

Maximise your outgoings

Dr Jon Garvey explains why GPs must give away money to justify their cushy life.

THERE ARE times when I feel positively guilty about the amount of money we earn.

When I meet friends — as dedicated as, and probably more gifted than I am — who decided to teach children how to survive in the world rather than patch them up and who earn not half what I earn, but a fifth, I become exceedingly reticent about discussing money.

If I think of others who went into social work, and spend not only the whole day, but a substantial number of the nights as well, responsible for looking after disturbed children, and taking home even less, I am tempted to sell my house and send the entire proceeds to Tony Benn for more equitable distribution.

I am as pleased to be in the black as the next man, and would not willingly return to spaghetti cheese for lunch and home-visits à la Honda 50. Nevertheless, it seems to me morally indefensible to seek ways of maximising one's income without asking the simple question — why?

To the pure materialist of course, the answer is simple. But there are, I would like to believe, relatively few of these in the profession of medicine. As one who belongs to what I suspect is a larger group — only somewhat hedonistic, fairly self-centred, and with only moderately expensive tastes — I would suggest that one very good reason for being as careful as possible to ensure the greatest possible income is that it gives you the ability to choose how you *distribute* your wealth, as well as how you dissipate it.

Put it this way. If some of your rightful entitlements remain in the Treasury, they will be used as the government of the day dictates — whether it be in

paying Belgian farmers subsidies to undercut ours, or filling the country with weapons to cover Eastern Europe with holes and ourselves with the fallout therefrom.

If the money is in your hands, you can give it away to save the whales, your local church tower, or the lives of leprosy sufferers, as you wish.

You have the right to consider what would make the world, or your town, a better place, and give financial support to those who are engaged in doing it. If you do it by Deed of Covenant, they can even claim your income-tax back.

It is tempting to think of one's remuneration as the just reward for service to the community beyond the call of duty, but this is humbug. Anyone who has recently come from hospital work knows that general practice is, in fact, a cushy number. Many manual workers and most small businessmen work the same hours, and usually in worse conditions.

We have a high market value largely because of our sense of responsibility. I contend that to set an example in terms of giving away some of our money to others is a necessary part of justifying our position in society.

Looked at a different way, to spend £16,000 a year, or whatever, on oneself and one's family, when a good many people in the world subsist annually on the cost of a good dinner for two, just *isn't fair*.

How much of one's substance is it reasonable to give away? Suggestions will vary from "nothing", from those who were too disgusted to read this far, to "everything" from ultrasocialists, Moonies and would be ascetics. However, it seems to me that a £10 cheque to Help the Aged at Christmas, say, is nothing short

of an insult, considered as a proportion of one's income.

Suppose — just suppose — that every GP in the country were to designate 10 per cent of after-tax income for charitable purposes. There would be something in the region of £40,000,000 available for . . . well, you name it: there must be *something* you consider worthwhile.

Jon Garvey is a GP in Chelmsford, Essex.