

ence, that the six months' term is practically but a five months' session: for allowance must be made for the two weeks' holiday at Christmas, and the last two weeks in March, which are taken up in examinations, etc. The long interval between the cessation of lectures in March and their commencement in October, over six months, is practically a barren period to most of the students. In the longer session of eight months, the student could divide his time to better advantage between attending lectures and taking part in practical work at the bedside, laboratory, etc. In addition, it would afford him some time for social life, which, in these days of rush and hurry, is sadly neglected, frequently to the detriment of many well informed medical men, and in consequence of which they frequently fail to attain that success in life to which their professional knowledge entitles them. We should not only be educated men, but also men of gentle deportment and good manners.

I hope, gentlemen, that the committee appointed at our last annual meeting on reciprocal registration, will be able to report favourably for the eight months' session, as I am thoroughly convinced that such a course would be better both for the student and teacher.

Another subject of very considerable importance is the relationship of medical men to life insurance. Heretofore no special reference has been made to the subject. It has a most practical bearing on the success of every medical man. It is a well known fact that many physicians can diagnose a disease with almost a perfect certainty, but from lack of special training as to the probable expectation of life, are often at a loss to state, with any approximate degree of certainty, what that may be in any individual life.

It has been said, and truly so, that the medical examiner is the watchman at the gate of entrance to life insurance. His office is a most sacred one, and, from the fact that so much confidence is placed in him, it is his duty to shield his company from every appearance of imposition. Examining for life insurance is so important, and the amount paid in medical fees so enormous, that in common fairness and honesty, physicians should fit themselves most thoroughly for this branch of their profession. This has been recognized by the University of Vermont, which provides a course of lectures in life insurance medical examinations. The services which every first class insurance company is seeking, are those of the educated, scientific, and skilled physician. The companies require the very best services that can be obtained. In our own Dominion the monied interest involved in life insurance is enormous. The obligations of the regular life institutions alone to policy-holders amount to about three hundred