

With the latter portion of this period, between puberty and twenty-five, the various organs rapidly develop, and individuals are prone to inflammatory and rheumatic affections, typhoid fever, etc.

(b) In the second stage—that of manhood—which may be stated to be from twenty-five to forty-five years of age, the various organs of the body have become fully developed, and during this term man is better able to stand the fatigues and exposures of life than at any other time ; and therefore the best risks for insurance are generally to be found within these years. The Examiner, however, must be on his guard against exceptional cases between these years where careful attention and improved sanitary surroundings have prolonged the life of those naturally weak.

(c) During the third stage—that of decay, the physical powers show deterioration. Phthisis may develop. Diseases of the nervous and sanguineous systems are more common, such as apoplexy, paralysis, etc. The liability to accident is also increased.

*Race.*—The mixture of races, in many instances, impairs the vigour of the body. The offspring of the indian and white, as well as that of the negro and white, are particularly prone to tubercular and other constitutional diseases, and, as a consequence, their chances of life are reduced ; hence the importance of reporting the race to which the applicant belongs.

*Figure.*—An erect figure, with due proportionate measurements, is generally indicative of health ; the opposite condition often indicates some weakness.

*Eyes.*—The colour of the eyes is important as a mark of identification, but their appearance often also indicates the health of the person examined. A dull, listless eye, especially in the young, points to a sluggish constitution.