not wish to pay the $5.00, so I gave up the work. The surprise to me is that the companies are not alive to their own interests enough to voluntarily offer better fees and get better work done for them. It is a business transaction, and is a very vital procedure in connection with the business of life insurance.

The fee of $5.00 is certainly the lowest that should be accepted for this work, and I am glad to see this stand being taken. We may not be able to do anything effective to-day or this year, but if we keep at it the necessary change for the better must come.

The Ontario Medical Council might help us in this matter, not by coercing the various members of the profession, but by approaching the several companies and presenting the claims of the doctors in such a way that some general increase in fees would result.

Personally, the insurance work is distasteful to me because I do not feel that I can do justice alike to the company and the applicant by answering the set form of questions, and would certainly accept nothing less than $5.00 for examination work.

D. H. Arnott.

Discussion on Fees for Life Insurance Examination.

Dr. Acheson, Galt, reported for South Waterloo Association that it had been decided that $5.00 should be minimum fee, and they wished some expression of opinion from the Ontario Medical Association on the subject.

In the matter of examining applicants at their own homes, he thought if within a reasonble distance from the office it should be done for the regular fee, but if at any distance mileage should be paid.

The great difficulty is medical men will not hold together and stay. We should have the Ontario Medical Council take up the matter of straight line and fraternal examination fees.

J. C. McAlister,
Jerseyville, Ont.

Dr. Pepler, Toronto, was in favor of a flat rate of $5.00, as an examiner should give as careful an examination for $1,000 as $10,000. He spoke of the advisability of examiners making a specialty of this class of work in the cities.

When the Niagara District Medical Association applied to the committee for time on the programme to discuss fees for medical examinations for life insurance companies, we had notified the companies that our fee for the future would be a flat rate of $5.00 for $1,000 and upwards; that was towards the