

he presents himself for examination, the Medical Examiner should read over and carefully weigh the several answers to the questions put by the agent on Form A of the application, take note of any peculiarities in the personal or family history, of any general and of indefinite statements regarding deaths, such as "general debility," "cold," "ruptured blood vessel," "slow fever," "child birth," "change of life," etc. These terms are found from experience to be very generally associated with phthisis in some of its various forms; hence the importance of analyzing the answers, and thus being able to give not only positive, but negative evidence as to hereditary pre-disposition. For instance, in the case of the answer "child birth," ascertain if the woman was in good health previous to pregnancy, and during that condition, and also up to confinement. Did she have a difficult labour? How long did she live after, and was there any fever, etc.?

### III.—THE EXAMINER'S REPORT.

*Name.*—Satisfy yourself that you are examining the person named and described in the application which is before you. The importance of this has been frequently shown, impersonation has been successfully accomplished, and insurance companies defrauded. If you have any doubts, compare the signature of the person whom you are examining with the signature of the applicant for insurance, on the reverse side of the application form.

*Residence.*—Whether healthy or otherwise? A damp atmosphere with variable temperature is conducive to consumption, rheumatism, etc. Residence in malarious districts give rise to fevers which may prove injurious to the constitution.

As a rule the inhabitants of the country are better risks than those of towns or cities. A temperate climate is conducive to longevity.