

such a risk, with a lien of, say, \$500, decreasing every year by \$25. By this plan the applicant himself takes part of the risk for the first few years. In this way, although he pays the rate on, say, \$1,000 insurance, should he die before the second payment is due, \$500 only will be paid to his representatives; but for every yearly payment he makes, the amount payable at death increases by \$25, until the "lien" quite disappears, if he survives the expectation at his age.

As medical examiners of a company you, however, will have nothing to do with any such arrangements as these. I mention these points merely to show the importance of the examiner being minute in his replies and exercising sound judgment as to the nature of the replies that require these minutiae. Neither will you have anything to do with the amount for which any one is applying for insurance. All require the same care. Some wily individuals who may feel somewhat shaky as to their passing an examination may apply purposely for a small amount, thinking either the examiner or the company, one or both, may not be so particular in making inquiries, or in the examination of the risk, and then pass. A short time after, within a few weeks say, they apply for an additional policy, which might possibly be granted simply on certifying that he is in a sound state of health, and that there has been no change in his family or personal history since last examination.

What I have already mentioned are only a few of the principal points which my experience as chief medical officer of a large and prosperous insurance company I have considered the most desirous that should be fully impressed upon you. I merely hope that all of you may become medical examiners to some first-class insurance company. Some of you, I feel certain, will. I feel equally certain, from what I know of you, that you will sustain the reputation of your Alma Mater by doing your duty to those who may make use of your services.