

large proportion of cases, determines the acceptance or rejection of the risk under consideration. The private or ordinary medical attendant is therefore entitled to remuneration from the *parties really benefitted* by his opinion. We are very happy to find that the principle has been recognized by some companies, and we have little doubt that the practice commenced by them will ere long be universally adopted by all the others who desire public support.

Apropos of remuneration, we would call attention to the absurdity of the mode of payment adopted by some companies, viz., that of proportioning the amount of fee paid to their *own adviser*, according to the amount of the sum proposed to them for insurance. The trouble of examining an applicant is the same whether he wishes to insure for £100 or for £5000; the responsibility is the same, the same points have to be as clearly established, and the same form of category is employed, therefore the remuneration ought to be the same in all cases. The present practice is a premium on indifference and inattention. Pay *both* men well and compare their opinions—is the advice we offer to these companies, and then you will be secure, as far as human knowledge and judgment can make you so. On the subject of treating the opinions given by either or both medical men, “*with strict confidence*,” we are sorry to remark, that it is a pledge not always observed by the companies’ officials, and hence the evils to which “*Medicus*” alludes in his fifth paragraph. Such a result is destructive of that mutual confidence which ought to exist between all parties, and is a direct breach of good faith, fraught with incalculable mischief to the well-being of society, and most injurious to the personal prosperity and happiness of the individuals composing it.

It must not be supposed that the position we take is *new*. Early in 1849, the same principle was adopted by a large portion of the Profession in Montreal, and a set of resolutions to that effect was signed by *thirty-two* of the most respectable practitioners, viz.: Arnoldi, Crawford, Campbell, Fisher, Fraser, Badgley, Boyer, McDonnell, Leprohon, Arnoldi, D’Eschambault, Howard, Hall, Scott, Schmidt, Gibb, Sutherland, Godfrey, Burns, David, Peltier, McCulloch, Davignon, Nelson, Holmes, Bruneau, Tavernier, Bibault, Regnier, Coderre, Mount, and Morson. The agency of the Colonial Life Assurance Company in Montreal, has recognized the principle that the “ordinary medical attendant” is entitled to a fee, but has *recommended* a method of proceeding which is too complicated to be generally adopted. Besides the Companies named, we find by *Medicus*, it is stated in the Lower Canada Journal of Medical and Physical Science for January 1849, that the following Life Assurance Offices allow a fee to *all* medical referees: The Westminster and General Life Assurance; The Medical Invalid Office, Pall Mall; The Britannia; The Commercial and General Assurance Association.