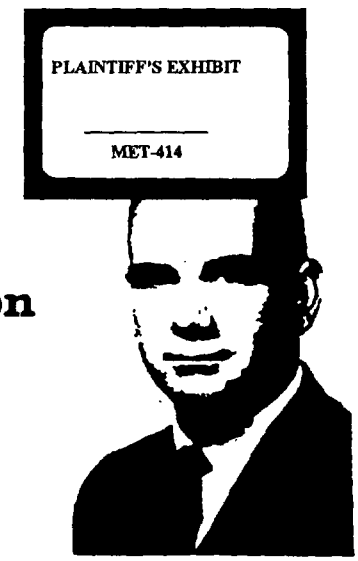
ditional Allowable Medical Expenses for which he would not otherwise be reimbursed in the remainder of the calendar year.

We believe that the Insurance Industry has taken an important step forward with the introduction of the "Model" provision. It is, in our opinion, a fair and equitable method of applying a non-duplication provision. If people can be assured that it is possible to recover the entire amount of their reasonable and necessary medical expenses, they would usually accept the principle that they should not be allowed to profit from their illness. Since this principle is already established in many types of casualty insurance, it should also be understood and accepted under the various forms of Health insurance.



Recipe for Pilferage Prevention:
Add Background Investigation to Employee Screening

by

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From a talk before the 1964 Security Conference of the San Francisco Bay Area Chapter of the American Society for Industrial Security.

VARIOUS METHODS are available to help American business and industry control employee theft losses, but first and foremost, the basic ingredient needed is an efficient employee screening program. The proverbial ounce of prevention is still worth the pound of cure, especially when current cost cycles make petty larceny soar on such a grand scale.

Pilferage on Increase

Pilferage may once have been defined as stealing in small amounts or taking articles of little value, but today in the United States it is big business. Just picture, if you will, the dishonest employee going out the door with over a *billion* dollars in money, tools, and merchandise *annually* here in America.

One tool found most successful to help control employee theft for both large and small companies is the use of the outside background investigation as an important phase of the employee screening program. For instance, local investigations by security departments of any company can be supplemented by nationwide investigative services which provide coverage anywhere, anytime, quickly and economically. The investigative service being used, if national in scope, will have available in any community of any size, trained men who can check out various information sources such as former employers, residence neighbors, former schools, banks, credit sources, police records, etc. This availability of service is of particular significance when you consider the mobility of our modern society and trends of population shifts.

This is where a nationwide investigative agency can be most helpful to the company presently using reference letters and the telephone for their investigations. An actual comparison of results would prove that in many instances the reliability of information secured by these latter methods is questionable. While it is true that much information can be secured by telephone, the reliability of such information, in many instances, is in direct proportion to the personal acquaintance of the person calling and the person answering. The weakness of telephone contact lies in the fear of giving unfavorable information to an unknown over the telephone