

profession the importance of making examinations for insurance as carefully as they would in examining patients who are seriously ill. Thousands of dollars are paid to the profession by insurance companies and societies. Our colleges should see that the students are as carefully taught to examine for insurance as they are for the diagnosis and treatment of disease.

It is stated that the benefit of medical selection terminates in five years. But I am satisfied that if the selections are carefully made the effects of same extend over a much longer period. For instance, a man may have heart lesion and enjoy apparent good health for more than five years, even ten, unless he has had some acute disease or be subjected to some strenuous occupation before he feels the effects of the lesion. A medical examination reveals the heart trouble and instead of the man getting a straight life policy, his premium is loaded; or he only gets an endowment policy, and thus the company has the benefit of increased rates as long as the man lives. An expert examiner can almost tell how long sub-standard risks will live—whether five, ten, fifteen or twenty years, thus showing that the advantage of the selection of risks does not terminate in five years.

Some of the above remarks may seem too severe on the medical men. They certainly do not apply to all. We have many who do their work carefully and conscientiously, and I believe they are the majority, but there are too many who are careless and incapable, and some even dishonest. When I make this assertion I am not alone. I am sure all who have filled the responsible position of Medical Director will agree with me. We have only to read Dr. Greene's work on "Examination for Life Insurance" to discover this. In his chapter on "Medical Selection and Heart Disease," he cites no less than eleven cases where there were well marked heart lesions which had existed previous to the time the applicant was examined for life insurance, and who had been recommended as first class risks with sound hearts. He further states that in some of these cases the physicians had always been considered able and faithful examiners. I personally know in several cases when I reviewed the death claims that heart lesions must have existed before the applicant was accepted, and yet these lesions were not reported. In 1900 I read a paper on "Some Results of Correspondence with Medical Examiners." I cited forty-two cases where the examining physicians recommended the applicants as first-class risks, yet, on writing for further information and a fuller investigation and examination, the examining