

the facts ; I do not believe this is the case. A person presents himself for examination with the idea that he is a good risk, and his bias of mind in that direction is so strong as to color (I doubt not, unconsciously) much that he tells you. On this account a medical history for life insurance is a very different matter from that which you will obtain from your patient. It requires time for any physician to learn to adjust himself to this very dissimilar mental attitude. The skilled medical examiner has learned this lesson and practices it.

Life insurance is a question of large numbers of lives, and the examiner should cultivate the habit of mind which expresses itself in terms of lives. He should ask himself,—if I had 1,000 such persons as this I am now engaged in examining, would they probably live as long as a similar number of other healthy lives ? Or, if not a good life, how much more rapidly will 1,000 persons like this I am now examining die as compared with 1,000 healthy lives ?

The first of these questions places before the examiner the problem which he is expected to solve by his study of the case. The second, while formerly quite unnecessary, is now being urged upon those who work in this branch of medicine, by reason of the tendency among life insurance companies to broaden the field of their beneficence so as to extend the benefits of insurance to those persons who, in consequence of some impairment, have heretofore been regarded as quite uninsurable. In England it has been the practice for many years to offer insurance at special rates to persons of unsound health, not seriously diseased, but impaired by reason of valvular lesion of the heart, albuminuria, asthma, gout, and so on ; but with us, until very recently, all these conditions have been regarded as either bars to insurance or as requiring the limitation of the insurance to very short periods of time on endowment plans. Now, however, since the work has been taken up systematically of offering insurance to these impaired lives, I do not doubt that very soon American energy will again push us far in advance of our Transatlantic cousins. This brings up several questions which have been the subject in times past