

of perfection in this country. Assurance companies operating in England and Scotland have the advantage in their direct metropolitan examinations—whether at London or Edinburgh—of the very highest medical talent which those countries produce; of men who address themselves to the subject of assurance in a scientific way—who bring to the question not only their own high intelligence, but all the advantages which they can obtain by investigations conducted at head quarters, and all the results of minute statistical inquiries that have not hitherto been prosecuted in this country. He felt sure that the local medical profession would not take amiss the remark that in this country the medical tests are inferior to those of the old country, and that on this ground, therefore, it is extremely probable that many are here recommended as healthy lives who on more rigorous examination would be found to fall short of the healthy standard. In regard to the medical referees of this Company generally, he must admit that valid reasons exist for being satisfied with the care and attention which they have shown; he knew well that the Company had ample evidence of their good intentions, yet it must be admitted that in a country like this the skill of many medical gentlemen must be greatly inferior to that which is found at home. Even where the acquirements are originally equal, it must be borne in mind that practitioners here have not the same opportunities of keeping up that knowledge of their profession—more particularly as applied to this subject—which those in England have. While, then, he admitted that the Canada Company is making what appear to be large profits, and, moreover, that these profits are fully sufficient to sustain the Institution as against the defects which he had noticed, still he thought that, under the circumstances, and with these points in view, the