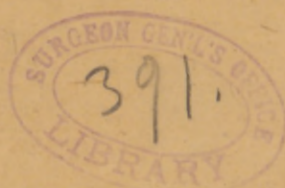


COTTING (B.C.)

"Questions to be answered
by the family physician".



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"QUESTIONS TO BE ANSWERED BY THE FAMILY PHYSICIAN,"

N. D. M. S. Dec. 31st, 1889.

Dr. Cotton
THE Chairman remarked

That the papers in question were peculiar in themselves, and unlike any others which a physician or citizen is ever called upon to make out or endorse; that he believed that he was among the first, if not the very first, to decline to give the so-called "Statements of the Family Physician" to Life Insurance Companies. He considered that whatever a family physician discovered in his patient's ailments, or tendencies, was a matter not lightly to be made public. In this he was protected by the Courts, except in extreme cases. The surmises of a Family Physician might have foundation enough to be an important guide in the treatment of the patient, while not sufficiently matured for absolute opinion. Such surmises, and any unpromising facts, the physician should keep to himself, as far as possible, and not make public exposition of them for any commercial enterprise whatever. Life Insurance Companies are nothing more or less than commercial enterprises, though at one time they endeavored to make it appear that they were charitable societies. But even if they were such, the case would not be altered as regards the Family Physician.

For some time, the Chairman said, the Insurance Agents appeared to be rather indignant at his refusal to sign such papers, but, after a while, seemed to accept the situation. The principal Agent of the largest Life Insurance Company hereabouts, employed the chairman as his own Family Physician; and, after hearing the attendant's side of the question, adopted his views and never afterwards asked any patient of his to obtain such papers.

presented by the author -



That the applicant wishes his family physician's "statement" is not true,—he asks for it only because the company would *compel* him,—he of his own accord would never think of it. His relations to the Company's Medical Examiner are altogether different, as a moment's consideration will show.

The Profession itself did not at first seem to take the right view of the matter, but to think such papers might be given if the fees were large enough. The late Dr. Homans, Sr., himself a Medical Examiner, however, supported the Chairman in his efforts to prevent the practice.

The Chairman said, that his position had not been without detriment to himself. On one occasion, a valued and valuable client, having failed in business, undertook an Agency, and brought to the Chairman some fifteen or twenty forms to be filled up,—in cases of some of the best of his patients who wished to give their friend a good set-off in his new undertaking. The new Agent and his friends were greatly disturbed at first at what they called the want of heart and sympathy in the medical man, and some of them withdrew their professional patronage thenceforth and forever. That, as he assured them, he declined not from any prejudice against their cases, but from long-held principle, did not satisfy them; nevertheless they soon after obtained, as they should, their insurance without such papers. Indeed there would be no difficulty in the matter if the Profession would universally decline making out these papers. There is no reason why medical men should become, against their will, assistant agents to advance the pecuniary interests of such insurance companies, as they do (so the Law decides) whenever they make out such papers. If they should falsify or give wrong testimony, in any case, ignorantly or designedly, the companies cannot escape on that account. The companies in their commercial venture should have

the best of examiners, and trust to them ; and not attempt to invade the domain of professional secrets.

Let any company decline a risk if it chooses to, because of a want of a Family Physician's statement. This is the company's affair, not that of the Family Physician. There are enough companies, and good ones too, that will take such risks. The Chairman never knew an applicant to fail ultimately on account of not having such a paper. For himself he has long had a small policy in the best one of these companies, and was never required to furnish a Family Physician's statement. The company has already made money out of his case !

The Chairman added, that he was the author of the papers that appeared in the Medical Journal on this subject—in December, 1861, and in July, 1873. He has never seen any reason to change the positions there taken. He wished every member of the Profession, Medical Examiners and Life Insurance Agents also, would read those articles carefully. For his part, he still thought there were some professional matters which should not be bought or sold—some things beyond and above any *price*.



