

ing \$50,000 in advertising for members, and then these members are examined (diagosticated), and, if anything is found wrong they are "recommended to consult the family physicians." How beautifully altruistic all this is!

Then we learn that a man in Victoria or Halifax, for \$15 a year, can have his case diagnosed, and treatment outlined by some local doctor who represents the association as its examiner, and who sends his reports to the head office for scrutiny by "the Diagnostical Board." This does seem to be a brilliant way of keeping the people in good health.

There is to be a regular campaign for members. It is stated some members are expected through advertisements in the newspapers. But it is stated also that in addition to the members secured in this way, "an Industrial Department will keep in constant touch with large commercial institutions, inviting them to secure reports upon the health of their various executives in order to avoid the inevitable derangement of business due to the sudden collapse or death of an important official." Then also "special agents will be appointed in all the small towns in Canada to secure memberships and carefully explain the character of the association's operations."

Now, this is very thoughtful. Just notice how careful the association is going to be to such great concerns as the Canada Pacific Railway, or the Massey-Harris Company, or some large bank, in order that they do not come to grief through the unexpected sickness of some official. The agents are to scour "the small towns" for membership. But these agents are to "carefully explain the character of the association's operations." This, we suppose, would cover the \$250,000 preferred stock, and the \$150,000 common stock, and the 8 per cent. cumulative dividends. As people do not usually work for nothing these "special agents" will no doubt be paid either salary or commission.

How thoughtful this is for it is a new method of solving the problem of unemployment. This should help the health of the people.

But a combination of the shrewd business men and some medical practitioners may start a similar association in Winnipeg, and offer the same advaneages for \$10 a year. Or some other city may start such a scheme and do the work for \$5 a year. There is no telling where competition may lead to.

On the last page there is an estimate of how the association will do from a money making point of view. As this part of the announcement would not be of any use in the securing of members, we think it must