and drank well, yet had a troublesome cough associated with some of the physical signs of phthisis. Such cases as these should put you on your guard, not to carelessly examine any man because his appearances are first-class.

Loss of weight under any circumstances, if to any great extent, especially if approaching the prime of life, or if associated with long-continued dyspepsia, is a matter that requires the minutest investigation. Every report of medical examination, besides stating applicant's present weight, should also state whether or no he ever weighed more—if so, giving full particulars as to how much, when, and supposed cause of decline in weight; also the period of time that applicant has been his present weight. A full report of these particulars is often of the greatest use to the head office in estimating the desirability of the risk.

We are, most of us, disposed to consider ourselves good, healthy lives, and when asked in a general way if we have ever had any disease of any kind, to reply in an equally general way "nothing except children's diseases." Put a question in a more definite form, thus: " Have you ever been confined to bed from any cause?" On many an occasion I have seen that question bring out answers that have important bearings. An individual says, "Yes, I was confined to bed three days five years ago with a slight bronchitis, and again a day or two with a 'cold' a year ago." In reply to another question you put him, such as " Have you ever consulted a medical man regarding your health, and when?" He replies "yes, but only for slight colds." This may be of no consequence, but if any of his family have died of any chronic lung trouble, or are at that time suffering from it, an individual with such a personal history might not be considered first-class. These replies may show possibly quite correctly that his illness thus reported was of no consequence, but they might also be interpreted as showing that he was himself of the opinion that slight ailments of that nature required careful nursing on account of family taints. Deficient weight or loss of weight, with such a history, would exercise a very important influence in assisting the head office to determine whether or no they ought to accept the risk.