

Family and personal history. Special care must be exercised to ascertain if there have been any cases of hereditary disease in the immediate family or near blood relations.

Personal history refers not only to his present physical condition but also to his present and past habits of life, etc.

Residence, whether healthy or otherwise. If malarious, the person is exposed to the dangers of the various forms of malarious disease, both of an acute and chronic nature.

*Who is the applicant's medical adviser? Do you need any information from him?*

This question may sometimes be of importance, as applicants for insurance have denied having had any medical man attending them, and it subsequently became known that they had undergone a serious illness, and had been under professional treatment.

A false answer to this question might invalidate the policy.

Sometimes much valuable information may be obtained as to the habits and former health of the applicant from his usual medical adviser which might not be brought to light by the Company's Medical Examiner.

*Do you think the applicant will reach the full expectation of life?*

By "expectation of life" for a given age, is meant simply the probable average duration to which life, among men who have attained that age, will be further extended. Thus taking 1,000 healthy men who have attained the age of 35, the aggregate duration of life beyond that age for the whole number will be 31,020 years, or an average of 31.02 years for each man.

Tables of "life expectation" are a deduction, by a simple calculation, from the "mortality tables," which are made up from observations of the rate of mortality at each separate age. Several such tables are in use, but the one named in the Dominion Insurance Act of 1886 is the Hm. Institute of Actuaries' Table of Mortality, and is made up from the experience of 20 leading English offices.