

**Health Insurance.**—Health insurance is an old custom in Newfoundland. Cash incomes being small, it became usual for a family to pay the doctor a small yearly fee, in return for which they received medical attention when needed. This was known as 'being in the doctor's books'. As a development of this plan, the Government has established a health insurance scheme whereby the head of a family pays \$10 a year in places where there is a cottage hospital and \$5 where there is a nursing station. This entitles the family to medical care for the year, with extra charges for dental and maternity work. No one in Newfoundland is refused medical attention. An uninsured person pays moderate charges if he can, but when he cannot the expense is charged to relief.

**Nursing Services.**—Scattered along the coast, in places not easily accessible to the nearest hospitals, are a number of nursing and medical stations, the former with a few hospital beds, some operated by the Government and some by voluntary organizations. Public-health nurses are assigned to these stations as well as to the cottage hospitals, the Avalon Unit, and special clinics; they also act as district nurses. Their duties are varied and include visits to the sick poor, the home care and training of tuberculosis cases, instruction to and care of expectant mothers, venereal and communicable disease control, assistance at the 'blood bank' and Junior Red Cross activities, and the physical check-up of school children. All public-health nurses are trained to act as midwives.

**The Red Cross.**—The Newfoundland Central Council Branch of the British Red Cross Society was organized in November, 1947. Since union with Canada steps have been taken to reorganize the Newfoundland Branch as a Provincial Division of the Canadian Red Cross Society, and the change-over is expected to take place at the beginning of 1950. At the end of the first year the Branch had formed six divisions with 28 centres throughout the Province. There are approximately 5,500 members, including 2,600 working members.

The Branch operates a hostel at St. John's for out-of-town patients awaiting admission to hospital. It also operates two baby clinics, distributes quantities of concentrated orange juice and cod-liver oil and makes available to needy cases such medical supplies as wheel chairs, bed rests and crutches on a low-rental basis.

Welfare cases are handled at headquarters at St. John's and comforts are issued to T.B. patients, veterans and the crippled, sick, aged and infirm. Shelter and comforts are provided in cases of disaster and shipwreck.

**Labrador Health Services.**—Health services in Labrador are provided almost entirely by the International Grenfell Association, which maintains four nursing stations on the coast and three 25-bed hospitals, and operates a small hospital ship. These services cost about \$92,000 annually, and a grant is paid by the Newfoundland Government. During and since the Second World War the Royal