

—to trace diseased processes—to study the abnormal. As an examiner for insurance he has to alter to some extent this point of view ; he should not regard the applicant as a patient since his energies should be directed with the object of finding whether the person applying for insurance be normal rather than abnormal. Patients consulting a physician are only too willing to afford every facility to the latter to discover disease, but when they consult the medical examiner they are very anxious to be considered in perfect health, hence often, intentionally or otherwise, previous diseases are forgotten, bad habits concealed, present symptoms made light of.

Another thing that seriously affects insurance companies is the occasional carelessness of the medical examiner. While no more conscientious class of men as a rule can be found than the physician, yet when regular professional duties are demanding a large portion of his time it is conceivable that an applicant may be hurriedly examined with subsequent difficulty for the examiner to explain to the company that he had examined the lungs over the vest or outside the shirt, and hence did not detect a small cavity the existence of which the company may be able to prove by the regular attendant to have been present for some time previous to the examination. Perhaps the applicant dies a few months after admission from chronic Bright's or from diabetes, and the death claim certificate makes it plain that the applicant had suffered for years previously from either of these diseases. The only conclusion the company can come to in these premises is that the medical examiner was grossly negligent. The moral hazard must always be considered. The medical examiner should feel that he is the representative of the company for whom he is at the moment making the examination, that therefore he should consider would he accept the applicant if he, the examiner, were the one to lose the \$1,000 in case of death of the applicant. Applicants who are turned down by a company and learn the cause are very apt when applying for other insurance to conceal the answers that led to the previous rejection, especially if the agent be unscrupulous,—fortunately exceedingly rare. I have known an applicant to use digitalis to show a fast pulse,—