

ANNUAL REPORT

MEDICAL BENEVOLENT ASSOCIATION OF NSW
BY DOCTORS FOR DOCTORS

2016



CARING FOR 120 YEARS
and with your help we will keep caring for 120 more

Artwork & Design: www.ameliakdesigns.com



CARING FOR 120 YEARS
and with your help we will keep caring for 120 more

Administration

PO Box 1660
Dee Why, NSW, 2099
finance@mbansw.org.au

Social Worker

Ph. 02 9987 0504
Fax. 02 9987 2970

BY DOCTORS FOR DOCTORS



SINCE 1896

www.mbansw.org.au

www.mbansw.org.au

BY DOCTORS FOR DOCTORS



SINCE 1896



MISSION STATEMENT 2016

MBANSW seeks to support the medical community in NSW and ACT by providing counselling and financial assistance to members of the medical family in need and others to support a timely recovery from illness or adversity.

CONTENTS

PRESIDENT'S REPORT	1
TREASURER'S REPORT	5
INCOME AND EXPENDITURE	7
GROUP DONATIONS	9
SOCIAL WORKER'S REPORT	11
HISTORY 120 YEARS	15
COUNCIL AND SPECIALISATIONS	19
AGM AGENDA	20

“

To share my substance with him, and relieve his necessities if required; to look upon his offspring in the same footing as my own brothers. ”

Hippocrates 400 BC



DAVID CHEN

David Chen

PRESIDENT'S REPORT

This year we are celebrating the 120th Anniversary of the Medical Benevolent Association of New South Wales ("MBANSW"). I am pleased to be writing this report as the fourteenth President. My predecessors were highly esteemed medical practitioners who strived to develop and preserve a service that is as needed today as it was 120 years ago.

In 1896 The Medical Benevolent Fund of NSW was formed "to afford assistance to any duly qualified medical man, widow or orphan children of such whom the committee deem worthy". In 1926 the name of the fund was changed to the Medical Benevolent Association of NSW. In 1934 the Medical Benevolent Association was given the sum of 2,578 pounds when the Medical Benevolent Fund was closed.

The MBANSW became incorporated in 1937. In the early 1940ies Miss Kate Ogilvie was engaged as an almoner on an unpaid basis. She was the first of only four social workers to have worked for the Association up to the present day. From 1947 the Association employed Nancy MacKay, followed by Mary Doughty AM in 1964 and currently Meredith McVey from 2008.

In 1957 the Association became a registered charity and in 1977 we received tax deductibility for our donations.

In 1981 the Association was involved in the formation of the Doctors Health Advisory Service of NSW ("DHAS") and continued providing costs and services of its Social Worker and Executive Secretary to the DHAS until September 1995.

Over the past 120 years the MBANSW has helped thousands of beneficiaries with financial assistance in the millions of dollars as well as countless hours of dedicated social work counselling. With your support we hope to continue this work for the next 120 years.

MBANSW would not have been able to provide this support without the generosity of doctors demonstrating care for their colleagues by their generous donations. We are encouraged by the increasing generosity of some individual donors. We are grateful to our many group donors who assist both financially and promotionally. We are also very grateful to those who remember us in their will or arrange donations at their funeral in lieu of flowers.

Our organisation has undergone some changes in the last year. Our Finance Officer Danielle Doughty moved on to 'bigger things' in March. Danielle has been our book-keeper and administrative support for 12 years. She has provided invaluable help to our Social Worker, Meredith McVey and to our Hon. Treasurer, Felix Choi. We wish her well in her new career.

Kirsty Kormos was appointed to replace Danielle. However, given her CPA qualifications, her role and job has changed to reflect her expertise, to become our in house Accountant. Kirsty has quickly become invaluable.

Work started this year on a much needed overhaul of our website. We contracted Alex Jessup, a first year medical student to help us start work on our website. I hope to be launching the new website at our AGM and encourage you to view it at www.mbansw.org.au

In the early part of the year Meredith McVey's took some well-deserved and extended leave. We are thankful to Sarah Foster, the DHAS social worker for stepping into the social work role. Sarah together with Kirsty Kormos kept the organisation running smoothly.

There have been a number of changes to our Council since my last report.

Sadly we farewelled Dr Richard Herlihy from the Council last AGM. Richard served as immediate past President from 1996 to 2005. Richard was made an Honorary Life Member in recognition of his tireless work.

Dr John Newlinds passed away in September 2015. John served as councillor, Treasurer and President from 1891 to 2008. *'John really was one of the greats, along with David Pope, Jim L'Estrange and Bryan Curtin... who guided the MBA through its critical development in the '80s and '90s, taking it from a small organisation to the very professional, incorporated, tax-deductible status we enjoy today. The Association and the profession have much to be grateful for.'* We were honoured to be remembered in his will

We welcomed Dr Deborah Campbell to the Council briefly at the last AGM. Sadly Deborah has decided to step down from Council for health reasons. During her brief time with us Deborah became active in improving our fund-raising activities. Unfortunately Dr Michelle Penn resigned from Council due to family and work commitments. Dr Vanessa Rogers has taken a leave of absence for family reasons and A/Prof Russell Pearson for research work commitments.

There were also some changes in governance of the organisation this past year.

We terminated our long standing accounting agreement with HLB Mann Judd and moved accounting in house. Chris Deegan, our portfolio manager at BT resigned and we welcome Jamie Sipteri to manage our portfolio. We are now having six monthly meetings with BT for more timely updates on our investments. We are also grateful to Jamie's colleague Trent Daniels for his assistance with the portfolio.

We continue to have review a journal article monthly at Council meetings to keep us up to date on matters of Governance. We have reviewed and updated our account signatories and conduct annual performance and wage reviews for our staff. We undertake an annual Policy and Procedure review focusing this time on Privacy and Complaints.

We also undertake an ATO self-assessment for not for profit organisations along with a risk review and have updated our Insurance Duty Exemption with the Office of Sate Revenue.

In the area of networking and relationships, we have continued our close working relationship with the DHAS by creating a new service agreement to share our Accountant. Meredith McVey serves as DHAS Hon Secretary and Dr Sue Morey AM has joined the DHAS as a MBANSW representative.

We continue to work with the Northern Sydney Primary Care Network in the provision of services through Partners in Recovery. We also participated in the AMA (NSW) Doctors Wellbeing Forum. Of particular note this year was our congratulations to Ron Heinrich AM of Tress Cox Lawyers on his 50th anniversary with the firm.

A project to increase awareness of the MBANSW through Medical Staff Councils and other medical associations has commenced. We have met with Medical Staff Council's at RNS and Auburn Hospitals and are planning a meeting with Concord Hospital. Brochures have also been distributed at Blacktown and Mt Druitt Hospitals.

Promotional activities have been a focus this year. We have a new website and new stationery and business cards. We have redesigned our Information brochure and Bequest brochure. Information about the MBANSW is in the NSW Rural Doctors handbook. We are also benefiting from the sales of the Entertainment Book. We have had articles in the NSW and Canberra Doctor, UNSW Alumni Newsletter and our new brochures have been distributed by Avant, the Australian Doctors Spouse Network, the AMA (NSW) Careers Day and the AMA NSW & ACT Orientation week activities.

The smooth running of this Association is a result of the assistance of many people.

We continue to be indebted to the AMA (NSW) who provide us with their facilities for our meetings so freely and to Fiona Davies (CEO) for her continuing support. We thank Bill Nausbaum of HLB Mann Judd for his accounting and auditing services over the past many years. Thanks also to Jamie Spiteri and Trent Daniels of BT Financial Group in managing our investment portfolio. Special thanks to

Aimee McFadden of Amelia K Designs, for the associations brand new look with her fresh ideas and artwork for the appeal brochures and letterheads over the past year again. Airgead Studio have also been instrumental in the development of our new website.

We remain grateful to Danielle Doughty our finance officer who since 2002 has worked quietly in the background helping both Meredith and Felix. Now I am pleased to be able to thank Kirsty Kormos for joining MBANSW as our accountant and helping with administration. We are very fortunate to have someone with her qualification on the team.

The MBANSW Executive, Secretary Andrew Wines, our Treasurer Felix Choi, Vice-Presidents Furio Virant and Russell Pearson who stand in for me when I am absent, must be acknowledged and thanked. They together with the other councillors work to create a successful and responsive organisation. My thanks to councillors John Allman, Catherine Brassill, Chris Dalton, Reem Mina, Sue Morey AM, Vanessa Rogers, Ian Wechsler, Noel Wilton and Vincent Wong. Also tonight we welcome David Shelley-Jones to the Council.

David will add Obstetrics and Gynaecology to the variety of medical backgrounds in our council including General Practice, Endocrinology, Orthopaedics, Public Health, Occupational Health, Psychiatry, ENT, Anaesthetics, and Ophthalmology. The varied backgrounds on Council help us achieve a well-reasoned response to the needs of the beneficiaries.

This organisation would not function as it does if not for our Social Worker/Executive Officer, Mrs Meredith McVey. There are not enough superlatives to praise her for her the work she does. She is appreciated both by the beneficiaries for the care she shows in her social work and by all the council members for her comprehensive social work reports and the professional manner she does her administrative work. On behalf of the Council I would like to thank her for a job well done again this year.

As we enter our next 120 years we plan to increase the profile of the Association using new communication and media platforms. As always our aim has been to ensure that every doctor in NSW and ACT is aware that when help is needed, assistance is available from the MBANSW.

“ Over the past 120 years the MBANSW has helped thousands of beneficiaries with financial assistance in the millions of dollars as well as countless hours of dedicated social work counselling. With your support we hope to continue this work for the next 120 years. ”



CARING FOR 120 YEARS
and with your help we will keep caring for 120 more

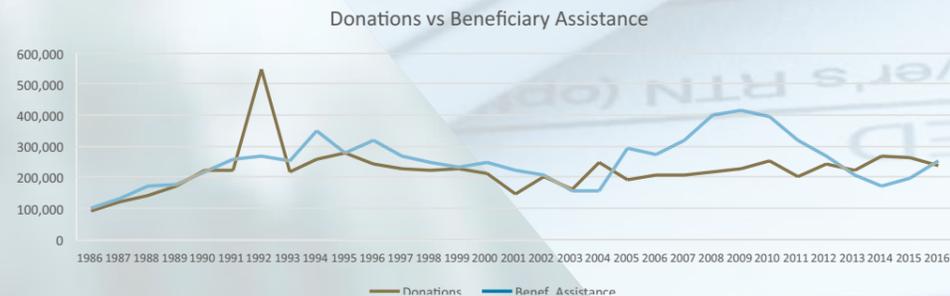
DAVID CHEN

TREASURER'S REPORT

As we celebrate our 120th Anniversary this year it is evident that the Medical Benevolent Association of NSW ("MBANSW") is just as important today as in 1896. Established with the aim "to afford assistance to any duly qualified medical man, widow or orphan children of such whom the committee deem worthy", the MBANSW is still successfully meeting these objectives. To demonstrate; in the past 31 years the MBANSW has provided approximately \$7,775,140 in financial and counselling assistance to those medical professionals and families in need. We thank all our donors for their invaluable support over the past 120 years, we will continue to use these funds with great consideration and transparency.

This year total beneficiary assistance amounted to \$250,415, this represents an increase of \$51,884 (26.13%) compared to \$198,531 in 2015. Beneficiary assistance includes both financial and social work support, any assistance is considered on a case by case basis by the dedicated members of Council. The amount approved for beneficiary support has grown consistently each year since 2014 due to the increasing number of requests, cost of living and acuity of cases.

Donations received for the year totalled \$239,101 a decrease of \$24,142 compared with 2015. We receive donations from appeals in June and December, donations from groups, bequests and those that choose to donate when renewing their membership to the AMA. The graph below shows the total donations received vs beneficiary payments since 1986. It is apparent that beneficiary payments in general remain on par with donations with the exception of the difficult years of the global financial crisis. The council takes great care to monitor trends in income and expenditure each month to ensure the continuation of the MBANSW for the next 120 years.



Administration expenditure was relatively consistent with 2015, there was a slight increase by \$9,045 which can be attributed to changes within our staff. Overall the MBANSW remains financially healthy and stable despite a 3% decrease in Net Assets from \$2,337,138 in 2015 to \$2,259,532 in 2016.

There have been a number of changes in the past year, our valued finance officer Danielle Doughty left her position after 12 years and we welcomed our new in house accountant Kirsty Kormos. I wish to give thanks to Danielle Doughty, Bill Nussbaum from HLB Mann Judd and Chris Deegan from BT financial group for all their dedication in the past.

I acknowledge my fellow Councillors who volunteer their valuable time; also Mrs Meredith McVey our dedicated social worker, Mrs. Kirsty Kormos, the MBANSW accountant, Jamie Spiteri and Trent Daniels from BT Financial Group and the AMA (NSW). Due to the combined effort of these, together with the generosity of our donors MBANSW remains financially healthy and on track to meet our objectives for the next 120 years.



Handwritten signature of the Treasurer.

“ As we celebrate our 120th Anniversary this year it is evident that The Medical Benevolent Association of NSW (“MBANSW”) is just as important today as in 1896.

2016

Income and Expenditure Statement 2016

This provides an overview of our activities for the past financial year and comparison to FY2015. This has been taken from our Audited Financial Report, a copy of which can be requested by emailing: finance@mbansw.org.au

INCOME

Appeals – group
 Appeals – individual
 Bequests
 Donations via AMA subscriptions
 Dividends received
 Interest & trust distributions received
 Other income
 Imputation credits refundable
 Profit on disposal of investments

EXPENDITURE ON ADMINISTRATION

Accountancy and audit expenses
 Appeal expenses
 Depreciation
 General expenses
 Insurance
 Portfolio management fee
 Printing & stationery
 Staff training & welfare
 Superannuation contributions
 Telephone expenses
 Wages and social worker expenses

NET SURPLUS AFTER ADMINISTRATION EXPENSES

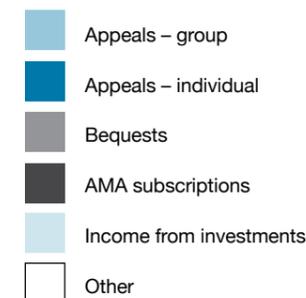
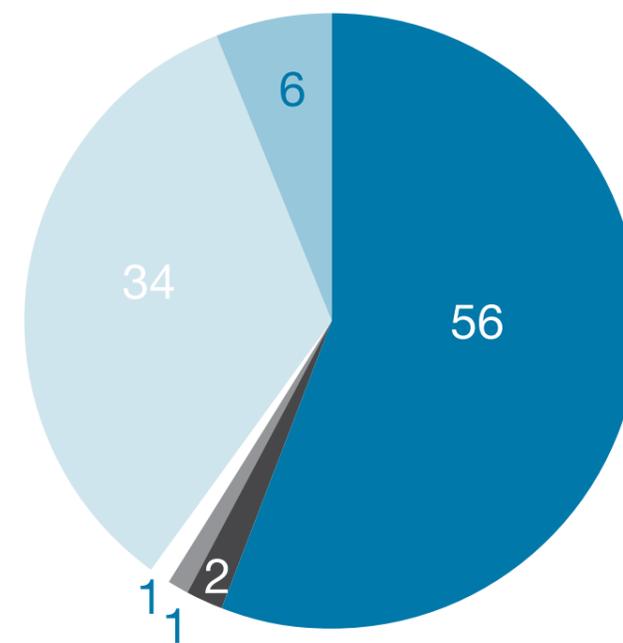
LESS: EXPENDITURE ON DIRECT SERVICES

Payments to beneficiaries
 Social workers counselling services

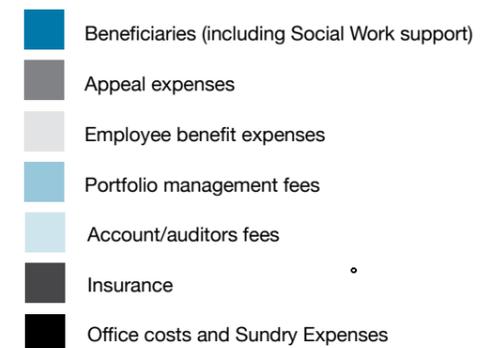
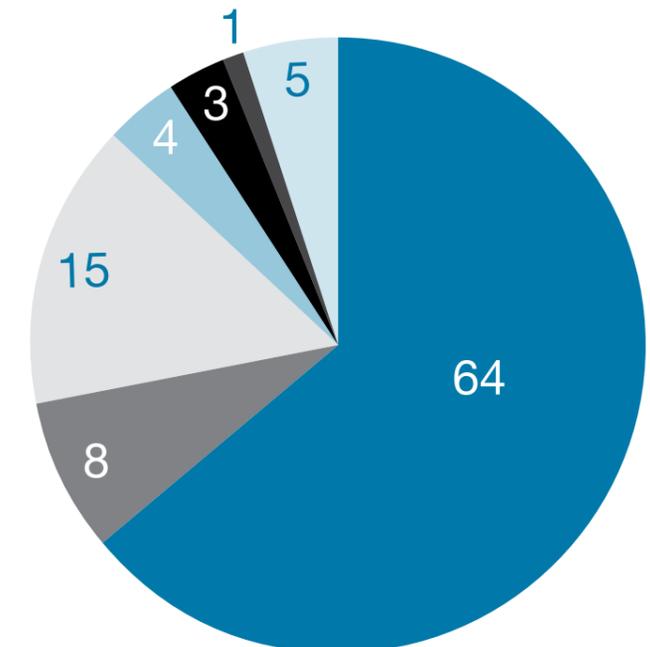
NET SURPLUS/(DEFICIT)

	2016 \$	2015 \$
Appeals – group	21,580	49,220
Appeals – individual	207,138	196,339
Bequests	4,000	8,015
Donations via AMA subscriptions	6,383	9,669
Dividends received	31,535	45,221
Interest & trust distributions received	79,794	72,050
Other income	2,623	2,584
Imputation credits refundable	12,385	18,278
Profit on disposal of investments	2,420	18,320
Total Income	367,858	419,696
Accountancy and audit expenses	13,426	20,850
Appeal expenses	32,287	39,720
Depreciation	2,306	1,372
General expenses	9,206	2,331
Insurance	4,138	4,037
Portfolio management fee	16,649	17,715
Printing & stationery	3,528	3,670
Staff training & welfare	1,874	-
Superannuation contributions	4,792	7,156
Telephone expenses	2,956	2,471
Wages and social worker expenses	50,836	33,631
Total Administration Expenses	141,998	132,953
NET SURPLUS AFTER ADMINISTRATION EXPENSES	225,860	286,743
Payments to beneficiaries	193,831	148,505
Social workers counselling services	56,584	50,026
Total Direct Services	250,415	198,531
NET SURPLUS/(DEFICIT)	(24,555)	88,212

INCOME



EXPENDITURE



The audited accounts are available on request.

GROUP DONATIONS 2016

July 15 - June 16

Avant Mutual Group	\$5,000.00
Canterbury Bankstown Medical Association	\$2,000.00
Ku-Ring-Gai District Medical Association	\$2,000.00
Mona Vale Hospital Medical Staff Council	\$2,000.00
Orange Base Hospital Medical Association	\$1,000.00
Royal North Shore Hospital Medical Staff Council	\$5,000.00
Russell Street Medical Centre	\$580.00
Westmead Hospital Medical Staff Council	\$4,000.00

July 14 - June 15

Concord Hospital Medical Staff Council	\$1,000.00
Gen re Corporation	\$2,090.00
Hawkesbury Medical Staff Council	\$1,000.00
Interchange General Practice	\$1,000.00
Ku-ring-gai District Medical Association	\$3,000.00
Manly Hospital Medical Staff Council	\$2,000.00
Medical Council of NSW	\$30,000.00
Mona Vale Hospital Medical Staff Council	\$2,000.00
Royal Hospital for Women Medical Staff Council	\$1,000.00
Russell St Medical Centre	\$1,130.00
Ryde Hospital Medical Staff Council	\$1,000.00
Sydney University Medical Graduates 1965	\$4,000.00

SOCIAL WORKER'S REPORT

120 years ago some benevolent doctors came together to work out how to help colleagues in need. At that time I wonder if they thought that the same support would still be needed today. Between 1896 and 2016 hundreds of wise and generous doctors have stepped up to the Medical Benevolent Association Council to carry on the work of supporting colleagues. Over the past 120 years these men and women have managed to ensure that the Association has remained financially viable, well respected in the medical community and, most importantly, supported colleagues in need.

Of note also is the broad minded thinking of these doctors who have employed a social worker since 1941 to assist with the care of their colleagues. In this respect MBANSW was well ahead of its time and continues to this day to be well ahead of many who believe that only doctors have the requisite skill and knowledge to help doctors.

To illustrate the point that the services provided by MBANSW are still required, I have taken some brief excerpts from some old social work reports and compared them with excerpts from reports in 2016.

From the Social Workers Annual Review 1965 "... spoke of various employment difficulties and is not keen to disclose his psychiatric treatment". From the Social work report to Council 2016 "... has taken significant time off work but is unwilling to disclose mental health treatment as he fears it will adversely affect his future" Annual Review 1969 "...although his

physical state remains the same, his morale has improved considerably and the assistance has helped immeasurably". Social work report to council 2016 "...her circumstances remain unchanged but she made mention of the difference financial and social work support has made to her and the children."

Annual review 1972 "...Dr D has been causing a great deal of trouble to Mrs D by forcing entry into her home, threatening her and the police have had to be called ..." social work report 2016 ... "recently separated from her husband following escalating control and violent behaviours and she has taken out an AVO. She is not able to return to her job as she fears for her safety"

At present there are 69 medical families receiving financial and/or social work support from the Association. This translates to 183 men, women and children receiving assistance. Continuing the upward trend of the past few years, since January new referrals have risen to just over 4 per month. This is putting increased pressure on the Association's financial and human resources.

Two thirds of referrals this year were for financial assistance. The other one third of people receiving social work support have no financial concerns but are requiring support in matters of family violence, grief and with chronic health conditions. It is stressed that financial assistance is not given without a clear understanding of the beneficiary's financial, family and social circumstances. Significant work is done

with the doctor in need to ensure that by the time a request for financial assistance comes to the Council, all other opportunities for support have been mobilised. Of necessity, once financial assistance has been approved ongoing social work support is provided often long after financial assistance has ceased.

To keep us on our toes, the referral patterns by gender this year have changed. Last year, two thirds of requests for assistance came from males, this year it is two thirds from females. One quarter of requests for assistance have come from family members of medical practitioners. These requests may be made when the medical practitioner has died; where there are relationship problems or when family members are seeking support because the doctors themselves are unwell. MBANSW is mindful of its responsibility to assist family members independently of medical practitioners if the need arises.

General Practitioners make up half of the referrals with the other half equally divided between other specialist groups and doctors in training. The average age of all who requested assistance remains at 47, with an age range, from 30 to 83 years. This year most referrals are from the 45-55 age group. Doctors within this age range would usually expect to have cemented their careers and have their financial arrangements in order, not be in a position where they are unable to pay for their electricity, rent or Medical Registration fees.

An assumption is sometimes made that the majority of assistance provided by MBANSW is to doctors who have registration difficulties or have not graduated in Australia. This year less than one quarter of new referrals have conditional or suspended registration and the same number, although not the same doctors, were trained overseas. MBANSW does not discriminate or pass judgment, all on Council are acutely aware that in most cases, there is a family relying on the doctor for their well-being. Assistance will be given to ensure that children do not suffer regardless of the actions of their parents.

In contrast to last year, when the primary reason for referral was physical health, the primary reason for referral this year has been mental health difficulties. Included in this

broad group of mental health are doctors battling depression, anxiety and substance abuse. The number of referrals from doctors with substance abuse concerns remains very low but appears to be increasing. As you are aware there is seldom one reason for referral to MBANSW. A period of depression shouldn't mean that a doctor must step away from work. However, depression combined with divorce, care of a child with a disability and a close family member's cancer diagnosis, could indicate that a period of time away from work may be in the doctor and his or her patient's best interests. The situations that many doctors are managing on a day to day basis are a testament to their courage.

Other events that have prompted a referral to MBANSW this year include physical illnesses such as various forms of cancer, cardiac failure and autoimmune disorders. Again these physical illnesses are in the company of other stressors. The death of a doctor, doctor's partner or child has also accounted for referrals. Domestic violence has also triggered several referrals this year, some for financial assistance and others for counselling support.

Of concern to the Association is the number of doctors who have taken out income protection insurance, only to find that there is a technicality in the policy that prevents the doctor from claiming. A recent conversation included the words..."I have paid more than \$300,000 to income protection insurance and here I am relying on a charity to pay my bills".

Up to 5 calls per month do not translate to a referral, however assistance is given with a range of matters. These include ..." I am a rural doctor and I need to see a psychiatrist out of area for help with an eating disorder" "I am writing an article on the doctor suicides and I want to include information about support services" "I am anxious about changes in 'recency of practice' requirements for registration and what they will mean for me" ... "I am concerned about a colleague who I think needs some help, how I can talk to him/her about my worries?". Contacts fit into this category if they do not require ongoing social work support or financial assistance and as such do not form part of our data collection.

My role as MBANSW social worker is only part of my work with MBANSW. I am also the Executive Officer. This is an interesting, varied and challenging role. As you know MBANSW is an income tax exempt charity and ensuring that we comply with all relevant legislation is part of my role. We have a number of strategies in place to ensure good governance and we are always looking for ways to make the organisation more efficient, effective and responsive.

This year, my association with the Doctors Health Advisory Service NSW (“DHAS”) continues. I am serving as the Hon Secretary, again. The DHAS is experiencing a time of great change and it is exciting to be involved in the transition from a small but effective service relying on the good will of volunteers, to a more professional organisation with an extensive suite of services. It was marvellous to be part of the DHAS to present a workshop on bullying at the Doctors Health conference in Victoria last year. I look forward to the conference to be hosted by DHAS in Sydney next year.

There are a number of people who contribute to the smooth running of MBANSW:

Danielle Doughty has been our finance officer for 12 years. She has been a wonderful support to me and has been efficient, conscientious and capable. Danielle reigned earlier this year to pursue bigger and better things. Thank you Danielle, there are no words to express my gratitude. With the resignation of Danielle, came the appointment of Kirsty Kormos, our Accountant. Kirsty has taken on her designated roles with energy and enthusiasm and has quickly also adapted to her unstated role of being my sounding board. Thank you Kirsty, your enthusiasm and enquiring mind have already created efficiencies in the way we work.

I took a much needed extended break this year. Sarah Foster the DHAS social worker graciously and capably stepped into my role and ensured the smooth running of the Association as well as compassionate and very professional care of beneficiaries. Thank you Sarah. It is wonderful to know that I can take leave and return to a ‘tidy desk’.

AMA (NSW) through its CEO Fiona Davies is a staunch supporter of our work. Fiona ensures that MBANSW is promoted at every opportunity and that we have a voice at opportune moments. This year I am pleased to have been able to contribute to discussions at ongoing meetings of the Doctors Wellbeing Forum. I have also valued the advice of the AMA (NSW) HR staff in employment contracts and in advice to some of our beneficiaries with career concerns. Thank you Fiona and your staff who always make me feel welcome.

Peter Somerville and his staff at AMA (ACT) ensure promotion of our service in Canberra through regular advertisements and longer articles in Canberra Doctor. Peter and his staff also undertake a regular mail out of the MBANSW information brochure. Thank you Peter for your ongoing support. It was great to meet Peter in person recently to discuss issues with the medical workforce in ACT.

This year we have created a new website, which is available at www.mbansw.org.au. It has been a major project and we employed the services of Alex Jessup, a first year medical student, as our project manager. Alex facilitated an introduction to one of his peers, Francis, who worked with Noel Wilton (Councillor) to provide photographs for the new site. The website has required the creative input of our graphic designer Aimee McFadden of Amelia K Designs and the extreme patience of our web builder Christina Martin of Airgead Studio. Thank you all, the finished product is better than I imagined.

Chris Deegan of BT Financial Group retired part way through the year. His replacement Jamie Spiteri has stepped in and is capably supported by Trent Daniels in managing our investment portfolio. We have continued the practice of twice yearly Council meetings with BT to ensure timely advice on fluctuations in the financial markets. Kirsty and I look forward to establishing a good working relationship with Jamie.

Bill Nussbaum from HLB Mann Judd has provided much appreciated accountancy advice for many years. This year we have decided to make use of Kirsty’s qualifications and experience and manage our accounting in

house. I wish to acknowledge Bill and thank him for his cheerful and patient support to me and well-reasoned advice to council. HLB Mann Judd continue as our auditors.

Tress Cox Lawyers have generously supported the work of the association for many many years. Ron Heinrich AM and Karen Keogh have responded to my many queries on several matters, including a working agreement with DHAS to share Kirsty’s expert accountancy skills, with patience and expert advice.

Holman Webb Lawyers, through John Van de Pol have again supported our work by providing legal advice at no charge for beneficiaries faced with professional issues. Again this year I have tested the generosity of John and his colleagues who have extended assistance on matters of immigration as well. Thank you John.

I have reserved the ‘best for last’. The Councillors of the Medical Benevolent Association have continued the fine tradition established 120 years ago and have been able to steer the Association capably through a fluctuating economy at the same time as providing compassionate and benevolent assistance to their colleagues. The doctors who ask us for assistance are often in great distress and usually ashamed of their circumstances. Discussion at Council meetings is never dismissive of a doctor’s situation and never lays blame. ‘What can we do to help’ is the focus of Council meetings. I am grateful for the kindness and generosity of all on Council. They make themselves available at any time to talk about the work of the Association, provide advice, assistance and consider and approve an urgent request. I would not be able to do the work I do without their support

My particular thanks to the President, David Chen. David is endlessly calm and positive. He provides calm reassurance and sound reasoning and cheerfully accepts my many interruptions. Thank you David for your support.

None of the work we do would be possible without the generosity of our donors. Thank you for making our work easier and for providing some comfort to our beneficiaries and their families. In closing, a brief but heartfelt thanks from one of our beneficiaries this year:

“It has really made enormous difference and helped me get back on my feet after what is been a disaster year.”

“None of the work we do would be possible without the generosity of our donors. Thank you for making our work easier and for providing some comfort to our beneficiaries and their families.”



MEREDITH MCVEY

A handwritten signature in black ink, appearing to read 'Meredith McVey'.



CARING FOR 120 YEARS
and with your help we will keep caring for 120 more

HISTORY 120 YEARS

Medical Benevolent Association NSW – Reflections on 120 years

The Medical Benevolent Association NSW arose from the Cooper Defence Appeal, where the medical fraternity had come together, in 1895, to assist an esteemed colleague in his Appeal against a charge of ‘unskilful action.’ When the case was finalised, (sadly, lost on Appeal), a sum of money, £133 8s11d, was in surplus and at a meeting of the NSW Branch of the British Medical Association, Dr P. Sydney Jones (Chairman) announced that ‘a meeting of the subscribers of the Cooper Defence Fund would be held at 121 Bathurst-street, (the Editor’s Library of the Australasian Medical Gazette) on Friday, December 20th, for the purpose of converting the surplus into a benevolent fund’.

At this first meeting, a letter was read from Dr Cooper, stating ‘he could not accept as a testimonial anything less than the whole balance of the fund.’ As Dr Cooper’s legal expenses in the Appeal case had been paid, it was determined that the ‘balance be devoted to the formation of a benevolent Fund for the benefit of such members of the profession as may be deemed worthy of assistance.’ (A.M. Gazette January 20, 1896)

At the Annual Meeting, held on Friday March 26th 1897, at the Royal Society’s Room,

with Dr Philip Sydney Jones as Chairman, the Executive was re-confirmed: Trustees - Dr P Sydney Jones & Dr R L Faithfull, Honorary Secretary Dr Morgan Martin, Committee - Dr F H Quaife & Dr Fiaschi. There were 49 subscribers and subscription was then opened to all members of the medical profession at 5s. per annum. It was proposed that the Cooper Defence Fund be renamed ‘Medical Benevolent Fund of New South Wales’ with the object ‘to afford assistance to any duly qualified medical man, or widow, or orphan children of such, whom the committee deem worthy of assistance.’ It was reported that ‘one gentleman...had applied for assistance, and the necessary aid had been afforded to suit the case.’ (A.M. Gazette April 24, 1897)

Meetings were to be held immediately following the meetings of the NSW Branch of the British Medical Association, a decision that ensured that the esteemed leaders of the medical fraternity remained fully engaged and connected with the benevolent activities.

During 1897, subscriptions flowed in to the Fund from both city and country practitioners, however, it was noted ‘as applications to the fund are numerous and the fund small, further subscriptions are earnestly solicited.’ Only about 1/6 of the medical men of the Colony were subscribers - this has remained a key challenge over the years. Currently membership of the Association is not required for a medical

practitioner to receive support, however, still only a small percentage of practitioners contribute.

Formal reports of the Fund’s activities were presented each year at the Annual Meeting and in 1898, we have the first details of benevolence bestowed and business transacted. At that time, Treasurer’s balance sheets reported subscriptions during the previous 15 months totalling £21 17s 6d, which would have represented approximately 80 subscriptions, and fascinating detail, including an account for a piano (£15 10s) and its carriage (6s 10d).

Cases were reported in detail for the first few years:

‘The first case that came before the committee was that of Dr Smith*, of Bankstown, to whom they had lent a piano for the use of his wife and daughter, who represented that by means of it they might be able to earn sufficient to support him. Previously he had been granted the sum of 10s. a week, which was stopped about a month after he had received the piano. He now applied that the amount might be continued and the committee decided to allow him 7s 6d. per week for three months. On the 19th November, he having again applied for assistance, it was decided to allow him 10s a week as long as the funds would permit and to ask him to return the piano. But on a further request from Mrs Smith*, 2 months later, it was decided to still leave it in her hands in the hopes she might by means of it be able to augment their income. In all, in 1897 they had received £21 17s 6d.’

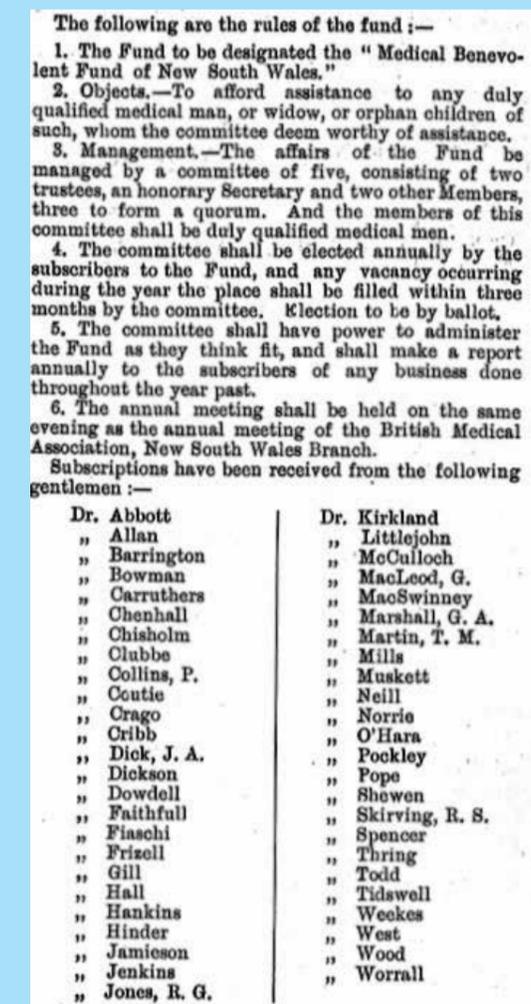
Next was Dr Jones*, to whom they gave a small sum (16s) ‘to relieve his immediate wants’. Similarly £1 to the wife of Dr John Doe* and 5s to a Mr Johns*, whom they believed to be at the time ‘in actual want of the bare necessities of life’. £10 was granted to Dr Burns*, who arrived in Sydney ‘in a pitiable condition in the guise of a swagman’. The money was spent in ‘supplying him with a new rig-out, and paying his fare to the country’. He subsequently returned to practice in Sydney.

*names have changed to protect confidentiality

From these early benevolent grants, we can see the beginnings of the guiding principles that remain today in the activities of the Medical Benevolent Association of NSW – ensuring the basic necessities of life, and providing a means to either return to the medical workforce, or to achieve financial independence through other means.

In 1899, it was reported that the Fund continued to grow, with subscriptions of £55 and an increasing membership, however, assistance granted during the year had grown to £48. The Committee were pleased that the money received was sufficient to meet the necessities of those claiming relief, and to leave a balance of some £125 in hand.

Report of the first meetings – April 24, 1897



That year, relief was reported for 3 cases, all considered 'most deserving of aid'. Reports were made of the widow of a medical man, owing to the sudden death of her husband without means of any kind. 'She was enabled to stem the tide of her misfortunes', and expressed sincere gratitude with a promise of returning the amount advanced to her should her fortunes change. The case of an old 'gentleman, formerly practicing in Sydney, who in consequence of paralysis and business misfortunes, was obliged to apply for help, though bravely attempting to get professional work. A small amount was advanced to aid him in his struggle, but I am sorry to say that after he had been assisted as far as the Fund allowed, he has been obliged to succumb to an unequal struggle and accept assistance from the State.'

The Secretary, in urging all to subscribe to the Fund, noted: 'Misfortunes, for he has not himself to blame, may come to any man, and in these cases it seems right that we should be ready and willing to give a helping hand.'

At the annual meeting in 1900, with expenditure 'disbursed to various deserving cases' of £58 8s and subscriptions of £50 18s, it was resolved that the annual subscription be increased to 10s 6d (half a Guinea) per annum. The next year, at the turn of the Century, subscriptions (£62 7sh) kept just ahead of support again (£49 12s).

Under the leadership of the same committed group of esteemed medical colleagues of the day, the Benevolent Fund continued to grow, with subscribers being regularly published in the Australasian Medical Gazette. Alongside the Benevolent Fund, the British Medical Association (NSW) and the recently purchased Australasian Medical Gazette, the NSW Medical Union (the forerunner of the Medical Defence movement), also thrived and it should be noted that many of the same leading practitioners were involved in the management of all 4 entities.

120 years on, it is timely to reflect on the aspirations of our founding medical fraternity. At the turn of the century, the NSW Medical Benevolent Fund was firmly established within

the medical community and review of the assistance given in the first 5 years (and beyond) confirms that the principles of benevolence commenced in 1896 have remained relevant today. The 1896 Objects still underpin the cornerstones of the Association - 'to afford assistance to any duly qualified medical man, or widow, or orphan children of such, whom the committee deem worthy of assistance.' These principles were clearly demonstrated in the late 1800's by:

- Purchasing a piano – to assist a family to build newways of providing for themselves and to encourage independence of 'charity',



- Providing a new 'rig-out' for a colleague reduced to Swagman status – to assist a colleague to return to gainful employment and re-establish dignity
- Providing funds to ensure the necessities of life for families and/or widows when a medical practitioner dies or is affected by illness – time and time again
- Supporting practitioners who have fallen on hard times for any reason – 'business misfortunes', illness, advancing age.

As we move forward in to the next 120 years, we have faith that our current Medical Benevolent Association NSW will continue to embody the spirit of great benevolence & collegiate compassion demonstrated in the pioneering fathers of the late 1890's in Colonial NSW.

“ As we move forward in to the next 120 years, we have faith that our current Medical Benevolent Association NSW will continue to embody the spirit of great benevolence & collegiate compassion demonstrated in the pioneering fathers of the late 1890's in Colonial NSW. ”

Down on His Luck, painted by Frederick McCubbin in 1889



Australasian Medical Gazette (A.M.Gazette) – 1894-6



Composition of Council 2016

Dr John Allman	
Dr Catherine Brassill	
Dr David Chen	President
Dr Felix Choi	Treasurer
Dr Chris Dalton	
Dr Reem Mina	
Dr Sue Morey AM	
Dr Russell Pearson	Vice President
Dr Vanessa Rogers	
Dr Furio Virant	Vice President
Dr Ian Wechsler	
Dr Noel Wilton	
Dr Andrew Wines	Hon. Secretary
Dr Vincent Wong	

Staff 2016

Kirsty Komos	Accountant
Meredith McVey	Social Worker (02) 9987 0504 mcvey@mbansw.org.au

Specialisations

Academic Medicine
Endocrinology
ENT
General Practice
Occupational Health Medicine
Ophthalmology
Orthopaedics
Psychiatry
Public Health Medicine

AGENDA 2016

CARING FOR COLLEAGUES SINCE 1896
80th ANNUAL GENERAL MEETING
MONDAY 21st NOVEMBER 2016 at 7.30pm

1. Welcome
2. Apologies
3. Notice of Meeting – Annual Appeal Letter, May 2016
4. Minutes of 2015 AGM
5. President's Report
6. Treasurer's Report
7. Social Worker's Report
8. Councillors continuing in office: (per constitutional requirements)
 - Drs Felix Choi
 - Ian Wechsler
 - Christopher Dalton
 - David Chen
 - Sue Morey AM
 - Vincent Wong
 - Andrew Wines
 - Furio Virant
9. Retiring Councillors: (per constitutional requirements)
 - Drs John Allman
 - Reem Mina
 - Catherine Brassill
 - Russell Pearson
 - Noel Wilton
 - Vanessa Rogers
10. Election of Councillors for 2016/2017 (per Constitutional requirements)
 - Drs John Allman
 - Reem Mina
 - Catherine Brassill
 - Russell Pearson
 - Noel Wilton
 - Vanessa Rogers
 - David Shelley-Jones
11. Election of Office Bearers for 2016/2017

President	Dr David Chen
Vice-Presidents	Drs Furio Virant
	Russell Pearson
Hon Secretary	Dr Andrew Wines
Hon Treasurer	Dr Felix Choi
12. Appointment of Auditors - HLB Mann Judd
13. David Pope Oration- Mrs Mary Doughty AM