

Correspondence

THE LODGE QUESTION.

To the Editor of DOMINION MEDICAL MONTHLY :

SIR,—Is there any just and sufficient reason why lodge or contract medical practice should be continued? Should or should not the contract system be encouraged? The principle has been conceded by the great railroad companies, the mining and lumbering enterprises and the collieries. These corporations have adopted the system and have found it a most satisfactory method of extending medical and surgical assistance to their employees. By this method the employee pays a small amount each month, which he practically never misses from his monthly wage, which amount entitles him to attendance in case of accident or injury, in short, is simply a legitimate method of insurance. Surely to the average wage-earner sickness or accident are in themselves sufficient misfortune without the additional burden of even a reasonable bill for medical services. For instance, supposed a man earned \$2.50 per day with a charge upon him of a wife and four children, is stricken with typhoid fever. His little savings will soon find ample field for investment in household necessities during the period in which his income is stopped, which may be considered, counting sickness and convalescence, at least seven weeks; but now he finds himself face to face with a debt of say \$75.00 for medical attendance. In addition to other necessary expenses incurred, would he not be placed under a somewhat heavy burden? Those who have never known what straitened circumstances mean cannot realize the force of what I am endeavoring to state, but by far the majority of the working people know of what I speak.

Under the co-operative system such a condition would be obviated by the financial burden being borne by the aggregate. By means of the contract system, habits of thrift are developed by the regular payment of a small sum monthly, while the medical attendant receives ample remuneration for his services, and experiences no trouble in collection, while under the direct system the attendant frequently remits the fee in cases of necessity, and as frequently is cheated out of it by those who could pay at least a moderate fee.

To say that it is unjust or unprofessional for \$50.00 worth of work to be had for \$3.00 per year, is to say that it is unjust and unbusinesslike for a life insurance company to pay a \$5,000 death policy when only \$50.00 has been paid in