room. The bowels are open; pupil contracted, although he had belladonna applied previously. His left eye being the worst, was operated on, as in the former case.

Sir John ordered about twelve ounces of blood to be taken from the arm, some opening pills, and the eye to be dressed daily with ceratum belladonnæ.

July 30. Can see light; continue belladonna; doing well.

August 2. Omit the belladonna.

6. Dismissed this morning. Ordered to take some opening pills, and to drop the solution of nitrate of silver into the eye twice a-day. He can see when anything is held before his eyes, but cannot distinguish minute objects without the assistance of a lens.

ASSURANCE OFFICE FEES.

TO THE EDITORS OF THE PROVINCIAL MEDICAL JOURNAL.

GENTLEMEN,—It appears to me that the question at issue between life assurance offices and the profession has never been fairly stated and weighed, and that the ill-feeling which has been engendered has arisen from a misunderstanding of the real bearings of the case.

I will endeavour briefly to state the case, which, when candidly considered, will I think relieve the offices from unmerited reproach.

An individual applies to the directors of a company to effect an insurance upon his own life, or on that of another, which they consent to grant upon the following conditions:—

1. That a certain annual payment be made to the company during the continuance of the policy.

2. That a medical certificate be produced to prove that the life is insurable.

The production of this certificate is an *essential* part of the contract, and it is as incumbent on the person wishing to insure a life as the payment of the annual premium. If this be attended with expense, the applicant must defray it.

That the medical referee is entitled to payment for his services there can be no doubt; but he must look for it to his employer, not to the office; for although the letter of application, together with the usual questions, issues from the office, they are only the *agents* of the individual wishing to insure the life, and this letter issues from the directors, both to prevent collusion between the parties, and to give the medical man the opportunity of speaking freely without the possibility of his communication being known.

If life insurance offices consented, or were liable, to pay for medical certificates, a door would be open to the grossest imposition; for nothing would be easier than for an unworthy intruder into the profession to get an unlimited number of persons to make applications for insurances on their lives; the certificate is obtained, the fee paid, and nothing more may be heard of the matter.

There is, however, an apparent want of fairness, on the part of the directors of a company, in availing themselves of our services without at the same time of their applying for certificates, pointing out the source from whence we are to expect payment, and

I think that some good effect may be produced by the public announcement of a resolution of the great body of practitioners, that "No answers will be given to questions proposed by life insurance companies, unless at the same time the directors state from whom the medical referee is to obtain payment for his services." Such a resolution would obviate the necessity of anything like a pledge that no notice will be taken of letters from life insurance offices, unaccompanied with a fee; for there are many circumstances which would induce us to forego the claim of which the medical man alone is a competent judge, and experience has taught us that in the long run we are no losers by acts of kindness and liberality extended to our neighbours.

I remain, Gentlemen,

Your obedient servant,

W. SWEETING.

Abbotsbury, July 27, 1842.

PROFESSIONAL ETIQUETTE.

TO THE EDITORS OF THE PROVINCIAL MEDICAL JOURNAL.

GENTLEMEN,—In justice to the profession to which I belong, I lay the following glaring case before the public. Had it been a single instance from the same quarter, I might not have noticed it; but as it is only one out of many, equally bad, I select it as of most interest.

I remain, Gentlemen,

Yours obediently,

WILLIAM REEVES,

Surgeon to the Carlisle Dispensary.

Carlisle, August 8, 1842.

A young man, a dispensary patient under my charge, labored under stone in the bladder, for which I advised him to submit to an operation. I stated to him that I would perform the operation in his own house, or, if he preferred it, he might go to the infirmary, where more conveniences would be provided than he could otherwise have. This, the young man said, he would decide upon in a short time. However, in the meantime, the apprentice to a general practitioner in this town, Mr. Elliot, met the young man in a joiner's shop, on leaving which the patient said, "I must go and see Mr. Reeves at the dispensary." The apprentice asked what ailed him, and the patient answered, "I have got a stone in the bladder." The apprentice then advised him to call upon Mr. Elliot, and the lad did so. After the patient had answered Mr. Elliot's questions, and stated that Mr. Reeves had advised him to submit to an operation, Mr. Elliot intimated that if he allowed himself to be operated on he would surely die, and at the same time read to him some statistical table, showing that almost every one died after an operation for stone. Mr. Elliot then proceeded to examine him—stated that there were two stones, and that he could cure him without cutting, or any danger. This the man gladly listened to, and came and told me what I have above stated. I told him I never discovered more than one stone, and if Mr. Elliot had persuaded him to the contrary, he