

There are certain conditions incident to females which render their lives somewhat hazardous, such as menstrual functions, child-bearing, miscarriage or difficulty in labour, etc. A woman who has once borne a child without any considerable difficulty, is a much better risk than a primipara, and married women are better risks than those who are single. Previous labours should be carefully enquired into.

*Is the person ruptured?*

Rupture is much more common than is generally supposed and is met with more frequently in the male than in the female, the proportion being 5 to 1.

According to Malgaigne one man in every thirteen in France is ruptured.

The word Hernia in insurance papers refers especially to the various forms of abdominal hernia; the dangers attending this condition are well known, but at the same time it is a remarkable fact that the mortality due to hernia is only four per cent. of those so affected. Hence, if a properly adjusted truss be worn, the risk may be received, and in most policies a clause is inserted to the effect that the insured must wear a suitable and well fitting truss.

*Are the muscles hard and strong? Is the gait firm and elastic?*

These questions have a bearing on the general condition and physique of the person examined.

*Is the spleen or liver enlarged?*

If the party is residing or has resided in a malarious district, we may find some enlargement of the spleen or liver as a result of the influence of malarial poison acting on these organs. If