

Dr. L. L. Gardner,
A. T. & S. F. Hospital Assn.,
Chicago, Illinois.

November 4, 1927.

Dear Dr. Gardner:

I am in receipt of your bill for \$800.00 for the treatment of my sister, Etoile B. Simons, from September 4, 1927, till October 28, 1927, a period of a little less than eight weeks. To me the bill seems excessive and inasmuch as my sister will insist upon repaying us for this bill as soon as she is able, I do not feel justified in paying that amount, without taking the matter up further with you.

Understanding the conditions as they are, I do not believe you will wish to have my sister pay the amount of the bill rendered. She has a will of her own and she has said that she will consider any amounts paid out by her brothers for her care simply as loans.

While we are deeply appreciative of your services, it is nevertheless true that the burns occasioned by your treatment have necessitated the greater part of your attention for the past four or five weeks, have seriously delayed the recovery of my sister and have caused additional cost for nurses and other care. We believe these facts should have your consideration in rendering us a bill.

I am a member of the board of directors for two hospitals and am somewhat familiar with the matter of fees. Furthermore, the Maryland Casualty Co., in its accident policies for \$7,500.00 payable for accidental death and covering indemnities for other than fatal accidents, together with surgical and physicians fees, schedules \$650.00 as the total amount due on the policy in a complete fracture of both tables of the skull, and allows a fee of but \$200.00 for skull trephining. The Fidelity & Casualty Co., in its policies for \$5,000 for accidental death, and with payments for accidental injuries, pays only \$320.00 for a complete fracture of both tables of the skull, and allows \$100.00 for skull trephining. In the case of my sister, no surgical operation was required.

It is rather of coincidence that the enclosed clipping appeared in the papers served by the Associated Press on November 1st, the same day that I received your bill. This item was considered of sufficient interest to warrant being cabled from London. I send it to you with no sinister meaning, but believing that you will be interested in reading it.

Awaiting your further pleasure, I remain

Sincerely yours,