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Editorial.

OUR RELATION TO INSURANCE COMPANIES.

Life insurance has of late years become such an important factor, that the relation to it of medical men is well worth serious consideration. While a number of companies, Canadian, British and American, are most honorable in their dealings with their medical examiners, paying them adequate fees, relying upon their decisions, and retaining them in office unless some grave reason arises for a change, there is a large and ever increasing class of insurance companies whose agents prey upon the doctors. The *modus operandi* is quite well known to medical men residing in the larger towns—at any rate to such as have been in practice for a few years, but it is for those who are entering or have recently joined the profession that we wish to sound a note of warning. They will be wise to take heed of what has happened to their predecessors.

Firstly, they should take heed lest they be induced to go on the bond of an insurance agent. These bonds, apparently innocent guarantees of an agent's honesty, are in many cases guarantees of his earning capacity, being security for advances which are made to him to carry on the business of his company. No ordinary guarantee company will give these bonds, so frequently the medical examiners with the prospect of examination fees are induced to sign them.

Next comes the question of taking insurance. Dr. A. is a young