It is our own fault, however, if we permit the old system to continue.—There is nothing to prevent the Profession from assuming their true position if they will. Let the respectable Practitioners unite, and *determine that they will not fill up or sign any Life Assurance paper or certificate, unless* a PROPER FEE be *guaranteed to them*—and it will be done. Union is strength. We have the power—let us exert it!

I remain, Brethren, your faithful friend.

MEDICUS.

It has frequently been adduced as an argument by Insurance Companies and those connected with them, that forasmuch as the person who seeks to insure his life is the one supposed to be benefitted by the opinion of the private medical attendant, viewing this opinion in short as a certificate of health, so the applicant ought to remunerate him for that opinion. This specious pretext would become a good reason, if a medical man's opinion was founded on or proportioned to the value of his fee; if in fact it were a practicable subject for a bribe, a fitting occasion for corruption. But alas! for the frailty of human *bodies*, there are no means of hiding *their vital* infirmities; these will reveal themselves to him who diligently and skilfully seeks for them, and no mere statement of *belief* can overcome the acoustic truth of the stethescope, blunt the tutored tact, or blind the practised eye of the experienced Physician. We do not presume to aver that medical men are *en masse* immaculate—that there are no black sheep in the fold of Esculapius—but we do implicitly believe that there are few, very few practitioners indeed, who having the least regard for their character as Christians or members of the social compact, would, to say nothing of the higher sacrifice involved, hazard the good opinion of their fellow creatures by a wilful misrepresentation of the condition of an applicant for Life Insurance. Let us, however, suppose that such an instance should occur, that the *private* or "ordinary medical friend" as he is sometimes termed, should so grossly violate every principle of good faith and professional honour, as to give a false opinion, the Company has its own particular adviser, who, in this instance, must we presume be regarded as a public functionary, in the full confidence of his employers, and therefore wholly above suspicion, and *who will or ought to detect the fraud and expose the impostor*, thus at the same time protecting the interests of his constituents and sustaining the integrity of his professional reputation.

But the fact is far otherwise, as the author of the remarks published above has pointed out in his second and sixth paragraphs. The company apply to the "ordinary medical attendant," for a *bona fide* opinion, to be protected by *inviolable secrecy* on the part of the company, which of course ought to be given irrespective of any consideration but the maintenance of his character for skill and knowledge, and which is *really so received and acted on* by the company and their adviser, and which, if not always certainly in a very