

"Failure to make payments for thirty days will cause this agreement to be lapsed, void and of no effect."

How many men of the working class will be able to continue paying for each member of their families the sum of ten cents a week for ten years, even with the possible chance of some part of it being returned at the end of that time? Indeed, no one would go into it were it not for the inducement of free medical attendance and free medicine. Is it creditable, then, to the profession, even supposing that they are paid for their services at the rate of a dollar a visit, that they allow, by the use of their names and services, of the carrying on of a species of insurance which can be profitable only to the promoters, as by far the greater majority of members will be forced to drop out before they are in a position to reap any of the doubtful benefits accruing at the end of ten years. Then, again, how much better financially it is to the physician than the benefit society? If \$1.44 a year is sufficient to pay at the rate of a dollar a visit for patients of all ages and both sexes, surely \$1.00 (the amount usually received from the benefit society) will suffice to pay at the same rate, when the members are mostly young men in the prime of life and selected by the doctor whose patients they are to become?

But, it may be argued, even if an individual is unable to continue his payments for the full term of ten years and so receive back the amount of money paid in, he, at least, is receiving the benefit of free medical attendance and free medicine while he is a member. We have shown, however, that \$1.44 a year is deemed sufficient by the society to pay for all medicines and the physician's fees at the rate of a dollar a visit. Who will be benefitted by the remaining \$3.75 cents yearly paid to the society; the physician, the member or the promoter?

One other point we wish to allude to, namely, that in soliciting the physician to join the society, the agent states that, if not satisfied, the physician is at liberty to sever his connection with it at any time. Part of the agreement reads as follows:—

"This agreement will terminate January First,, or may at any time be terminated by the *mutual consent* of the parties hereto."

The italics are our own. What if the consent of the Alliance is withheld, most of the contracts that we have seen being for the term of ten years?

Dr. J. M. Martin, '89, was married on June 21st to Mrs. Starr-Keefer, the well-known temperance lecturer and author. Dr. Martin, since his graduation at McGill, has taken the degrees of L.R.C.P. Eng., and M.R.C.S. Lond., and intends to follow the practice of his profession in England.

The first holders of the newly founded Research Fellowships in Pathology of McGill University will be W. W. Ford, B.A., Adelbert College,