

of dried tubercle bacilli floating in the atmosphere of that house. From some dried expectoration some of these light upon suitable soil—suitable possibly through inherited feebleness of constitution only. After the lapse of a shorter or longer period, they take root and grow; it may be rapidly or extremely slowly; with the result of a death claim upon some insurance company. Some of these very slow cases permit the individual to pursue his vocations until the disease has far advanced; a cavity enlarging towards the surface of the lung lights up inflammatory trouble all around its immediate vicinity, which means a local pleurisy; often that is the first symptom that actually inconveniences the individual, and it is for that he seeks relief. Shortly after he dies; a certificate of death follows, giving pleurisy as the cause. It may be that numerous small cavities encroach more internally, lighting up inflammatory trouble about the bronchi. The patient dies with troublesome cough, and bronchitis is here assigned as the cause of death. In questioning applicant he may indignantly deny that consumption was ever present in his family in either of above cases, and be at the same time truthful and incorrect.

These are the cases in which it is of the greatest importance that you should use your tact in discovering, if possible, how long relatives who died from these ailments had been "out of sorts," how long they coughed, or had been losing flesh—all of which you will faithfully report to the head office.

Proportion of weight to height of body is of some importance. All companies will furnish you what they esteem the average weight of first-class lives—tables formed from their own experience or that of others combined with their own. Below the average weight, with any taint of chronic lung trouble in the family, is a decidedly objectionable feature, and one that should be enquired into. It is possible that it may be a family characteristic; in which case, if they are long livers, it will not be of as much importance. On the other hand, you must not be carried away by the other extreme—that above weight will remove objections due to family taint. Those of you who followed my clinic last summer cannot help having observed some patients in my wards who were considerably above average weight—who eat