

Examiner's attention is directed to the importance of the reflexes. Is the knee jerk normal, absent, or exaggerated? Are the pupils equal and do they react to light and accommodation? It may be wise to ask the applicant to stand with eyes closed and feet together to detect any evidence of locomotor ataxia. Neuralgia, vertigo, headache, if complained of, should be most carefully investigated and the results stated. How far the abuse of narcotics, tobacco or alcohol is responsible for nervous symptoms should be present to the Examiner. Eccentricities—mental peculiarities—should be noted. Affection of the special senses, if attended with dizziness and confusion of mind, specially following accidents, are forerunners of insidious and fatal diseases of the brain. Discharges from the ear must be carefully reported, giving full details as to the severity and frequency of recurrence.

Injuries or Surgical Affections.

All severe injuries should be fully reported with as much detail as possible, and surgical operations in the same manner, to enable the Medical Directors to appreciate the gravity of the accident or operation and its bearing upon the risk.

As for example, in a case of operation for appendicitis it is necessary that the scar should be examined, its character reported upon. Is there any tenderness or dragging? Do any indications of hernial protrusion exist?

Examination of Women.

A good many Companies insure women, sometimes at the same rates as men; hence the necessity of a most careful examination being made, especially in regard to those diseases which are of vital importance and peculiar to them.

The questioning and examination to effect this will require "tact" and "judgment" on the part of the examiner; but the examiner should always insist on such a thorough exam-