

per cent. the work is so imperfectly performed that dealing with the risk has to be suspended until the examining physician has been communicated with. Not only is it imperfectly done, but in many instances the report is incorrectly and even stupidly filled, and the plainest directions set at naught. A portion of the report consists of a form in which to enter the family history. A special column, with heading, is set apart for each kind of information desired. So plain is this form that any school boy of twelve years should be able to fill it correctly. Yet, will you believe it, this portion of the report is the one in which the greatest number of omissions occur. Others again seem to forget that this simple form becomes a complicated one when information neither needed or asked for is introduced. For instance, if opposite the word: "Father" and in the column "age if dead," there appears, say, the figures 60, it is clear, and to be seen at a glance, that he died at that age. What necessity is there then for the medical examiner to write in the column "age if living," the word "dead." Yet this is done in hundreds of cases and the same carried out through the whole form. Another very common omission is answering a question which consists of two portions A and B. The A portion reads: "*Are you* subject to it, etc., etc.," and is generally always answered. The "B" portion reads, *Have you ever* been subject to, etc., etc.," and is nearly always *not* answered. Incorrect replies are also very common. In illustration, I beg to say that the question "Is there any indication of disease of the heart or blood vessels," is very often answered "yes," while the examiner sums up his report by calling the risk "*First class*." It is necessary to ascertain which is correct, though of course, there is every chance that the examiner wrote "Yes" instead of "*No*." But insurance companies will not take chances of that kind—hence again delay. The want of careful thought in filling a report is often noticeable in giving the ages of parents and brothers and sisters who may be alive. It is not uncommon for such figures to make these parents procreators at the early ages of 7 and 10 years. Again, grand-parents are often entered at advanced ages in the column age "if living," yet a glance at the ages of the parents living shows that they must be dead. This mistake does not delay the risk, but shows "carelessness." Again, I often meet with a report where the family history is good—but where applicant's weight is excessive, and yet the question, "If under or overweight, is this a family or an individual characteristic" is not answered. If the examiner had given to such cases the thought which he ought to have given before deciding upon its classification,