

the fraternalism of governments now equally strenuous in endeavoring to obtain a number of decidedly fraternal provisions. Another peculiar thing is that the medical man is classed with the capitalist and not with the wage-earners. I leave it to you to decide how closely that decision corresponds to the facts.

Under all these new arrangements the medical man becomes a necessary and important factor in carrying them into effect. Just here is where the trouble comes in. There is a very strong tendency from both sides to give us very meagre remuneration. We know how benefit societies value our services, that the corporations are just as niggardly in recognizing a sufficient compensate for work done and that the State is quite as bad an offender.

In Germany, where there is compulsory insurance upon all persons earning less than a stated sum, about \$500.00 a year, I believe, it is found that it does not apply to the pauper nor to the casual worker who is a probable candidate for pauperism, therefore, under like conditions, there is no probability of the necessity of medical and surgical charity dying out for lack of material. I have introduced this paragraph to show that the need of professional philanthropy will not be abolished by these new schemes.

In Great Britain and Ireland the reports of a Royal Commission upon the Poor Law has given rise to a great deal of discussion upon the question of State insurance for sickness and invalidity. It is proposed to make it compulsory for all those earning 160£ a year or less to take out a required amount of insurance. If this is done there will, it is estimated, remain rather less than one million persons with a greater income than that mentioned above. Reckoning five persons as the average number composing a family there would not be more than five millions men, women and children available for those medical men in private practice.

This would place the wage-earners out of the other thirty-nine millions making up the total population of the United Kingdom under the provisions of the insurance regulations