

premiums, or to say that it is an outrage that I can collect \$2,500 from a fire insurance company in case of destruction of my residence by fire when my premium is about \$10.00. But life insurance stock is an excellent investment, and fire insurance companies still remain in business. In fact, there can be but few arguments used against this system that cannot with equal force be used against all other kinds of insurance.

The question has been asked: "What if all business be conducted under such a system?" I answer that under such conditions there would be no waste of competition and greater economy in administration, and thus all concerned would be benefited. But between ordinary business and the practice of medicine there is this radical difference, that while your drygoods or hardware account is generally an indication of your prosperity your medical bill is usually the measure of your misfortune. We look forward to that time when the alleviation of suffering will not necessarily place the patient under financial obligations. The dispensation of relief from physical distress should be made as free as the services of the health officers or as the privileges of church associations are to the communicants. The private financial factor should be done away with, and the state assume control; the officers selected, the field of operations defined and the remuneration for services determined by the municipality; and such can be done in a highly satisfactory manner by our energetic and capable municipal health officer. But it is a vista of the future. Not a few of the leaders in the republic to our south are moving in the direction of state control of medical practice. It is but recently that an editorial in a leading American medical journal gave an expression to the hope that the day would soon be here when medical men would be educated by the state, paid by the state, and after the required term of service pensioned by the state. Is it not as reasonable for the state to undertake the fighting of germs and the removing of tumors as to combat Boers and Boxers? A prominent American surgeon in a private communication to me, stated: "I have seen better and better the need of socialism as applied to the maintenance of the public health, and I hope to live to see the time when the health of each community (or commune) shall be looked after on the same plane as is its education.

My brother, Dr. Hall, Professor of Physics in Kansas City University, in discussing our present competitive system, thus refers to the medical problem: "The professions have all along asserted their independence of our commercial system, even when compelled to fall in with it. Doctors are independent of the