Correspondence.

ROYAL ARMY MEDICAL CORPS
OFFICERS' WIDOWS' AND ORPHANS' FRIENDLY SOCIETY.

TO THE EDITOR OF THE "JOURNAL OF THE ROYAL ARMY MEDICAL CORPS."

Sir,—Since the commencement of hostilities numerous inquiries from Officers of the Royal Army Medical Corps regarding membership of the R.A.M.C. Officers' Widows' and Orphans' Friendly Society have been received by the Committee of Management.

It is felt that the reasons why the Committee of Management are not at present in a position to accept new members should be made known to all regular Officers who are not members of this Society.

I should therefore be very grateful if this letter and the explanatory note below could be published in an early edition of the Corps Journal.

85, Eccleston Square,
London, S.W.1.
October 6, 1944:

I am, Sir,
Your obedient Servant,
D. B. McGrigor,
Secretary.

At the outbreak of War in September, 1939, the Committee invited Mr. A. D. Besant, F.I.A., the Society's Actuary, to submit his views as to the course to be pursued with regard to admission of new members during the war period.

In reply, he pointed out that the Committee of Management had a free hand, subject only to two conditions:—

(i) That a permanent commission is essential.
(ii) That Rule 7, para. 10, lays down that in the case of those likely to be exposed to war risks in the near future, the Committee of Management in its absolute discretion may accept such a new member on payment of such extra charge to cover war risks, as, on the advice of the Actuary, it may determine.

He further pointed out that in the event of death of such a newly enrolled married member, benefits under the Rules are guaranteed and would involve first the £300 death claim, and secondly the provision for paying widows' pensions and orphans' benefits prematurely; the latter constitutes by far the larger liability. Thus, a single death may involve a liability in the neighbourhood of £1,200 to £1,500. As it was not practicable to fix an extra premium commensurate with a risk of this magnitude, he felt compelled to advise that new entrants should not be admitted during the continuance of hostilities and that the Society should thus fall into line with the general procedure adopted throughout the Life Assurance world.

In March of this year, 1944, the question as to whether the time had now come for again opening the Society's Membership to Regular R.A.M.C. Officers was again submitted to Mr. Besant, and he was informed that the Committee of Management was particularly anxious to do so if it was financially possible.

In reply he was only able safely to advise that the cost of any claim imposed by a new married member remained as prohibitive as before, and that its magnitude was such that, in justice to the rights of existing members, it should not be incurred. Since then the development of the war in the West has made any change in the present procedure additionally hazardous and his statement above is still applicable.

The next-statutory Quinquennial Valuation of the Society will be made at the end of 1945, when the position will be reviewed again. If the war should end during the interval between now and the end of 1945, the necessary recommendations for the resumption of
admission have already been made by Mr. Besant and new rates of admission have been
registered under the Act and inserted in the Rules.

Any further information may be obtained from the Secretary of the Society, 85, Eccleston

THE INCORPORATED
SOLDIERS, SAILORS AND AIRMENS HELP SOCIETY.

LORD ROBERTS MEMORIAL WORKSHOPS.

TO THE EDITOR OF THE "JOURNAL OF THE ROYAL ARMY MEDICAL CORPS."

Dear Sir,—May I, on behalf of the Executive Committee, through your courtesy, remind
your readers of the work of the Lord Roberts Memorial Fund and Workshops. Our
godfather, that great little Field-Marshall, was born on September 30, 1832. There is
no chance of his being forgotten as a soldier, but we hope that the fine work being done
in our factories by disabled men in our three great fighting Services will help to keep his
memory green on his birthday. He himself took a very special interest and delight in this
particular work as giving just the help that every self-respecting man appreciates more than
any other form of assistance. This is borne out by our experience in six different centres
over many years.

During the present War our factories have been, and are, engaged chiefly on work essential
to the war effort. During 1943 our turnover was £123,000 and wages amounting to £49,000
were paid.

In our principal factory in London, the total number of disabled men employed has
amounted to 113 with an average disability of nearly 59 per cent. Of these 39 have lost
an arm and 51 have lost a leg or the use of one. The hours of work have never exceeded 45 per
week.

Our other factories are situated in Liverpool, Colchester, Edinburgh, Inverness and
Dundee. Provided we can obtain the necessary funds, we mean to extend greatly our work
of training and employing men in all Services who find it impossible to obtain work in civil
life on account of their war disabilities. We would, therefore, beg any of your readers who
are interested in this method of showing their appreciation of the gallant devotion of our
fighting men during the present War to spare us what they can, by subscription or legacy,
or both, to further the range of our proven work. More than ever, in the years ahead, will
this practical sympathy be needed.

Contributions sent to the Hon. Treasurer, Admiral of the Fleet Lord Keyes, Lord Roberts
Memorial Workshops, 122, Brompton Road, Room T, London, S.W.3, will be gratefully
acknowledged.

Yours truly,

W. F. Furse,
Lieutenant-General.

Appeals Department, Head Office,
122, Brompton Road,
London, S.W.3.
September 30, 1944.