

honourably their calling in life. Our journal has passed through three years of a struggle for literary existence, and when we look at the list of contributors during the past year, we cannot but feel surprised that so few members of the profession have taken the trouble to note the results of their observations. At least in saying this, we must qualify our meaning, for we do believe there are many sincere and patient workers, but it is to be regretted that they hide their light under a bushel. We would be rejoiced to see the Canadian Medical Society rival the British Medical Society in their workers, so that the Society of the Dominion of Canada, might, as we trust it will, take that honourable stand in the literary world, which its number and authority should fully warrant. We look forward with sincere interest to the coming meeting, and trust, there will be at that meeting an inauguration of a state of things which will gain for us as a profession, that respect from outsiders which is at the present day lamentably wanting.

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#### LIFE ASSURANCE COMPANIES.

During the past year, several American Life Assurance Companies have established Agencies in Canada, with a view of seeking business amongst us Canadians by holding out superior advantages over English offices. With the internal management of these institutions and the substantial value of their offered security, we have nothing whatever to say; it is a question to be settled by those who attracted by the rates of premium are willing to assume a policy, but what affects us as a profession more especially is the amount offered by these offices as a fee for the professional examination of applicants for policies. It has been the rule, and still is in all respectable English offices, to give the Medical Examiner a fee of one guinea for the report on an application of a policy amounting to \$2000 and upwards, and a half guinea for examination of candidates for policies under that sum; indeed, some first class offices that we could name, give to their Medical Examiner the fee of one guinea for each and every examination made, no matter what the amount of the policy. Some of the offices of American origin seek to lessen the fees offered, and in one instance in which we were ourselves the Medical Referee, the Secretary wrote to the Agent in this city, and informed him that hereafter the sum of \$3 only would be allowed for medical examination of applicants for policies; and, although we had represented the Company for some ten months, doing a fair share of business, we were constrained to refuse to work at the reduced rate of fees. This subject has engaged the profession at home, and the offices were forced to come to terms, and when it is considered the responsibility assumed by the Medical Examiner