

examiners, though receiving their appointment from the medical department of the company, being responsible only to that department, receiving their remuneration from the same source, and having promised, in their application for appointment, to be uninfluenced by either agent, or applicant, and, in case of doubt, to give the company the benefit of the doubt, constitute themselves, apparently unconsciously, solicitors for the applicant; and are thus untrue to the interests of the company, employing and trusting them.

The above conclusion has been arrived at after careful observation and close investigation. Let me give you examples of carelessness, as I hope it was not the intention of the examiner to discriminate against the company, and in favor of the applicant. I have seen application after application come in from the same examiner with the pulse rate given, sitting and standing, respectively as 68—72, 68—72, 68—72; and respirations as 15—15—15. Becoming suspicious, I have asked the clerks to bring me a bundle of that examiner's work, and, on reviewing them, have found the pulse rate, in nearly all his examinations, the very same. Some will put the pulse rate higher sitting than standing, and the inspiration measurement less than that of expiration. This is generally a mere mistake—carelessness. Still, the application cannot be disposed of till that is made right, there is a delay for correspondence, and the risk of losing the business.

Occasionally an examiner will write a letter to the referee, which is always gladly received and confidentially regarded, but his letter may come in two or three days after the examination, and when the policy has been issued—unpardonable delay.

I have known an examiner give an agent a "Prospect," and arrange for a part of the commission from an agent. This is contemptible and very short lived for both examiner and agent when discovered. It is practically the same thing as the agent examining his own applicants. How many would he reject? I have also known an examiner, when interested in the commission, merely mention a heart murmur to emphasize its insignificance. Later I saw the applicant, and found he became short of breath on slight exertion, and, without exaggeration, the murmur could be distinctly heard through his ordinary clothing and an overcoat.

A prominent busy doctor in one of our western towns has been making examinations for life insurance by telephone, or on the street, or in a place of business, without removing any clothing. Suspicion arose. A referee interviewed some of those examined, or supposed to have been examined, and discovered the character of the work. The doctor acknowledged his guilt and was very much humiliated. The information