

always be advisable in such a case—where the application is not sent by you direct to the head office—to fully explain your opinion on some points. A man will probably reply that he is temperate in his habits. You and the head office may have different views of the quantity of stimulants that an individual may take and be “temperate.” Both you and the company may think otherwise either through personal knowledge or through reports, or from the quantity which he tells you he drinks daily. It may not be advisable in these cases, where it goes through other hands, to state fully your opinion of his habits; but your duty will be to write at once to the head office stating you examined Mr. So-and-So, and that he states he averages daily a certain amount of beer or spirits, as the case may be, which is injurious, and leave it with the company to decide as to the value of the risk. Such a letter marked “private” will be respected.

As by far the largest proportion of death claims arise from lung diseases, and too often from a chronic form, some of which might have been avoided by more careful examination of the applicant or enquiries either into his personal history or that of his family, it is advisable that you should not only most carefully examine the lungs in every case, but also inquire into applicant's personal history as well as that of his family. I am fully convinced that heredity has a most important bearing in transmission of consumption. I am equally convinced, as I think most practical physicians of the present day now admit, that it is also eminently infectious. Indeed I am of opinion that the latter is the more important of the two. Where there are no bacilli there is no consumption. I should think that most of those who die of that disease, say after puberty, were free from bacilli at birth, therefore they must have become infected after. If you closely examine the history of those suffering from phthisis in a hospital, you will find that some of them have coughed for years, and possibly lost flesh—although consumptives do not always waste. Examine a little more closely and you may discover that a brother or sister or a parent had died of it after having expectorated for years—which means an immense number