In endeavoring to report on the desirability of a risk it is not only essential to know that the applicant is free from disease, but from any tendency to disease; that he is a sound life. The Company should have the benefit in all doubtful cases. It is far better that the risk should be refused than that the Company take a doubtful risk; yet no one should be refused life assurance if he is deserving of it. In some cases the Medical Examiner may feel that he would like to confer by letter confidentially with the Head Office; there may be something that it is desirable for the Head Office to know which cannot be written judiciously on the examination form pertaining to the applicant's physical or mental state, or to his habits, mode of living, environment, etc. The Medical Directors are always glad to receive any such communication to enable a just decision to be given, but would ask that such letter be sent *at once*—not delayed while the Doctor has it in his mind to write, but does not do so. There is a special confidential form of the Company for this purpose.

Medical Examiners.

The relation in which a Medical Examiner stands to a Life Assurance Company is of a strictly confidential nature, and being responsible for the character of his report to the Directors, independent of Agents, he should guard with peculiarly jealous care the interests of the Company, feeling bound by personal and professional honour to discharge his duties with the utmost fidelity.

Medical Examiners are selected by the Company for their moral as well as professional standing in the community, and are not dependent upon the agents for their appointment or dismissal.

A Medical Examiner who removes from the district to which he has been accredited forfeits his appointment. He may, at the discretion of the Company, be reappointed for the district to which he has removed, provided there is a vacancy at that point.