

east have to send them to Toronto, where the Government Laboratory is situated. If a branch was established in Kingston, the results would be secured much quicker. The laboratory has become a necessity, and there is no doubt but what the Government will accede to Queen's request. It could be under the direction of Dr. W. T. Connell, Queen's specialist in bacteriology and pathology. Kingston doctors have their specimens examined at Queen's, but have to pay for the work.

DR. MACPHAIL, of Montreal, a medical expert in life insurance examination, has, during many years, been making interesting investigations as to the liability to earlier death of persons rejected by insurance companies, as compared with the liability of those accepted. He took note of 5,115 applications, of which 409 were rejected cases, and then followed up, so far as he could, the after record of the rejects. He traced 235 of them, of whom, during fifteen years, only thirty-one died, whilst according to insurance actuarial figures, had the 235 been "sound lives," no less than 25 should have died in that period. The doctor's conclusion is that those who are rejected by insurance companies, as a rule, manage to live about the usual average. One reason for this may well be that in consequence of life insurance rejection, an ordinarily steady man takes special care of himself.

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## Correspondence

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### CHARITY WORK FOR WEALTHY INSURANCE COMPANIES.

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*To the Editor of DOMINION MEDICAL MONTHLY:*

Dear Sir,—Every week or two I receive a letter from an insurance company which can afford to pay its president fifty thousand dollars a year, requesting me to assist them in what is to them the very important task of choosing a medical examiner for some district which they mention, together with the name of a medical friend of mine, on whose character and ability they wish me to make a confidential report. Their request is not accompanied by a cheque nor any promise of a fee; on the contrary they state very distinctly that it is purely as a matter of