

This is, perhaps, one loophole through which the doctor may escape the penalties placed upon the whole medical profession by this Act. The first clause, which I have quoted, states that the word "officer" includes manager, secretary, treasurer, actuary and any other person designated as "officer" by the by-laws of the company.

If the medical advisor of any company can induce his board to pass a by-law to the effect that he is not an "officer," indeed, may be ranked with the office boy in status, then perhaps he may escape technically the meaning of this Act. This is doubtful, and may remain so until the courts decide a case. One thing is clear, namely, the Medical Advisor of a Life Insurance Company, if he is dignified with the title of an "officer," cannot occupy a seat on the board. No other class is so treated. While the bill was before the House of Commons and the Senate, a number, including the writer, made every effort to have the objectionable clause deleted from the bill, but without avail. Therefore it is that the whole medical profession is placed in a class by itself, and, in the eyes of the Life Insurance Bill, a disqualified class, or one of the rank of the office boy; that is, if the doctor is to hold a seat on the board of his company, and receive any salary, he cannot be called an "officer."

I am,

Yours truly,

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