

assured should rest satisfied with matters as they are, instead of venturing upon changes of any character.

He could not close without urging most earnestly upon Agents, local and general, and Medical Referees, the necessity—the duty—of looking more to the nature of their business than to its extent. While zealously laboring to enlarge the Company's business, let them not forget the obligation to labor if possible more zealously and determinedly to ascertain the true condition and value of the lives that may come under their notice. It is not enough for an Agent to say, "I brought so many applicants;" his first and most imperative duty should be directly and through all available channels to acquire as much information as possible in regard to the habits and health of the applicant. To procure replies to a series of printed questions is but a small part of the Agent's duty in such a case. So, again, in regard to the Medical Referee. It is not enough for him to procure oral answers to certain printed questions. With an applicant before him, his duty is, not to try whether the applicant can be squeezed into the institution—not to try whether he can be passed—but to try to find out everything that bears, however remotely, upon his fitness for assurance. Of course the applicant's private medical referee—his own professional attendant—may fairly say all that he can conscientiously to get the individual passed; but the position of the Company's Referee is essentially different. His duty is to examine thoroughly the applicant, not to prove his eligibility, but to obtain a knowledge of any objectionable fact or tendency, if either exist; and the faithful performance of this duty is of the highest importance, not less to the shareholders than to the individuals already assured.

He (the Sheriff) would further ask both Agents and Re-