

nify trifles, so that he may become a very obstructionist, and even distinctly antagonistic in his tendencies. It is quite unnecessary to say that this view is a greatly distorted one. It is nothing more nor less than an unfair generalization from a very exceptional case. But, let me enumerate some of the necessary qualifications to be possessed by an ideal medical examiner.

First of all, he should be a man of good standing and character, highly regarded in the community as a capable physician and an honorable, temperate man. He must be accommodating and tactful. A friendly manner soon puts the applicant at his ease, and this will greatly aid the examiner in obtaining the information he desires. He must be young enough to be progressive, and old and experienced enough in dealing with men to know something of human nature to be able to estimate with some degree of accuracy the truthfulness of statements made to him; to decide that a man is well when he says he is sick; to bring to light evidences of disease if they exist in spite of efforts made to conceal them; to understand what are the real essentials of an insurance examination, and what data a company must have in order to reach a just decision. Keating has stated in a graphic way that he is the photographer who is to give a life-like picture of the applicant for a policy in his company, making the resemblance as life-like as possible, neither exaggerating the defects nor lessening their importance.

Now a word as to the duties of the medical examiner to the agent. After the physician has received his commission from the company and accepted it, the agent has the right to expect from him co-operation along the following lines : In case he is also examiner for other companies he will be broad enough, and fair enough, to treat them all impartially and avoid the appearance of lending greater influence and support to any one of them, or its representatives, than to another; that he will act with discretion in dealing with such matters as are brought to his knowledge, and will observe the requirements of business prudence in withholding from outsiders what should be regarded as agency secrets; that he will be ready at all reasonable times to help out the agent in making an examination, remembering that in no other business is the saying so true that you must "strike when the iron is hot." True, one may occasionally strike an unreasonable agent, who may ask you to leave an office full of people in order to complete an examination at once, but too often the doctor does not show his appreciation of the agent's hardships and disappointments by rigorously keeping his appointment.