

the grandest benefactions which has marked the progress of human society.

Life insurance, while largely an economic and financial system, has an important medical aspect, and is carried on with the co-operation of our profession; in one form or another it enlists a considerable proportion of the energies of our fellow-practitioners. Most of you have probably, at one time in your lives, made examinations for insurance and many of you, I doubt not, now gain from similar work, a welcome addition to your professional incomes; and it is because of the peculiarly close relation of our profession to the business of life insurance that I feel justified in taking up your time with a brief consideration of a few of the many questions which that business involves. I think that the first impression of one unacquainted with medical work in life insurance—and I confess that I at one time shared in it—is that the physician well equipped in his profession should be able to conduct life insurance examinations, or to fill any of the functions of the life insurance expert, without any preliminary training. Very soon after taking up the work the practitioner becomes undeceived on that point; for not only is it necessary to become acquainted with the many details in which the various life and industrial offices differ among themselves, but speaking broadly and with reference to a matter of much more vital importance, it is necessary, it seems to me, for the physician to completely change his point of view with regard to the person whom he examines.

When examining for life insurance, most physicians who have not had much experience in such matters are very apt to begin their work with the idea that they are going to make a diagnosis—the whole mental attitude is that of the clinician who studies his case with a view to finding out in how many different organs the case under observation is unsound, or wherein the functions are not properly performed. This is a very commendable task for any physician to set himself to do, and he is indeed a capable man who is able to accomplish it. For purposes of life insurance work, however, this mental attitude seems to me to be wrong; by this I do not mean that a diagnosis is unnecessary, or that facts should not be