

PERSONAL EXPERIENCES

ON OBTAINING A GROUP PRACTICE LOAN

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THIS BRIEF REPORT, UNTRAMMELLED by history and statistics, on the procedure followed by one group may be helpful. The errors on our part and on the part of the official system concerned will be plain without much comment in the narrative and remedies from the applicants' side will be suggested.

For some time the principals of two partnerships had been considering some form of tie-up but suitable building plots were non-existent and suitably placed existing buildings few and seldom on the market in this town. When a likely bungalow came up for auction in May 1962 we felt obliged, regardless of the risk of not getting a loan, to buy it. We felt brave at the time but in the light of experience we were even foolhardy. One half of the resulting group already had a junior partner, the other was on the point of bringing an assistant into partnership, this was to cause difficulties for the solicitors but was not to cause actual delay in obtaining our loan.

The loan is based on £2,000 per partner, up to 80 per cent of the maximum possible may be awarded. We were awarded £5,600. This left the group to find at least £1,700 which was later to rise to about £2,400 as costs rose and our ideas became more expansive. The loan itself is interest free and falls to be repaid at the rate of £100 per partner annually, starting immediately. The loan maximum has since been raised.

Much groundwork had already been done by the date of purchase, including visits to the room at the College set aside for practice organization; in particular the principals had visited the group centre established at Havant by Dr O'Flynn and Dr Fawkner-Corbett who generously spent time showing and explaining their building and its development. In the event, ours was to be in action much quicker than theirs thanks in part to the fact that we profited by their experience and obtained the same legal advice, and, of course, their centre had to be built from scratch.

22 May 1962. The bungalow on which we were to base the group

was purchased.

24 May 1962. Our solicitor made the first written contact with the clerk of the Hampshire Executive Council who was to prove a constant help to us as we became more anxious and impatient.

26 May 1962. Preliminary discussions were held with the architect. Following various brief telephone conferences the first full discussion with the solicitor was held. At this the general procedure was outlined and particular points made, with the aim of ensuring that we ourselves should not be responsible for delay through poor planning.

- (i) Our application should be complete when submitted so that there need be no reference back as each such reference might involve a month's delay between committee meetings.
- (ii) The applications should be supported by
 - (a) Plans of alterations
 - (b) Estimates
 - (c) Planning permission
 - (d) The application on the *pro forma* supplied by the executive council
 - (e) Our individual partnership and mutual group agreements (the partnerships were to remain separate except as required by the spirit and wording of the Group Loan regulations). In the event (e) was not necessary except in outline at the time of application and these agreements were forwarded much later.

There followed a period during which the timing was controlled by the date on which estimates were returned and the local planning committee sat and approved our plans. Some delay was caused here too by the fact that all land in the town appears to be tied up legally by endless restrictive covenants, and we had to be sure that there was a no more than negligible risk of these being enforced. It transpired that the original bungalow ought never to have been built at all.

12 September 1962. With all preliminaries completed a meeting was held with the solicitor at which the application was drafted. This was speedily typed, signed by all the applicants and submitted to the executive council for approval. This they did with despatch and it was forwarded to the Group Practice Loans Committee. We were fortunate in being advised of the date of their next meeting when we were in the final steps of preparation so that no unnecessary time was lost.

6 October 1962. The secretary of the committee telephoned to arrange that two assessors would visit us on 2 November 1962. This was the first delay which was outside our control and, as we now know, results from the fact that the assessors have their own practices and official work to do so that they are not able to leap when anxious general practitioners would wish them to.

2 November 1962. A most courteous and searching visit was paid

by the assessors who certainly had done their homework. From some of their questions we were able to improve our plans, realizing deficiencies they had spotted. We explained our own worries which included the fear of bad weather approaching, the possibility of losing a favourable estimate through delay, and the fact that an overdraft of £4,000 was piling up bank charges.

In the first day or two of December we heard by telephone that the application was granted and that written confirmation would follow. Unfortunately, the Ministry was moving to the Elephant and Castle so that it was not till 12 December that it reached the executive council who then were able officially to instruct their own solicitors to deal with ours.

28 December 1962. Our solicitors felt that the legal side was proceeding well and we decided that we could not wait any longer before accepting the estimate. We accepted the additional risk of proceeding without the agreement and were finally committed. It was as well we did for the legal agreement was not finally settled until 29 March 1963 and we therefore saved almost three months.

2 January 1963. Building materials arrived at the site along with the first frosts and only just ahead of the snow.

2 April 1963. The first instalment of the loan was paid over, 10½ months after we had first paid our deposit on the building.

16 April 1963. We moved in and started work. It was immediately apparent that it had all been worth the effort. To date we have found little to improve; certainly nothing basic.

Clearly it is vital for the applicants to have spent much thought on preparation and to commit themselves only when their ideas are cut and dried for there will be enough unforeseeable difficulties outside their control. It will readily be seen that in this case, the longest period, 22 May—6 October, was during the preparation of the scheme for submission to the committee. There then followed a period during which the assessors visited us, the committee sat again and agreement in principle was given. On paper the other significant period is that in which the solicitors of the two sides thrashed out the agreement. The other phase, the actual building, would usually follow on agreement, and in our case would have added some 10—12 weeks to the total time.

We have considered how this total elapsing period might be shortened. If there had been no restrictive covenants, the third, legal, side would have been, and in most cases will be, shorter. The main improvement would be for the assessors (probably full time) to visit the practice on the committee being given a preliminary application at the very start. They could then assist the applicants from their

wide experience by saying what the committee might pass and what they could never pass. In addition their knowledge could result in a better general plan being adopted. If this were done the committee would need to have the final application before it at one meeting only and could pass it or refuse it at that meeting. This single change could result in a saving of up to two months. It is even possible that the College's practice advisory committee might be represented at the assessors' visit.

In retrospect, 10½ months may not seem a long time but it does not include the period during which we ourselves had been searching for a site and considering our plans. Of course one of our difficulties in general practice is that we are used to responding quickly, often immediately, to the calls made upon us in practice and find it hard to appreciate that there are other spheres in which 'in' and 'out' trays and prolonged discussion and correspondence are the breath of existence. Nevertheless, it has been our experience that the officials dealing with our affairs were always courteous and expeditious but that they were defeated by the delays built into the system after the application leaves the executive council. Had we obtained the loan through a building society on such a rapid repayment plan we should not have waited ten months for legal agreement.

If after all this anyone were to ask if he should apply for a group practice loan we should all say, with no doubts at all, "the sooner the better". If his wife were to ask, our wives would agree that while they miss being in the swim of the practice they gladly exchange that for a home which is now only a home and not a medical Clapham Junction.

STUDENT PRIZE ESSAY

A CASE OF MIXED PSYCHONEUROSIS

Public Welfare Foundation Competition Prize-winning Essay 1963.

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MRS M. AGED 35 WAS BORN into a family with no record of mental or physical illness. The fourth of six daughters, her twin brother's stillbirth proved a big disappointment to her mother. Although she