

each and every departure from what is termed health, and above all, he must be a man of strict integrity and honour, and must not be influenced by favour, fear or affection.

Many medical men can diagnose and prognose disease with a degree of certainty, but when called upon to express an opinion as to the "expectation of life" of an applicant for insurance, are unable to decide, not having made the subject a special study.

The following pages are intended to call the attention of the Medical Examiner to the more important details which assist in determining whether individual lives will probably survive or fall short of their life expectation.

*Appointment.*—It is premised that the appointment of the Medical Examiner is exclusively made by the Medical Department at the Head Office of the Company. No agent has any right to promise or make such appointment. The importance of this is evident,—the Examiner must be free and independent of local and other influences, and responsible only to the Medical Department. The importance of the function he performs emphasizes this fact, and the Company, relying upon his judgment and honesty, assumes or declines heavy financial obligations.

*Fees.*—The fee for medical examination is \$4.00 where the amount of insurance is under \$2,000 ; where \$2,000 and over, the fee is \$5.00. The medical examination includes the testing of the urine. Extra fees for travelling or other expenses will not be recognized by the Company, but must be mutually arranged by the Medical Examiner and agent.

## II.—THE APPLICATION.

The purpose of the examination is to determine the condition of the applicant's personal health, and whether or not he is constitutionally or otherwise pre-disposed to disease. To this end, when