cases which come before the Assurance Companies, *whether accepted or not*, but in regard to the latter, there are consequences which very frequently bear hard on the " ordinary medical attendant." His patient may labour under some disease, perhaps in a latent or quiescent state, unknown to himself, or perhaps of such a nature as to be known only to the " medical attendant." In the latter case, should the applicant, from ignorance or dishonesty, conceal his infirmity, and then find his application rejected, he will, of course, attribute his rejection to his medical friend, and in many other cases, if rejected he will blame him, perhaps most unjustly; but as the communications are kept private, the " medical attendant" has no means of rectifying the mistake ; while in the former instance, in complying with the dictates of his conscience, he runs the risk of giving irremediable offence to an influential party.

We must further consider that in the great majority of these applications, the testimonial of the " ordinary medical attendant" is an important guide to the official Medical Referree of the Company, and in many forms the basis of the decision ultimately arrived at. Will the Company in any instance take into consideration the peculiar position of the medical attendant? They will not—they *take his statement and opinion and act upon them*, and the physician may and must take the consequences—he may lose his friend no matter how unjustly; hostile influences may be brought to bear against him, and he may lose his practice because he acted honestly; thus saving the Company from accepting an insurance which would have inevitably incurred a positive loss.

Let us now see how medical men are treated under such circumstances?—and enquire how they ought to be treated?

In England, up to a late period, and hitherto in this Province, the Assurance Companies have not hesitated to apply to professional men for information and their opinion, without offering any fee or remuneration for their trouble and responsibility!!!

It also happens that applicants refer to their " medical attendants," and then refuse to make them any compensation, looking upon it as a *matter of course*, and being excessively astonished that their Doctor should dream of being entitled to any fee for such a paltry service, as " merely filling up a few answers!" There is hardly a professional man in Toronto who has not been served in this scurvy, paltry way.

Thus both the Company and the applicant avail themselves of the professional services of the " ordinary medical attendant," and leave him the gratification of *having done his duty*.

" Amen! and virtue is its own reward."

Is this honest?

The view we have now put forward has at least been taken up in England, and one Company which has lately established an office in Toronto has already acted upon it. The " New Equitable Life Assurance Company " of London, (of which Sir James Duke, Bart. M. P., James Wyld, Esq., M. P., and William Fergusson, Esq., Professor of Surgery in King's College, London, are the Trustees,) announces in its prospectus—" Legally qualified MEDICAL REFERREES" will be " paid Two GUINEAS for *every Medical Peport*." The " Church of England Life Assurance Institution," of which an Agency has been lately opened in this City, expressly informs each Medical Attendant that " the usual fee will be paid him *forthwith*." Companies which act in this liberal way, (we use the term only with reference to the former system, for such liberality is mere justice,) ought to receive every encouragement from medical men.