

the Company so long as it suits their pecuniary interests, and no longer. Although they have not paid a fee for it, they will not hesitate, when an opportunity occurs, of turning it to the highly useful purpose of defeating a claim for three or four thousand pounds.

With facts like these it is scarcely necessary to treat as a serious argument the plea for non-payment invariably alleged by the non-paying Companies—namely, that the certificate is for the benefit of the proposed insured. He who applies a document to his own use must be considered to derive benefit from it.—The proposed insured for himself neither requires nor makes use of such a document. He is ready to pay down a premium without a certificate: the Company, on the other hand, are not prepared to take his premium until they have ascertained the probable amount of risk from his usual medical attendant. Their pecuniary interest lies in ascertaining and fixing this risk as closely as possible. They cannot determine this without the medical certificate: it is therefore contrary to fact to allege that the insured and not the insurer derives the benefit from the certificate. There can be no doubt that the insured is equitably liable for the fee: and to put this question to the best test, the following plan might be adopted by the Companies and the profession:—Let it be understood that the person proposing to insure his life pays the medical fee—the medical certificate is clearly his property, and should pass through his hands to the Company for their inspection only. He who has paid for the document has acquired property in it, and has a right to keep it.—This plan might not accord with the views of Insurance Companies: but if there argument for non-payment be well founded, on what principle can they object to the adoption of such a plan?

In the meantime, however, we most strongly protest against medical men being made the victims of a mere quibble. Valuable service is rendered by the certificate: the party requires and retains it refers for payment to him who does not require or retain it. This is mere shuffling. Let insurers take lives without inquiry, or let them pay for that of which they make a beneficial use.—*Medical Gazette.*

Beware of your Oysters.—The following actual quotations from a standard work on Homœopathy are so ridiculous, that one might think it a mere burlesque, were it not for assurance to the contrary. It is the recorded effects of a decillionth of a grain of oyster shell, whose extraordinary influence remains fifty days, producing the following wonderful results. Heaven preserve us from the results of eating oysters that have rubbed against the shell:—

“After dinner, disposition to sleep; the patient winks; tremor of the hands when occupied with fine, small work; the upper lip becomes cracked; phlegm is hawked out, chiefly in the morning; there is a voluptuous tickling on the sole of the foot after scratching; a little indolence, aversion to talk; joylessness, and disinclination to labor; attacks of anxiety, especially at evening; inflammation and swelling of one half the nose; an itching, tickling sensation at the outer edge of the palm of the left hand, which obliges the person to scratch; cool perspiration of the hands, frequently with a cold point of the nose.* * * walks with a self-sufficient importance; when stepping out walking, a sensation on the back of the foot, as if the boot was too tight; the little toe aches as if hard pressed; drawing pain on the head when brushing the hair backwards; tightness on the small toe of the left foot.”—*Lessons from the History of Medical Delusions.*

British American Journal.

MONTREAL, DECEMBER 1, 1850.

The Medical Schools of Canada.—

We understand that the following numbers represent approximately the students in attendance at the various medical schools in this province:—Toronto—King's College, 35; Upper Canada School of Medicine, 10; Dr. Rolph's school, 25. Montreal—McGill College, 47; School of Medicine, 23; Quebec—School of Medicine, 20. We

*We wonder if any of Mr. Wilde's patients in the Irish poor-houses, afflicted with purulent Ophthalmia, could by accident have swallowed this dose of oyster shell, in as much as Mr. Wilde in his Report gives "coldness of the tip of the nose" as a prominent symptom.—See Dublin Medical Press, Sept. 26. Ed. B. A. J.