

EXAMINATION OF THE HEART.*

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The heart, as we all know, is one of the most important organs of the body. It is essential that it be sound in every respect in order that a person may enjoy perfect health. Medical science has devoted much time to the study of the heart, in health and in disease. Although we cannot see the heart in the living subject, science has so perfected the examination of it that we can, with few exceptions, diagnose its exact conditions. Of course many of the conditions can only be discovered by those who have made a specialty of this line of medical science. It requires careful study, much patience, a good ear and a long experience to be an expert diagnostician of the heart in health and disease. I cannot range myself in this class, so I do not intend to touch on the examination of the heart from a scientific point of view. Many of our text-books fully take up this. From what I have said it is evident that the young practitioner and the careless practitioner cannot flatter themselves as being reliable examiners of the heart.

This leads me up to the subject matter I wish to dwell on. The name of this Association implies that we are interested in the examination of the heart in connection with life insurance. From my long experience of over a quarter of a century as medical director of a large association, during which time I have reviewed over four hundred thousand medical examination papers and fifteen thousand six hundred death claims, I am convinced that the work done by the medical profession for life insurance is not all that it should be. In fact, there is some truth in the statement that the medical selection of risks for life insurance is of doubtful value. This should not be so. It is well known that medical selection, when carefully and honestly done, is of great value and materially reduces the mortality rate. Statistics show that the mortality rate of the male population over twenty years of age in the United States and Canada is about thirteen in a thousand. It is further shown that the medical selection reduces this death rate by 20 per cent. This, of course, is a very satisfactory result. But should we not aim in making a further reduction? Cannot we impress on the minds of the members of the medical

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