a mysterious creature. We may therefore regard it as an historic and venerable symbol in our crest.
The staff, too, has some significance, and was an accessory emblem of Æsculapius. It constantly appears in his effigies, being often of the dimensions of a club. Remarkable properties were attributed to certain rods, such as Aaron's rod, which turned into a serpent, and the magic wands of magicians and fairies. A majestic-looking walking-stick was a part of the costume of many physicians in the Elizabethan and Stuart periods, though this had a special purpose, as it often had a vinaigrette in its head, which was charged with essences for the warding off of aerial infection.

The motto, "Faithful under Hardship," speaks for itself.

The laurel wreath and crown are insignia indicating State service and are not peculiar to our Corps crest.