

Other communications imply that you are questioning the local examiner's honesty or their capability of properly examining an applicant, and indignantly repudiate the same, stating that their honesty was never before questioned and that they have been examiners for years for insurance companies and societies (enumerating a list of the same) and this is the first time they have ever received such an insulting communication.

Then, again, there is another class of physicians who are much grieved at you asking for a further examination, as they consider they did all that was necessary in the first place. They are sure nothing further can be elicited on the lines you suggest.

Another class send a reply to the effect that they absolutely refuse to make a further investigation, as the fee is too ridiculously small.

I might give further instances where the local examiners consider the Examiner-in-Chief is giving them extra trouble without sufficient cause, but the above will suffice.

In reference to the first class, it is most unfortunate that the respective societies have not recognized their ability and given them positions of higher trust.

In reference to the second class, it must unfortunately be admitted that we have dishonest or unsafe examiners, and also examiners who are incapable of making a proper examination, notwithstanding the fact that they are examiners for many insurance companies and societies.

I would strongly recommend the third class to carefully analyze the cases I am about to report in this paper. These ought to convince the ordinary mind that further investigation has been the means of excluding many unsafe risks which would otherwise have been accepted.

I agree with the fourth class that the fee allowed by the various societies is too small, but surely that is not the chief object in accepting the position of examiner. No matter if the fee is \$1.00 or \$10.00, the physician in accepting the position should be prepared to do his duty and do faithful work under the contract.

I have been Medical Examiner-in-Chief for the society which I represent for the past nineteen years, during which time I have reviewed nearly 300,000 medical examination papers, and have been in correspondence with several thousand local examiners and I am happy to state that I have received very few caustic or complaining letters. In fact the vast majority of the replies are cheerfully given, further examinations and investigations are readily made, and in very many instances I have been thanked by the local examiners in asking them to further investigate the case of the applicant on the lines I suggest. Surely the large experience one has had over so many years ought to have some practical results. Does it not make him a specialist on the subject? From