

## THE MEDICAL EXAMINER.

There is a good deal of monotony, doubtless, in the work of a medical examiner for a life company. But it is rarely that any one's occupation does not yield some diversion to persons who have any perceptions of humor. And so we find, as we were quite prepared to find, the medical officer of an important American company dwelling upon the funny things he has come across in the pursuit of his duty. Dr. Davis, who is the medical director of the Union Central Life Insurance Company, sends to the *Medical Examiner* a curious collection of remarks from country agents or doctors which show how much bad spelling exists among the members of what is known as a learned profession. We are used to such slight slips as "drowned," or "attacked," or "Wens-day," or "buisness," but Dr. Davis has some words that would astonish even a phonetic speller. The doctor sensibly says:

"Poor spelling by no means always indicates a poor examiner, and the home office often puts more faith in a lame and limping description than in the glib rhetorical phrases of the better educated physician. For, after all, honesty and experience are more to the company than are fine literary attainments and strict technical knowledge. An examiner's report may be formally perfect and give evidence of scholarly proficiency and thorough study, but at the same time it may bear the impress of immaturity in practical experience, while the blurred and awkward and illiterate examination made by some shrewd and practical old country doctor, has far greater weight in the home office, because it embodies reliable judgment and keen ability to bring out facts desired, however clumsily expressed. Nor is this proposition made as an apology for bad spelling, but with the kindly desire to shade the light a little, while we expose to view a few of the solecisms which the records of one office have received in the past few months. And while, of course, a doctor will see no fun in a mistake which he readily recognizes as his own, there may still be enough in the blunders of others materially to soften the reproach which the erring brother ought reasonably to appropriate to himself."

We quote below Doctor Davis' examples;—

In describing an applicant's race the examiner covered the ground fully when he wrote *Europen whit*, and he was much more lucid than was the doctor who wanted to know "if we could accept a risk with a little Indian in him!" And he did far better than one who asked "if the negro ever runs out enough to be acceptable?"

Temperament is a term of mediæval origin which means much to some old-fashioned medical directors, but some examiners find its significance very cloudy. For instance, one inquires: "Does it mean metaphysical constitutionality?"—which is almost as clear as Esoteric Buddhism.

Once in a while the temperament is *plithoric* or *blethoric*: or it may be only *nervious*, *chaleric*, *anemic*, or *vigorous*, *steady* or *mild*. It is also *common*, *good*, *smooth* or *well-balanced*. Once the temperament was reported as *equitable*—evidently a weak attempt to boom President Hyde's company.

It is sometimes *limphatic* or *sanguinary*, and once the temperament was *98 1-2 normal*!

The occupation often throws doubt on the risk, particularly when the trade is *dying*, as was that of one man.

A *retale* dealer is not so bad; though the lowest depths of graveyard insurance are typified by a member of the *salvage corpse*.

A *grosric* clerk is all right, and so is a *plaster* who plasters (when he is not too porous).

A *ministe* of the *gospell* is no worse than a *mister* of the gospel.

We have a rich policyholder who works for the *gass* company, and another—poorer—who is only in a *clareck* a *bucher shop*!

The female risk by no means escapes the questionable attention of our literary brother. For sometimes she has reached the *menapaus*; and again the *ceacation of menseas* has a different explanation. Sometimes *childburth* is fatal, while *childberth* is natural, and *confindment* is normal. But once in a while there is something called *puirpale* fever—recognized elsewhere as a *puerpal* condition. Several applicants had one or more *dissieas*; very taking among them were *hart decese* or *decease* of the *hart*. *Hereditary decese* seems to be widely prevalent, and an agent should not be discouraged even if several ancestors have suffered from it.

Among new zymotic "deceases" some of our distinguished applicants have had *thyphoid fever*; *thyphomoid* fever; *colera*, *remiting*, *mal-aril* and *maliary* fevers. One or two relatives were destroyed by that dreadful malady, *cohar-hea mobpus* attended with *cholic*!

Besides *dropsey* and *drapsey* and a general *brakedown*, there is an instance of the rare disease *Dropsey* of the *stomache*! which is, of course, worse than "some indigestion of the *stohmac*." The so-called *bowells* were often involved.

*Conjestion* and *yellow gendris* afflicted one man; of course *dissiness* was a symptom. One instance is given of the rare disease *biles*, which in no sense means *boils*, but *piles*. And then the *ingual* hernia was bad; and the *canser* and the twins *parulysis* and *paralisis*.

One history showed "a *lite actact* of *La Grippe*," but there was no *sequelly*; and the doctor was *aleapathic* too!

And we have discovered *pneummonia*. A parent "contracted a *bade cold*." He doubtless is the man who had *siatick*. One poor fellow had *iresipelas*; and *exzema* and *drowning* played havoc with various relations.

One man died of *fibroid thesis*! A dry, tough thesis killed him. Now, if it had only been a long sermon, or even a dry medical lecture, the fatal result could have been more readily explained.

One man had nothing *hereatary* in his family; and one cannot *accertain* *perतिकelars*. An examiner, evidently afflicted with coryza, speaks of *applican's grandparents*.

One doctor has known applicant since he has *growen up*; another is an "intimate *acquantance*." One has *freaquantly* met the party; and another has "given the *co the ignact* facts." One doctor cannot *illicite* information. An applicant "don't *remmember* *granparents*."

One man is very light weight, "because he is *loosing* so much *sweet* this season of year"—and sugar advancing right along, too!

One man was "hurt in a *R. R. reck* and begun *spiting blud*: had 4 or 5 of *thoes speals*—the *ingerury* was not bad.

One rascally fellow *dissembles* his father! Poor old man! How sharper than a serpent's tooth is a thankless child!

Some men make *reference* to *pollicy*: others to a *clame*: or to an *esstate*: also to an *assylum*. And some doctors when very positive write *yess*.

Applicants' habits, as sometimes described, are an interesting study. For instance, in some places in the south men become intoxicated, but don't get drunk; or they drink to excess, but never go on a spree; or perhaps they are on a spree once in a while, but are never intoxicated!

These different shades and degrees of conviviality are perplexing to the ordinary medical director. He wishes the applicant were one of those persons called "a *temporanis* man," or a *temperment* man, or even a *tempret* man. He thinks a good deal of "a sober and *uprite* man," and also of the man who "drinks none *wehver*," and he has little against the "modrate *usuer* of *tobaco*."

The matter of identification is not neglected. Some applicants have *sicatrices* and others a *cy-catrix*, some a *scarr* and some "a *escarr*;" and one victim had a "scare on his knee!"

One applicant was doubly blighted with "mold on left leg, also *hair lip*." He was possibly a brother who had "mould on *coccyx*, but it does not hurt risk."

One man has right foot amputated, but it does not "mitigate the risk!" Shades of Mrs Partington!

One risk is readily recognized by a "slight *ginshot wond* above *illium*; only slight."

"CHEAP" BOILER INSPECTION  
EXPENSIVE.

The danger of employing unqualified boiler inspectors was recently well exemplified in a small English town by a boiler explosion which did considerable damage to property in the immediate neighborhood of the scene of action. The boiler in question, it would seem, had gone the way that many boilers unfortunately do go, after having served nearly the full period of their usefulness, from its last place of fairly safe operation to the paint shop of a second-hand dealer, from which it emerged spick and span, ready to be sold again to some one unacquainted with its history and eager for a bargain. Paint has a wonderfully rejuvenating power over boilers, as well as some other things, and with the help of an unprincipled inspector's

certificate, soon had this boiler again at work, with the result, before long, of a wrecked boiler-house, damaged buildings adjoining, though, happily, no loss of life, and a bill for the owner for the costs of the usual investigation by the local authorities. The payment of the costs was exacted "as a warning to other steam-users who rely upon unqualified, incompetent inspection, because it is cheap, and afterwards plead ignorance as an excuse for their conduct."

The episode pointedly directs attention once more to the subject of cheap boiler inspection and insurance, which off and on has been condemned for many years, though evidently not with sufficient vigor to have brought about its suppression. Cheap inspection and insurance rates, in fact, seem to possess an allurements to many boiler owners which is quite surprising, when even slight consideration will show that cheap service of any kind in connection with boilers is simply not worth having. It cannot be profitable, but certainly will prove dangerous. England, more than any other country, has suffered from a multiplicity of boiler inspection and insurance companies, and with growing competition among these, and failure on the part of steam-users to properly appreciate the value of thorough and conscientious examination of their boilers, decrease in price and corresponding decrease in the reliability of the service rendered have become natural and unavoidable results. There is a price, as has often been argued, below which a guarantee of faithful inspection cannot possibly be extended without seriously affecting the financial stability of any insurance company. A close approximation to what this price is could probably be made in most cases without much difficulty, and any offer of insurance and inspection at a much lower rate should be regarded with suspicion. In the United States, if not elsewhere, the truth of this seems to have been thoroughly realized. Boiler inspection and insurance competition are there at a minimum. The work is practically all in the hands of one company, and for a long term of years has been carried on in a painstaking, thorough manner, which has demonstrated its merits beyond all question.—*Cassier's Magazine*.

## PAY YOUR PREMIUMS.

We most heartily commend the proposed amendment to the by-laws of the Chicago Underwriters' Association with regard to more prompt payment of premiums. It is proposed to make it a declaration of the policy hereafter, by rider or otherwise, that all premiums shall be due and payable on delivery of the policy, and that unless the premium shall be paid by the fifteenth of the next month following the date of issue, the policy shall be void and cancelled. Unquestionably one of the serious evils of fire underwriting is, and for a good while in the past has been, the "unpaid premium" evil. When it is remembered that the companies reporting to the New York insurance department carried an aggregate, at the close of last year, of almost fourteen millions of dollars of unpaid premiums on their books, a good deal of which has proved a dead loss, the need of some united, business-like method of stopping this leak in the underwriting craft will be seen. A period of credit such as the above proposition covers is certainly liberal enough, but if strictly enforced all over this country would, we believe, reduce the unpaid premium burden now carried by at least four or five millions of dollars. There is no sound business reason why a company should, good-naturedly, give John Smith indefinite credit when it sells him insurance indemnity at cash rates, than there is for a cash grocer to sell to John Brown a barrel of sugar and wait indefinitely for his pay. Insurance is a cash article, and the public should be made to treat it as such.—*Argus*.

—The town council of Essex, Ont., will establish a curfew. In Kingsville, in the same county, on Hallowe'en night, the boys stole the curfew bell, and it has not been found since.

—Another evidence of the great productiveness of the prairie soil has been placed on record by a remarkable yield of oats on the farm of Mr. Henry Krueger, a settler near Leduc, on the Calgary & Edmonton Railway. Last spring Mr. Krueger secured a fine sample of oats, and he decided to test them by sowing one acre. He sowed them on land that had been previously planted with potatoes, and the one acre ne got a yield of 20 1/2 bushels. from