

constitutional variety is usually found in phthisical persons or those who suffer from disease of the liver—such applicants must be rejected. If the fistula, however, is due to local causes, such as the presence of haemorrhoids, etc., and if the person has recovered, he may be looked upon with favour.

*Fits.*—This is a general term including a great variety of conditions, such as apoplectic, epileptic and hysterical. When arising from apoplexy, reject. Epilepsy, *per se*, does not shorten life, but in consequence of the danger of accident to persons suffering from this disease, and the tendency of epileptics to become insane, the value of the life is lessened. Sometimes epileptiform fits arise from causes amenable to treatment, such as those having for their origin eccentric irritations, e.g., uterine, intestinal or vesical. If such a condition be fully recovered from and some time has elapsed since the last fit, the applicant may be received, but if the fits arise from centric causes, such as pressure resulting from depressed bone, intracranial tumours, mal-nutrition of the nerve centres, emboli, etc., we must reject. Epileptiform paroxysms frequently occur in drunkards and may not recur when the applicant's habits are reformed. Hysterical fits are common in females and sometimes occur in males. The experienced physician will have little difficulty in distinguishing between true epilepsy and the hysterical fit, the latter being due usually to emotional causes, and most common in young persons. Such cases are insurable.

*General Debility.*—Often arises from organic lesions; careful examination is therefore necessary to determine the cause and prognosis.

*Gravel.*—This term is applied to the condition in which