

all the other forms of impairments, such as rheumatism, albuminuria, albuminuria associated with Bright's, cardiac, glycosuria, simple excessive overweight and underweight,—I say, as a result of these, it has been possible to offer insurance upon a scientific basis to proponents who formerly were denied the benefits to be derived from it. Therefore we are in a position to instruct our medical examiners throughout the country to the effect that we are now able so to measure these impaired lives as to offer them some desirable form of insurance, and, in consequence, it becomes necessary for them, in examining such cases hereafter, to give us the fullest possible details of any impairment, whatever its character or degree, so that we may have before us data on which to base an intelligent estimate of the insurance value of the risk, and they should therefore submit the risk subject to the unfavorable features thus fully described by themselves.

If, for instance, it be a mitral murmur, we desire to know first, whether it is systolic or diastolic, the position of the apex, the compensation and the character and frequency of the pulse; the examiner then submits the risk subject to the aforesaid findings. This relieves the examiner entirely from the responsibility of accepting or rejecting an individual, and places that responsibility where it belongs—upon the Home Office of the company.

Another matter of importance to which I should like to ask your attention for a moment is that of the peculiar difference of mental attitude between the patient and the applicant for insurance. When he consults you, your patient gives you a full and frank history of his case; he endeavors to lay all the facts before you; he comes to get your advice and assistance, and his whole mental attitude is without reserve, and is one of co-operation.

When he is a candidate for life insurance the case is very different; his memory for details is less acute, he forgets facts which, as a patient, he would be likely to remember; his state of mind is one of antagonism. I do not mean by this that most persons, when they are examined for insurance, give what they know to be anything less than