Dr. Smith is a practitioner in one of the large cities of the middle West. He is a man of good training, a classical graduate, took his professional course in one of our best schools, and did hospital service both at home and abroad. He is a general practitioner and keeps well posted in all that he does. He makes no claim to universal knowledge or skill, but is conscientious in all his work, and when he meets with a case needing the service of a specialist he does not hesitate to call in the best help. He has made a good living, demands fair fees from those who are able to pay, and gives much gratuitous service to the poor. He is beloved by his patients, held in high esteem by his confreres, and respected by all who know him. He is a keen observer, reads character for the most part correctly, and is not easily imposed upon. While he recognizes the value of his services, he is not in the practice of medicine with the expectation of getting rich, and his interests are largely humane and scientific. He has deep sympathy for those whose ignorance leads them to sin against their own bodies, but he is devoid of weak sentimentality and does not hesitate to admonish and even denounce the misdeeds of his patients whatever their social position. During twenty years of practise in the same locality he has become acquainted with the vices and virtues of many families. He is not looking for the coming of the millenium, but he is often impatient of the slow pace with which the race moves.

1 Read at the seventh annual meeting of the Association of Presidents of Life Insurance Companies, December 11, 1913.