risks. You must remember that the acceptance of poor risks is disastrous, meaning as it does absolute loss to the company, for which no provision has been made. Also that the refusal of a good risk is not only a grave injustice to the applicant, but a direct financial loss to the company, to say nothing of the disappointment and loss to the solicitor or agent, who oftentimes has to work hard and long to secure the application. But let me say right here that there is oftentimes too much regard for the solicitor on the part of the examiner, whether through friendship or the fear that examinations may be turned into another channel, and defects are either minimized or concealed. The examiner should have absolutely the courage of his convictions, and trust that the home office will see that he gets his share of the examinations.

I would suggest that the universities include in the curriculum of their medical faculties a course of instruction in life insurance examinations. The instruction of students in medical life insurance is within the province of the Medical College. The insurance companies feel that with the great financial interests involved, furnishing as they do employment to so many physicians, medical colleges will be adding to their already great achievements in the promulgation of medical scientific knowledge if they will couple with such instruction the training of students in life insurance examinations, thereby broadening and deepening the knowledge of the physician entering the practice of medicine, and creating a still wider interest in the medical school.

Discussion on Fees for Life Insurance Examination.

We owe a debt of gratitude to our professional brethren of St. Catharines for the loyal manner in which they stood together and held out for an increase of fee. The Association of Welland County, of which I am secretary, decided at a meeting held last winter to stand by them, and feel that our support had something to do in bringing about the raise of fees on the part of the companies. I do not think we should stand still, but continue to make efforts to have the fees made $5.00, which, in my opinion, is little enough. The suggestion that the Ontario Medical Council take up the matter meets with my approval.

J. H. Howell.

*Mr. Chairman,*—I have done very little life insurance examining and perhaps am therefore properly qualified to speak on this question. After examining for a company at $3.00 for a few months, I felt that the fee was too small. They did