CAPITALIZE YOUR RESPONSIBILITY.*

BY JOSIAH C. PEACOCK.

The author defines the responsibility involved in pharmaceutical service, and rightly contends that pharmacists are entitled to secure the means of protection from the products sold and dispensed by them. Most physicians and surgeons carry indemnity insurance; a proportionate part of their charges for service is for this purpose, or like most pharmacists at the present, they take the risk, profit if they are fortunate, sustain a loss, if otherwise. Even general transactions and certainly dispensing demand such protection; sales of narcotics and of other poisons contribute additional responsibility. There can be no profession of pharmacy unless pharmacists practice it; the public should be educated in such recognition of pharmacy.—Editor.

The American Pharmaceutical Association has the betterment of pharmacy and pharmacists at heart; it also recognizes that progress in pharmacy largely depends on commerce, and that its object without finances would not get far on its way; therefore, it encourages the members by the institution of a section on commercial interests, the aim of which is the production of that net profit so essential to persistent effort.

In these days of advancing prices, perhaps more than ever before, the pharmacist must concern himself with actual net profit, and no avenue of remuneration, rightly his, should be closed against the returns which it may be made to yield. Again and again he is being reminded to add to his former selling price a little more than the advance which he pays in order that he may continue to realize the same percentage of gross profit from the sale of the goods.

While the cost of that comprehensive item known as service is being carefully analyzed to find those features which consumed what had been intended, by prior calculation, to be net profit; so, when scrutinizing the make-up of service, it is suggested that pharmacists recognize the responsibility that peculiarly applies to them as part of the service which they render; and also to note whether this responsibility is neglected as a source of revenue or is turned to good account by being given a value, capitalized as it were, to help offset the expense that is incidental to its existence and to secure to the pharmacist a better reward for his exacting duties. As said, the responsibility of the pharmacist is of peculiar form, if for no other reason than that it is a by-product of his work; consequently, the more work, the more responsibility. Responsibility is a condition of several phases; one phase of it is its part of or its presence in the mentality of the compounding; thus it is proportionately entitled to recognition, if the manipulation itself is worthy of notice; it is, therefore, not only service, but profound service; as service, it should be figured as expense; and as expense, it should be considered in the fixed charges and provided for accordingly.

While easily impressed with the necessity of placing the proper value upon materials and time which go into a product, the pharmacist does not discern what might be termed his paternalism of that product unless he appreciates the re-

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sponsibility which accompanies it, not through his desire but involuntarily, as an inherent attribute of the product.

Now it may be that responsibility has usually had no value placed upon it because it is not material, or because it is less manifest than the expenditure of labor; but though incorporeal, responsibility, far from being a mere fancy of the mind, is an idea of real significance to the pharmacist, for through its subtility it pervades his every act, indeed his very being; it envelops him as does an atmosphere; he cannot escape it, even though he might wish to do so; it goes with the medicine to the patient and remains in the otherwise empty container; at the same time it is in the file with the prescription and always with the pharmacist wherever he may be; when present anywhere it is always there *in toto*. What could be more weird?

Of course, the condition of responsibility is one that attaches alike to all human beings and, even in this general conception of responsibility, we find it portraying the paradox that it attends us as much in doing right as in doing wrong, for, after all, the necessity for one's defense is ever threatening. Indeed, this anomalous trait is the paramount characteristic of the pharmacist's responsibility, and can well be illustrated by saying that it is not necessarily what he puts into a medicine nor what he omits from it that may demand accountability from him; it proceeds from the fact, and from it alone, that he dispensed that certain medicine. Thus it will be seen that the responsibility of dispensing rests absolutely upon the pharmacist, nor can it be evaded at will. This does not apply only to prescriptions, nor is it confined to the handling of poisons, for the pharmacist's responsibility is linked to everything which he dispenses, unless packaged proprietaries be excepted. His responsibility may be considered under two major divisions, namely, moral and civil, and both forms invariably find their way to him, not only from his own acts, but also from the performance of service by those in his employ, thus greatly augmenting the responsibility arising from his own acts.

A volume could be written upon the subject of his responsibility so far-reaching is its application; we are not now attempting, however, to even catalog the possibilities of it; the thought in this paper is to suggest a businesslike consideration of responsibility as a part of service and the development of an effort on the part of pharmacists to not only appreciate what responsibility is, but also to obtain some measure of relief from this burden.

A few of the main thoughts may be listed as follows:

- 1. That the responsibility of the pharmacist is part of the service which he renders, in truth, the most profound part.
- 2. That responsibility seems to have been generally neglected as a source of revenue.
 - 3. That it is thereby shown to have been underestimated by many.
- 4. That its possibilities should be understood and accordingly appreciated by all pharmacists, that it may rise in their own esteem to that plane where it belongs.
- 5. That it should be capitalized at a value which prohibits it from being given away, while the twine around the bundle is charged to the expense account.
 - 6. That each pharmacist must do this for himself.
 - 7. That now is the golden opportunity to correct this waste.

8. That suggestions and experiences be given toward the solution of this problem for the common good.

Other discourses have probably been written upon this subject, and no doubt many pharmacists have reflected on the ways and means of counterbalancing this liability with the hope of finally converting it into an asset. But discourses and reflections without action neither remove nor mitigate the condition. There is one remedy at least which is so simple it needs no explanation, nor can we imagine that it lacks justification, and was ever a time so opportune as the immediate present in which to correct this alleged lethargy? Each pharmacist can apply this remedy but only to his own case. Let us then as individuals take in a few plain truths for thought along these lines.

To be sure, pharmacists know they have responsibility, and be it said to their credit that they have lived up to it as men good and true; but most of them will admit that they have not concerned themselves about it as a serious affair of business; instead, they have allowed the satisfaction that comes with the conviction of work well done to be their only reward for this part of their responsibility. This only serves as a mental compromise, for such an attitude obtains at least in part, if not entirely, because the service of responsibility is instinctively appraised as being worth something, but he allows custom or his lack of comprehension to deprive him of his pay. This disposition fails to benefit him financially, and does not tend to elevate his service in the esteem of the public. And, for like reasons the pharmacist must be impressed with his own lack of applied appreciation of the responsibility which he assumes. He must be made to realize the potential dangers with which it is fraught; not in a manner to perturb the mind, but in such way as to awaken in him a proper understanding of the circumstances under which he serves, for only then will he feel entitled to remuneration for his obligation. not a sentimental value that we seek to put on responsibility but a money value born of necessity for the financial encouragement of pharmacists, an actual need in their business, both for present maintenance and future vision.

No business which constantly involves risk is considered to be properly financed if it is not sufficiently protected against every risk as it presents itself; nor can the same money be used to buy this insurance over and over; it must be paid outright each time and is retained by him who obligates himself to bear the outcome. This condition is an accepted practice in many businesses. in pharmacy? Is it not within the rights of the pharmacist, when planning the means to net profit, to set his price so as to cover himself against the wear and tear of responsibility and the risks which may bring it to an issue? It requires no wild flight of the imagination to conceive of cases wherein his responsibility may be put to test, with results more disastrous than a conflagration. The serenity of the past is no guarantee of an undisturbed future. Indeed the wonder is that the pharmacist has to defend himself so seldom. But this condition argues no more against the advisability of offsetting his responsibility by himself for himself than does the fact that he never burned out imply that he needs no fire insurance. On the contrary, it evidences his care, and by showing care, it pleads stronger the claim that responsibility is service.

The pharmacist's moral responsibility comes from his performance of the trust imposed by his clientele; and for the violation of any part of this, there can be no

more dread penalty than the accountability of the pharmacist to his own moral sense. The endeavor to live up to this trust is no small strain upon the health of the average pharmacist, for as a rule it enforces that unending attention to the details of the work which keeps the pharmacist so continuously occupied and so closely confined. Hence, it is only right that he realize from his moral responsibility alone a yearly sum sufficient to permit of health and accident insurance in some form, if indeed not some such form of pension as an endowment life insurance. He unquestionably deserves it; he needs it to put him on a par with other workmen. Again, public safety demands healthy, clear-headed dispensers, and this presents another reason why pharmacists who are closely confined should endeavor to make themselves financially able to live comfortably under such environs as help to counteract the ill effects of close confinement, long hours and unceasing care. To those who have made these trying selections for themselves, let it be plain that such is their own choice, and that they themselves must find the relief therefrom.

Here may arise the thought that everyone has a certain moral responsibility in his work, which is true, and every one who faithfully discharges his trust is equally entitled to such compensation and protection as we ask for, and is just as strongly advised to provide it for himself.

The civil responsibility of the pharmacist is his answerability at law to any charge that may be brought against him. It may be a case justly instituted, or it may be through the inadvertence, capriciousness or malevolence of another; but, with or without grounds, it is incumbent upon him to set up such defense as he desires.

There are phases of responsibility which come from risks that must be taken in the practice of pharmacy, and against all such possibilities of loss the pharmacist should insure himslf as do others. Many pharmacists protect themselves against such contingencies by the well-known indemnity insurance which is the only relief offered by an outsider. This does not safeguard him against all expenses which may be incidental to a charge, such as loss of time, for instance. It does not, however, exclude his privilege of placing his own insurance with himself. Indemnity insurance has to be paid for, consequently enough must be realized from responsibility to defray this expense chargeable only to it, otherwise responsibility improperly becomes a burden to some other expense account.

It must be conceded that the average lay mind logically presumes that the pharmacist charges enough to cover every possible outlay of expense on his part and in addition something as a net profit. This is exactly as it should be; if otherwise, the fault is with the pharmacist, not with the patron who favored him with the opportunity to take his proper profit. Unfortunately, this opportunity is too frequently neglected, and such service features as time and skill are sold for less than value, while responsibility is thrown in for good measure by one whose pride is in his product rather than in his profit. Such a procedure is entirely unnecessary, even if explained to the purchaser, because the latter has no other assurance of this having been done, and consequently does not appreciate it; instead, he believes he has paid for all he received and perhaps more.

When we sell our goods and service at a stated price we are operating under the influence of this truism—"we ask for what we get"—which six words please mark for future reference. Too many pharmacists, by allowing the customs of the past to fix their prices, are depriving themselves and their help of the benefit of just profit, while many others, through fear of competition, allow themselves to serve as pharmacists for little or no profit. When reflecting upon the net returns for the service which they have rendered, it must be evident to many pharmacists that but little, if any, value was really placed upon their responsibility. Where this is true, it is because of custom, not of thought. But thought must be aroused in the pharmacist who, by compounding the prescription, makes himself a responsible party, and following further in the footsteps of custom files the prescription, thus appointing himself its custodian, and nonchalantly monopolizing the responsibility of it, shall we say, without pay?

It is useless to enumerate the many accommodations of the average shop for which the pharmacist is so well known, though only to himself as a philanthropist, but it is imperative to have his own appreciation of his pharmaceutical service on the plane of that service lest he lower the value of the latter which, by virtue of increasing experience, should enhance and not decline.

As previously remarked, it is not prescriptions alone that involve responsibility, although we direct many of our sentences to them; for the general practice of dispensing must also concern the pharmacist quite as much. Let us compare the vocation of pharmacy to that of another by asking the question "Is there another calling that would deliver to the public any such hazard as is a poison—(r) the article itself; (2) its container, etc.; (3) the time required; (4) registration as a poison, and (5) responsibility—five specific matters of concern—and all for an amount as low as ten cents?" We ask ourselves the question "Can this really be?" But let us drop this comparison, lest it partake of the spirit of reproach. It is, however, to be remembered in all such transactions, that responsibility is part of the service, therefore, gauge your quantities of materials accordingly. Therein lies an opportunity to turn responsibility into money; there is no other course to pursue in safety; and let it not be overlooked that competition in poisons is not very keen.

Of the several formulas which have been proposed for the pricing of prescriptions, none appear to emphasize the item of responsibility, and difficult indeed would it be to formulate a plan by which to fix such a charge. This may seem to be a matter which should be left to individual decision; however, what does appear to be a practical suggestion is to sufficiently increase the compounding charge now employed to cover the extra fee desired.

This suggestion will be illustrated by giving the writer's experience in doing this very thing. Some years ago the thought occurred that the responsibility of placing on file and storing prescriptions was in itself worth something on each prescription, also that to be held accountable not only for the contents of a prescription but also for the outcome of it was deserving of still a little more on each one. And, as the matter was given further thought, it became very convincing that if any value or fee worth considering at all was made for the sum of such responsibilities there would remain after paying for materials and labor, but little, if any, of the prices then asked. So in order to assure ourselves of a fee for our responsibility, we adopted the plan of adding ten cents to the prices of all prescriptions for what was dubbed in our store "making a prescription of it," in other words, taking the

responsibility of dispensing it and keeping it. We felt that this was but part of our responsibility; but as it was a form that showed enough material aspect to permit we decided to capitalize it so as to offset any deficit that might arise from a more serious phase.

This is an arbitrary fee because it was not founded on an accurate estimation of the actual cost, but was based on the assumption that if it was worth anything it was worth ten cents. This plan has been pursued for several years with no decrease in number or value of prescriptions, but instead an increase in both respects. Let us see what this means when reduced to figures. For example: If in one year 10,000 prescriptions are compounded, and for each of these an arbitrary fee of ten cents is charged the result will be one thousand dollars for one year, which divided by three hundred and sixty five shows a daily average receipt of two dollars and seventy-four cents. Would any pharmacist appraise his daily responsibility at a lower figure?

When the Narcotic Law went into effect on March 1, 1915, we found ourselves confronted by another source of responsibility, one against which indemnity insurance does not operate, and one that introduced some new aspects of responsibility in the form of compulsory records, order blanks and special inventory. This was viewed as a new responsibility added to one already in effect, so to all of these prescriptions and orders we attached an additional registration fee of ten cents. When you consider the detail of registering and keeping of these records for two years for ten cents or five cents each a year you will appreciate that it is little enough. But that the fee does help to reimburse you to some extent is shown by assuming that if in one year 1000 narcotic prescriptions are registered at ten cents each, you obtain one hundred dollars to help repay you for some responsibility which might take a very concrete form, due entirely to an oversight on the part of a tired m nd and a fatigued body. Now add the one thousand and the one hundred dollars and divide by three hundred and sixty-five to find that you have a little over three dollars a day for the burden of responsibility that comes from your own and your help's doings. The cost of all your outside protection along these lines must come out of the three dollars; it is comparatively small and leaves none too much for the insurance of yourself and your business against responsibility by your-It is, therefore, urged that the pharmacist give commensurate thought, care and skill to all work with which he is entrusted; that he ask enough to enable him to do it right, and that in setting the price he be not oblivious to the fact that he is assuming an obligation of no little import and for an indefinite period. pharmacist must be a merchant with his materials and a labor union within himself when it comes to time, skill and responsibility. The setting of one's own price is a privilege denied to none.

A large part of your net profit from dispensing must needs come, not from the sale of material, which must be re-stocked, but from the turning into money of such immaterials as skill and responsibility. Therefore, crystallize your responsibility within your mind, and then capitalize it both for your business protection and as a pensionary measure. Put responsibility on the expense account and see that it is met by a sufficient fee. Economics demand it for you but only your individual efforts can secure it. If you have no better plan adopt something like the one outlined; if you have a better one, tell it, that all may profit

by it. The nearer you can bring your charges to a basis which is equitable to you for the entire service you render, the better it is for both you and for him who is getting less than you are, for the psychology of advancing prices shows beyond doubt that the rule of price changes works both ways—cuts beget cuts, advances beget advances. And now the six marked words of a previous paragraph may be rearranged into another sentence, which in this connection is quite as unquestionable as the first; to wit: "we get what we ask for."

ABSTRACT OF DISCUSSION.

OREL JONES: Sometime ago I was talking to a banker about responsibility of persons, and he said, "The banking business is such a responsible business. You are liable to take a bad check or get into some bad deal and lose quite a lot of money." And I said, "That is nothing compared to the drug business." He did not know about that, but I went on to say that there is not a five- or a ten-cent sale made from behind the prescription counter without the life of a person being concerned. I then narrated several incidents of "near" mistakes. Let us charge adequate prices and capitalize our responsibilities.

Henry Kraemer: This is one of the most important papers I have ever heard. The future of the American Pharmaceutical Association depends upon the work of this Section. I wish very much that it would be possible to have an annual report of the commercial progress of pharmacy by the secretary of the Section of Education and Legislation. I would like to see this address of Mr. Peacock distributed everywhere, so that we may see what is being done and get a just valuation of the work of the pharmacist. I do not see how there can be a profession of pharmacy unless there is a due valuation placed upon the work of pharmacists. I do not see how you can go to your physician and pay out four or five dollars for professional services without realizing the importance of selling and dispensing the drugs. There ought to be some way of summarizing matters and educating the public to a higher view of the druggist, and the progress that has been made in the different sections of the country, so that they may come to a better understanding of our art or our profession.

J. F. JUSTICE: I want to say a word in regard to the fee charged for registration, or the fee charged for responsibility, and relate one incident. A druggist in one of the larger cities of the South some years ago started in with two thousand dollars when he took an old store that was run down; the owners were getting very small prices for prescriptions. He thought he must advance the price of prescriptions, but was fearful that it would run people away from his store. That was ten years ago, and today he is operating two stores in that city and has practically eliminated all competition. Some of his friends told him that if he raised the price of prescriptions he would drive trade away from his store; I was working with that man at the time and I was fearful myself. He simply added ten cents to every prescription and today he has the most of the prescription trade in the city.

Chairman Utech: I think that is the mistake pharmacists uniformly make—of underestimating their own ability in charging for their services. As Mr. Peacock has clearly brought out, just think of the many small operations you go through for a ten-cent sale. Some years ago I took my clerks into conference and we went over this matter, and it occurred to me that we were not getting enough for the service we were giving, and, of course, the first thing I thought of was competition, that if we did this, we should lose some of our customers. But we did increase our prices, and found the opposite was true. It did not affect the business, in fact, if anything, it increased the business, because it is the unusual customer who will quibble about the price, and if you can establish your reputation for honesty, fair dealing and good service, it is not a question of price. If you go to a specialist, you expect to pay more than to a general practitioner.

I was employed in Philadelphia a few years ago in a section of the city where there was one of the best known consulting physicians of the country, one who attracted patients from all over Pennsylvania and neighboring states, and the singular thing was that when people brought in a prescription from this high-priced specialist, they said, "You want to be careful about this because I paid a high fee for it." The point is that the people were willing to pay more for this man's reputation, and that is the idea that druggists should develop in their practice. We

should take cognizance of these different factors; instead of being a drawback to the business, they will increase the material revenue.

S. K. Sass: I think this is a time when we should get away from the old system of charging 25 cents and 35 cents and 60 cents. We should take a lesson from the plumber, the automobile manufacturer and others. The plumber will not work for 35 cents or 75 cents; he charges a dollar an hour, and materials extra. I smashed the fender of my automobile not long since and the mechanic charged me for the material and then five dollars for labor. Five dollars for the labor of a competent man for not more than two hours' work. You put in five hours' work sometimes for a dollar and a half. It is a shame! But we can get the prices if we only ask them; there is no trouble about that.

A man came in not long ago with two prescriptions and asked what they would cost. I said, as nearly as I could figure it out, \$1.65. He said, "Oh, that is too much." I said, "That is my price, I cannot do it for any less," and started back behind the prescription counter. He said, "All right, I will call for them in half an hour." When he called for them he paid me and then said, "Doctor X told me to go to this store (and then he named another store), and when I went there they said it would be a dollar and a half." He asked for his prescription to be given back to him, when the druggist said he would fill it for a dollar and thirty-five cents; this made him suspicious, so he took the prescription away from him. I did not have any difficulty in getting the price, and I think we are justified in asking the higher prices, because we have to pay a good deal more for everything that we use in our prescriptions.

CONSERVING LIFE BY ELIMINATING WASTE.*

BY ROBERT P. FISCHELIS.

In April 1916, it was the writer's pleasure to address a joint meeting of the Philadelphia County Medical Society and the Philadelphia Branch of the American Pharmaceutical Association on the subject of "How Physicians and Pharmacists Can Coöperate in the Use of Available Drugs." It was pointed out at that time that the scarcity of many drugs made it necessary to look about for suitable products to replace those which were unobtainable. The suggestion was made that sodium salts be used to replace potassium salts wherever possible and that standardized galenicals be used in place of alkaloids for internal medication wherever this procedure was feasible. Since these suggestions were made, our own country has become actively engaged in the great world war and the problem of conserving life has become more significant to all of us than ever before.

We have a fair example of what may be expected on the part of some of those who are in control of the necessities of life when we consider the food and coal situation. Prices have increased with the constantly increasing demand for these products on the part of our allies and the situation has reached such a stage that dictators have been appointed by the Government to take full charge of the regulation of prices and supply. I cite this merely to show the ultimate outcome of either speculation or improper handling of necessary articles.

It is time to sound a warning to pharmacists, hospital authorities, physicians, dentists, veterinarians, and all others engaged in manufacturing, supplying, dispensing and using drugs and biological products, that unless efforts are made on the part of all to eliminate waste through carelessness, deterioration or misapplication, we may be confronted with a serious situation regarding supplies of many

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