

An amendment to the present Bill embracing a penal clause that would be unmistakably operative against ignorant and unlicensed pretenders, whether local or foreign peripatetic, including also power to prevent druggists prescribing, would I think not only satisfy the profession, but reconcile them in time to the adoption of the method long followed by the Law Society, viz. the collection of a small yearly due from each member. In that manner only, can we ever expect to be in possession of the requisite funds for the purchase of real estate, and thus obtaining a local habitation as well as name. The efforts of the Council should also I think be directed to obtaining from the Legislature, if possible, such additional Hospital grants as would suffice for supplying the desired amount of clinical (the most important of all) teaching. That furnished, our lecturers would no longer be subjected to the large annual loss of students repairing to colleges in the United States on that account only. Dispensary practice, it is true, might be largely utilized for that purpose, but it can never be made as effectually to do the work, as large and well appointed Hospitals. A fractional tax on the Province would be scarcely felt, and yet would yield an amount not only sufficient for putting existing hospitals on the best possible footing, but also provide the requisite funds to establish new ones for union of counties. We have several members of the Legislature belonging to the profession, and I am confident the Council would not appeal in vain to them for the exercise of their best efforts for securing to the excellent teachers attached to our Ontario schools, the same *coin of vantage* that the instructors in the colleges of the United States possess.

There remains only one more subject that may be deemed by some of us of sufficient importance to occupy the attention of the Council, in addition to the ordinary sessional work, viz. Mutual Life Assurance. A very few years of practice suffices to convince us all that our profession *per se* is anything else but a royal road to competence, much less wealth, and that very few, even after the labour of a long period of years, find themselves sufficiently independent to be enabled to relinquish its daily duties. To protect, therefore, our families after death, as far as it is possible by human forethought, from comparative penury and dependence, we have recourse to Life Assurance. These companies have done an excellent work, and have proved an inestimable blessing to society, but the very fact of large annual dividends declared to shareholders, at the expense of the insured, notwithstanding the keen competition that prevails, proves incontestably that to enable them to do this, the annual premiums must be placed at extravagant figures. It would therefore, I think, be very desirable that the Council should endeavour to elaborate some scheme of Mutual Insurance, that