

any doubt did exist in the mind of any one, we think it should be dissipated by the revelations of the past few weeks as to the business of life insurance in the United States. And if a New York company, paying such colossal salaries and commissions as we read of, can still have enough money left to pay its examiners a five dollar fee, it is surely a reflection on the business capacity of those companies who confess themselves unable to do so.

But it is from the professional and not the commercial standpoint that we should consider the question of the fee. The custom of increasing the fee according to the amount of the policy is radically wrong. The examiner seems to be regarded, to a certain extent, as a partner in the transaction; the bigger the policy the bigger his share. But why, if this view is adopted, should the fee stop at five dollars? A policy for fifty or one hundred thousand would then be a very pretty windfall for the examiner. But the examiner is not a partner; he is an officer of the company, and not salaried, but paid for work done; and his work is the same, whether the policy be one thousand or one hundred thousand. Or it should be the same, for it is pretty well recognized now that the examination of the urine, sometimes paid for as an extra, should be an essential part of every examination. This custom of an increase in fee, depending simply on increase in value of policy is derogatory to the profession, as indicating that thoroughness of work depends upon the financial interests at stake, whereas it is the glory of the profession that it treats the mechanic and the millionaire alike, to the best it has.

The fee for examination should be a fixed fee, irrespective of the amount of insurance applied for. Of course, if in the event of a very large risk, a company desires any special, or repeated examination, this should also be paid for in the ordinary way. We are emphatically of opinion that the fee should be five dollars. If the work is hurriedly and carelessly done it is a farce, and had better not be done at all. If it is well done the fee should bear the same footing as the ordinary consultation fee. The company is not content with the opinion of its examiner. It expects him to make a searching enquiry into the heredity and the medical history of the applicant, and to put to him questions of the most personal character, as well as to make the ordinary physical examination. We suppose the chief medical officer of the company desires to see in clear statement the grounds on which his colleague has arrived at the conclusion that the