

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 moneyed interest involved in life insurance is enormous. The obligation of the regular life institutions alone to policy-holders amounts to about three hundred and twenty millions of dollars, and in this I do not include the numerous benefits of friendly and assessment societies. These figures are being augmented each year by about twelve millions of dollars, and in the past twenty years alone they have been increased by about fourfold. The profession receives from the companies for medical examination fees yearly a sum not less than \$150,000, and if we turn to the land immediately to the south of us the figures quoted appear but insignificant. The thirty-three companies reporting to the New York insurance department are responsible to policy-holders in the enormous sum of six billions of dollars, and pay for medical examination fees a sum not less than two millions of dollars, which does not include the compensation of medical officers and directors, but simply the fees for examination of applicants.

Such an important part has the physician played in his relation to life insurance that in the United States there was formed some five or six years ago a medical directors' association, and some two or three years later a similar association was organized in England. In the former organization the chief medical officers of some of our more prominent Canadian life insurance companies are members. The objects of these associations are to obtain increased information and greater unity of opinion regarding medical subjects connected with life insurance. The American societies consist only of the life insurance medical directors, but in the English society both the medical directors, and all physicians who are legally qualified, are eligible for membership. The plan of the British association appears to be the better, for, while there are many questions which more particularly concern the executive phase of the medical department of the business, the real utility of these organizations is, and should be, the discussion of all medical subjects in relation to insurance, and the securing, as much as possible, of uniformity of opinion and practice. This can only be done by a conference, not simply of medical directors, but of both directors and examiners.

The question of professional secrecy is one which is ever and anon brought prominently before the profession and the public. In some countries, for example, France, and in some of the states of the North American Union, the physician is not allowed to divulge information received from his patient in a professional capacity, unless it involves conspiracy against the state or murder. Legal decisions in Britain and her colonies, as well as in some parts of the United States, are not satisfactory