

MISCELLANEOUS.

WHEN EXAMINED FOR INSURANCE.

Humors of the Physician's Test. Did you ever experience how it feels to be examined for a life insurance policy? Well, I have, and never while the earth revolves on its axis shall I forget the morning that I went through the most trying ordeal of my life—the medical examination.

I don't even now quite remember how the hustling agent finally "roped me in," but I do distinctly remember that I pledged my word to him that I would give him an application for a \$70,000 endowment policy and my cheque for the annual premium of \$500.

Next day I was to pass the doctor, and there came the rub. Punctually at 9 o'clock next morning, however, when the agent called, I confess I was honestly glad to see him. In fact, I called him "old man," for the test ahead bothered me, and made me nervous. Before starting for the doctor's the agent pleasantly put me through some cross-questioning and preparatory gymnastics.

"Your exam," he said, "won't take more than ten minutes or so," as we approached the doctor's; "just a mere matter of form. He will shake hands with you and pass the time of day." Shake hands, indeed! He nearly shook the heart out of me, and I was within an acre of passing into Hades. Many and many a time since have I wished that that loquacious agent had remained in the antipodes chasing the agile kangaroo or in the Rockies, hunting grizzly and wild goat.

No sooner had the agent gone and I was left alone with the doctor than my heart sank into my boots and I was shaking like the proverbial aspen leaf. I could not say why that intense feeling reigned within my aching heart, but it seemed as though every friend had deserted me in the most trying hour. The doctor was a genial fellow, but I did not feel at home with him, while the agent had seemed like an old, old friend, who had been familiar with my folk before I had come into the world. My form trembled noticeably, while my very teeth chattered like one who is in the thralls of ague. What kind of questions would he ask me? Would I be weighed in the scales and found wanting? Would he want to know of all the little peccadilloes of childhood and youth? Would the doctor pronounce me a first-class risk or a doubtful one? or would I be rejected? Could I not back out? Oh, no, that would not be honorable; and besides I had paid my premium to the agent and he had given me a "binding receipt," and no doubt ere this had cashed the cheque. It would lower me in his eyes, and he was a manly kind of fellow, too. No, whatever the consequences, whatever the chances of being rejected or accepted, I must go through the examination. Then I tried to look cheerful, but it was a vain attempt.

"Take a chair," began the physician, while a pleasant smile enwreathed his intellectual profile.

"Thanks, I am in a hurry."

Suddenly changing from sunshine to thunder he bellowed:

"Sit down, sir." "What kind of a state do you think your pulse will be in?"

This outburst increased my nervousness. When the agent left me I did not know how to stand, and now I was not sure whether my boots were on my head or my feet in my boots. I sat down. Again the doctor's demeanor changed, and he was all smiles and jocularity. Placing on his desk a formidable printed sheet, which he technically called the 'exam,' and giving me a quizzical look, he said: "What's your name?"

"My voice was very tremulous when, in raucous tones, I gave him the correct reply.

"Ah," said the doctor, in an ironical style.

"You are quite sure of that?"

Of course I was quite sure that the name I had given was my own name, and the absurdity of the question, coupled with the doctor's sarcastic drawl, aggravated me to such a degree that I moved towards the door, intending to beat a retreat before completely losing control of my temper.

"Sign your name there."

To save myself from everlasting disgrace I could not steady my nerves to write decently, Patrick Thomas Aloysius O'Flynn, and how I had intended it should read, but owing to my perturbation, it appeared thus-wise on the "exam." "Patrick Thomas Aloysius of Lynn."

"Is that your name?"

"Yes."

Holding before me the application whereon I had written my name in a bold, firm hand, with my own gold pen in my study, queried the doctor, as he looked steadily into my eyes, over which a mist had gathered:

"Well, then, which of these is your correct name?" "Both." "Both be blanked. The handwriting is different, the names are different. The name on the application is Irish; but the devil only knows what the other is; a cross between a Dago and a Hottentot."

I tried to explain that all this was due to my present agitation, but the more I said the worse mess I made of it. I felt like a horse thief when for the first time he annexes his neighbor's best brood mare.

"Where do you live; Any way I'll soon find out who you are and what you are."

"Spadina avenue," I replied.

"Oh, Spadina avenue," he echoed knowingly.

"By-the-bye, what county did you say?"

Of course I knew that Toronto was in the county of York, but for some inexplicable reason I replied, "Cork."

The examiner smiled. "My good man, have you been trying Irish or Scotch or both and mixing?"

I dared not trust my voice to respond to this query. When I did try to speak the words that I wished to give utterance to gave place to others that were altogether wide of the mark. After all, what bearing had these questions on my case?

"The last ten years where have you resided?"

I hesitated; then stammered.

"Come, come, answer, You must know where you have lived during that decade of your history?"

"Well, the last four years in Toronto, and—and—"

"And where else did you put in the balance of the time?"

"In New Westminster penitentiary, the previous six years," I blurted out more like an overgrown schoolboy than a full-grown man.

"Poor devil!" said the doctor in an undertone, as if he were communing with himself; "poor devil, no wonder that he did not wish to revert to that period of his life. We must ask these questions, and the replies must be given without evasion or equivocation."

Then it suddenly dawned upon me what peculiar and unsavory complexion my hesitancy had given to this answer, and I tried to explain that I had been chaplain there; but he either did not or would not understand me, and shaking his head compassionately, murmured, "I never yet met a convict in the penitentiary or out who did not try to make himself believe that he was an innocent. That six years made a better man of you, no doubt. You are quite respectable-looking now. What is your occupation?"

I told him just the same as I had a few minutes previously.

"Marvellous! Scandalous! Something wrong in the state of Denmark! Are you married, single, or a widower?"

What an absurd question for me to answer, I summed up courage to reply. "How could I be any other?"

"Great Scott! man, you can't be more than one at a time."

"One at a time," I howled, "I haven't had any at a time; I am single now, have always been single, and by my vows must forever remain single."

"Any mark of identification?"

"Must I reply to that?"

"Certainly you must."

"Well, I have an ugly scar on my left arm that I received at college in a duel over—Ah, Eve, Eve!" And all this that had been hushed up by my college chums was unearthed and handed down to posterity on this wretched exam form.

"Have you any intention of changing your residence or occupation?"

"The Lord's will shall be done."

"It is not the Lord's, but your intention I am after just now. Yes or No?"

"No."

What was the use of saying anything else, although I am at the beck and call of my superiors, and may at a moment's notice be ordered off to the South seas, Timbuctoo, or the Wilds of Alaska. I was feeling sick, sick in body, sick in mind, sick at heart, and great globules of perspiration were as blisters on my forehead. If there had been any means of escape I would have availed myself of it.

"Do you agree not to reside in balloons or travel in the tropics, engage in service in blasting, diving, in switching or coupling cars, or upon any steam or other vessel or in the handling of dynamite during the next two years without first getting permission from the company?"

Was I to be in cast-iron fetters for two years?

No use trying to argue the question, so I answered in the affirmative.

The doctor gave an approving nod.

"Your age?"

"Thirty-five."

"Oh, thirty-five now, is it? Then why did you tell the agent thirty-four?"

"I didn't tell the agent thirty-four. He