Among the diseases which are pretty generally agreed to be hereditary (using the word in its broadest sense) are the following: Cancer, gout, insanity, epilepsy, apoplexy and consumption. Rheumatism, heart disease, and some others might probably be added to the list.

With two or more cases of any one of these diseases in the family history—especially if the applicant himself is not an A1 risk—the medical referee is very apt to take an unfavourable view of the application.

Consumption is undoubtedly *the* disease of those mentioned above most dreaded by insurance companies. It has been estimated that this disease alone costs the insurance companies on this continent from nine to ten million dollars a year in death claims. It is not to be wondered at, therefore, that the medical referee usually scans with suspicion every risk that is shown to have been related to or associated with a case of consumption; and when there are two or more cases of consumption in the family, or the applicant himself is underweight, the chances of a favourable decision are still further lessened.

6. MISCELLANEOUS—The rules of different companies as to uninsurable and dangerous occupations, acceptance of female lives, and other matters relating to more or less desirable risks, are always furnished to the field-staff. We counsel every agent to make himself thoroughly familiar with these portions of his book of instructions. It will save him from many misunderstandings with head office.

WHEN A LIEN OR EXTRA PREMIUM IS IMPOSED

When a lien or extra premium is imposed by the medical committee, the agent generally experiences considerable difficulty in placing the policy, and very