

did a lot of figuring on a slip of paper and then said, "We'll give the difference in your favor; just five months and 29 days. You will save \$10 per annum."

"The agent is very liberal with the company's money," laughingly retorted the doctor.

"What temperament?"

That was entirely beyond my comprehension, but the doctor answered this himself, "Bilious," adding, "Take care of your liver, young man."

Gracious me! What wonderful men these life insurance examiners are. I had never been bilious in my life. I ventured an enquiry.

"Well, you see your hair is black, skin yellowish-brown, eyes are black, features angular, and you ought to stand any amount of hardship."

I had undergone all the latter I ever wanted to in my younger days, but I kept that to myself.

"What's your race or nationality?"

"British."

"That won't do for our purpose."

"What were your ancestors?"

"Irish, every inch of them," and, I mumbled, "You'll find if you give me much more of this questioning and humbug that I am Irish to the backbone."

"Complexion, dark," he wrote down.

"What's your height in your stocking feet?"

"I think, five feet eight."

"Thinking won't do; we must have facts for our data. Take off your boots and stand up against the door. There you are, by thought five feet eight, by actual measurement three-quarters of an inch less."

"Weight? No guess work. Take off your coat and vest and get on that scale; 146 pounds exactly. Your agents must have had you in training. Now for your chest."

At this juncture he placed a measuring tape round my chest. He was very particular it should be in an exact position at the back and just above the nipples.

"Make yourself as small as you can. Let all your breath out s," and he nearly made his shoulders meet as he bent forward.

I was feeling more like my old self then. The agent had spent quite half an hour coaching me in the "knack of expansion." As I forced all the breath out of me the doctor said, "37." That was about an inch smaller than I had gone before. Slowly and steadily I kept on expanding, the doctor's eyes opening wider and wider in amazement. I stopped. "Forty-three and a quarter."

"Unheard of! Splendid! Six and a quarter inches between expiration and inspiration. Splendid vital capacity. Never before had a chest like that for mensuration; and abdomen is normal." He moved backward a few paces and scanned me closely, then commanded me to turn round. I did so. "Umph. Trunk slightly long; strength and endurance there. So far you appear to be a gilt-edge risk." My spirits were now 120 in the shade. Instead of feeling annoyingly nervous I was excitedly happy. I felt brilliant, and all the petty grievances of the past half hour were annihilated by this little diplomatic speech.

"Any deformity?"

"On my right foot the middle toe was only about a third of the normal size, and this was duly recorded."

"Ruptured?" he asked bluntly.

I colored up like a school girl. It seemed to me such an indelicate and unnecessary question. The longer the pause the deeper the carmine hue of my cheeks.

"Do you wear a truss, man? Is the hernia reducible?"

I was nonplussed. My tongue would not move. After palpitating dexterously in the neighborhood of my groin, he pushed me aside in a contemptuous manner.

"Why couldn't you say, No? You have no rupture. Figure, muscular, strong. Hair very dark, slightly sprinkled with gray; eyes brown, bright, piercing. General appearance healthy and vigorous," he repeated as he wrote.

"This is not the first time in your life you have had a full description entered in black and white, is it?"

"Yes."

"Tut, tut, man, when you enter the penitentiary every mole and ear-mark is entered in the books; but, there, sometimes it is well to have a poor memory." This he said in a jocular style, slapping me on the back. Although I was anxious to clear up this, to me, very unpleasant mistake on the doctor's part, I could see that my explanation on that occasion would only tend to confusion.

Which parent did I most resemble?

My dear long-lost mother. She who died before I had left off wearing pinafores.

"Father living?"

"No."

"What age when he died, and of what?"

I had heard he died of consumption, but as to his age that was an enigma to me. Had he been consumptive many years? I don't know; how could I know?

"Father's father?"

"Father's mother?"

I couldn't state for hearsay or my own personal knowledge whether that grandparent was in this world or the other or whether my paternal grandmother ever existed.

"Your mother?"

Yes. I remember that she died aged 32, when my last brother was born and they were both buried in the same grave. I noticed him shake his head and write down, "consumption." When my maternal grandparents' ages and deaths were recorded apoplexy in each case added black marks to my "family history." Brothers and sisters had succumbed to brain or lung troubles. Of my cousins and my aunts I knew but little, and that little didn't amount to much altogether. This portion of the exam. was not very cheering.

Dr. Mac.—again shook his head in that sagacious impressive manner that betokens great learning and discernment, and with that mysterious air which is inherent in the medical profession.

"Too bad! too bad! Such a wretched family history. Strip off, young man. I must make a very careful and searching exam. in the face of such a deplorable family history."

Strip? No! That was too indelicate altogether. Not for the untold wealth of Australia or Borneo would I strip there, and I told him so. My blood was boiling. I didn't go there to be treated like a child or a criminal. Already had I given him too much latitude.

"Come! come! my good fellow. When

we say strip, we mean pull off your shirt and undervest so that we can get the stethoscope on your bare chest and try to ascertain whether you have any consumptive germs hiding underneath."

I came through this torture with a golden medal, for in spite of percussion, concussion and discussion the respiratory organs were "sound as a bell." Still he was not satisfied.

"Draw a long breath. Now a short one. Now breathe naturally. Now lean over and six times repeat ninety-nine." I obeyed.

"Vocal resonance splendid. Let me place your own hand between your shoulders and you shall feel the reverberations as you repeat ninety-nine."

He did so and I was quite proud of my newly-acquired knowledge, as I felt the ninety-nine reverberations. Auscultation, palpitation and percussion could not bring to light any abnormality in the heart. The doctor and I were on a better footing than ever. He had forgotten all about the faulty family history and so had I.

"Some satisfaction in examining a proponent like you. So far, personally, I never had a better risk in this room." Then he ran through a list embracing every disease above and below the sun, which, as I had never been ill since troubled with the ingurgitations of babyhood, called for a negative reply to each question. Neither had I ever been rejected by a life company or been postponed, for this was my first and last application and examination. My drinking and smoking habits were good. I averaged about one cigar a day, and as for drink, well, for months at a time I don't look at a decanter, and my habits in the past had been about the same at least, I told him so. The agent had told me that any little youthful indiscretion was not included in the question referring to past habits. I forgot that I had a liver which could tell a different tale, could it speak. It never struck me that a liver could be made to unveil its secrets.

"Now, sit down and let's try the pulse." I'll warrant there will be a difference of 20 or more beats between now and when you came in."

Pulling out his chronometer with his left hand and placing the three first fingers of his right on my pulse, he held me for about three minutes.

"Good! average 72. You didn't know that I took your pulse just after you came in, did you? You were very excited then. Pulse was going at the rate of 86 then as you stood. Now it is soft, full and regular. Just lie on the couch for a minute or two. I have nearly finished. As a matter of form I'll just "percuss" your liver. I winced a little as he pressed his hand on the region of this important organ. Then he "percussed." The liver told to the professional ear secrets of jolly nights of the past. He patted me on the cheek patronizingly.

"Habits are not quite the same now as they were once upon a time." You've been a bit of a jolly dog in your day. However, it's not serious. I'll pass you as a gilt-edged risk."

"Will I get that policy?" I queried. After all that I had gone through in connection with application and examination I felt as though it would be a good thing to have a policy.

"All in good time," the doctor replied cheerily. "Good-day."