

(c). There must of necessity be a supervision exercised over the applications for Beneficiaries by a Grand Medical Examiner or Medical Director, as the important landmarks in the estimate of the value or safety of an application or risk cannot be as well discerned, and some not discerned at all by unprofessional judges, as by some one familiar therewith, or in other words an expert. In all other Beneficiary Departments with which I am acquainted such course prevails.

Had greater time been afforded for a reply, I might have been able to have offered you these suggestions in practical shape.

Sincerely yours,

JOHN S. KING, M. D.

98 CARLTON ST., TORONTO, FEB. 7TH. '85.

John W. Carter, Esq., Grand Secretary :

DEAR SIR AND BROTHER.—In reply to your letter of inquiry, I consider our insurance scheme the best in the world. As we hold the premiums in our hands till required to meet a death claim, consequently there can be no embezzlements. We have no expensive officials or offices. Every examining surgeon is personally interested in its success and will watch closely. I consider this the really practical solution of Life Assurance, as all we pay in will be returned. Under the old system \$19,000,000 has been paid for Life Assurance in Canada and only \$5,000,000 paid back. The figures speak for themselves. Under our system no such anomaly could arise. I would not recommend cutting down the forms of application or examination papers, as they cannot be too strict.

I have the honor to remain, fraternally,

C. E. MARTIN, M.D.

TORONTO, FEB. 7, 1884.

J. W. Carter, Secretary, Grand Lodge, S. O. E. B. S. :

DEAR SIR AND BROTHER.—You ask my opinion of the beneficiary department of the Order. I long looked for something more binding on our members than the benefits formerly, and now obtainable, *without this department*. When the insurance scheme came, it seemed to me to be an important element in the wished for improvements. I believe our members should, in their own interests and that of their families, take hold of this scheme. It is the cheapest insurance of which I know anything, and ought to be a means of vastly strengthening the order—and, as to the forms of application—they are not more particular than such papers ought to be, in fact, though hard on the examinee, I would be inclined to look with suspicion upon any scheme of insurance where forms of application called for an examination much less rigid than ours, indeed as no doubt you *well* know, one of the main elements of durability in an insurance society, and lying at the very foundation of its success, is a *careful medical examination* of those proposing to