

powerful element, greatest up to thirty, lessens from thirty to forty, and still less important from forty to fifty, but never ceases at any age. We often have cases after fifty if living is changed from good to bad. Heredity in chronic bronchitis and asthma and emphysema plays an important part, and if any such tendency in applicant refuse him.

Diabetes as to heredity.—Refuse applicant if under thirty, one parent and a sister or brother having died of diabetes ; between thirty and forty a life might be taken with a large extra premium, and, later, a smaller one.

Arteritis is also often hereditary. Note if any relatives died of apoplexy or sudden deaths ; if many deaths in family from any particular disease, traceable to either heart, arteries, nerves, kidney, alcohol, etc. ; carefully note such tendency in applicant and base your report accordingly. The family history should be carefully collected by applicant beforehand, if possible. "We should be very careful whom we choose for our parents."

Influence of race on longevity at the age of twenty.—Americans and Canadians slightly better risks than British ; then come the French, and lastly, and decidedly lower come the Germans. Negroes are bad risks from their tendency to tuberculosis.

Personal inquiry as to habits in the use of intoxicants, hours of work and taking of rest, tobacco, narcotics, employment—these will all influence you in your decision in summing up the case. The past history as to diseases, of course, should be carefully considered and weighed in the balance ; personal examination as to nevi, warts, which often mean malignant growths in later life is important.

Average height to weight.—The heels of boots counterbalance the clothes. We allow a 15 per cent. average. An average table can be obtained in any work on insurance. A man five feet six inches should not weigh under 114 lbs., and not more than 174 lbs ; sudden increase or loss of weight should be inquired into. If over weight find out where is the over development. The shoulders and chest should be large, abdomen moderate ; limbs may be large and muscular ; tissues firm, generally. Find out also habits as to exercise, food and stimulants. Of 587 overweighters 74 deaths occurred, and only 68 were expected ; excess not quite 10 per cent.

Note any deformities, blindness, deafness—these are prejudicial from their liability to accidents—find out their cause and the time that has elapsed since.

Spinal curvature.—I recently passed a severe case of lateral curvature of spine at the regular rate, the risk had had it for twenty years, and had been perfectly healthy ever since ; and family history free from tubercle.

Note color of eyes, complexion, hair—the bright eye, long eyelash,