

in any one field, they have no hesitation in withdrawing from it. If the business does not warrant their employing a salaried medical officer, and they cannot have examinations made for the fee which they think they can afford, then they will withdraw from that field.

In our judgment a fee of three dollars is not sufficient for an examination for life insurance, though we are obliged to admit that in certain cases a larger fee is allowed. The contention of the companies is that this fee is in excess of that usually paid to practitioners, especially in the country. Even if this be admitted, the fact is susceptible of some qualification. A physician who visits a patient usually meets with a ready reception. He does not find the patient away from home, nor is he asked to call at a more convenient time. Indeed, an examiner of some experience informs us that the financial results work out to less than a dollar and a half a visit. The real fallacy lies in the assumption that a visit to a patient may be in any way compared with a visit for life insurance examination. The one is purely professional. The other is in a degree commercial. The physician who visits the sick is fulfilling his normal function. He is living his life in harmony with a noble tradition. A physician who ministers faithfully to his patients is sure of his reward in the consideration which he wins, in the extension of his good report to others, in advancement in his profession. As an examiner none of these rewards are open since the point of view of the patient and the applicant is quite different. When the examination is over the examiner has had his reward, and it is all which he will get.

The medical profession is face to face with a new condition which it cannot alter. The companies have offered a fee which is fairly uniform, and we do not believe that any individual company will depart widely from the standard. Medical societies may make life-insurance difficult. In some localities they may destroy it. We do not believe that any agitation will restore the old fee of five dollars. Even if the combination of Medical Societies be more close than it is likely to be, we do not believe that any results will be accomplished, and the Medical Societies will have put themselves in the wrong by the attempt.

UNITY.

The great work of mediation between England and France, those two hereditary foes, which was undertaken by His Majesty King Edward has reached its fulfilment in the recent outburst of affection