

principles. The scientific part of the examination is what you are now qualifying yourself for in pursuing your course here. But you will need more than that to be a useful officer for any company. To make a suitable report you must have a profound sense of professional duty as well as a complete independence of character. With both of these qualities you will be able to put to applicants certain questions which the experience of the various insurance companies has taught them to be the most useful in eliciting the antecedent history of applicants, in such a manner as to convey such answers as will best aid the chief officers of the company in estimating the value of the risk. For instance, it may so happen that an individual, aged say 22, states he had a sister die of childbirth. Having the interests of the company (your employer) in view, you make further inquiries and discover that this sister died eight or nine months after giving birth to a child, that some lung trouble which had evidently been latent revived; that at about the time of birth of child patient began to lose flesh, and upon close inquiry you found she did have cough for a few weeks or months previous to death. All these very important facts you have made out on careful inquiry; further, your questioning may have elicited the additional fact that an aunt or an uncle died, say, at 40 years of age from consumption. Here at once is a very hazardous risk which an unprincipled physician might easily cover up were he so disposed. Such a risk as this would be an extremely undesirable one for any company, although applicant might himself appear to be in every way a first class life. Take one hundred such cases and one hundred lives in whose family is no trace of any lung disease, and the company, I have no hesitation in saying, will receive at least 30 per cent. more premiums from the latter than from the former.

Without complete independence and honesty of character it is impossible for a medical man to serve the interests of the company. You must remember that a large amount of capital is invested in these institutions. They hold a position only secondary to the great railway and banking interests in this country and the United States. In the latter country especially men insure