

or fifty years of age, as we know that these cases proceed to a fatal issue more quickly than mitral.

With regard to functional murmurs, I think it advisable to postpone the accepting of these risks for a few months, unless the applicant be willing to accept a loaded policy; they unquestionably are impaired lives. It is quite true that the impairment is probably only temporary or of but little significance, but as it exists, the applicant cannot be claimed as a first-class life in every respect, and therefore should not expect a policy on as good a plan as one free from blemish. Where it is associated with anæmia I would certainly advise postponing it, as the anæmic condition, if very long continued, is likely to produce permanent structural changes. When due to other causes a very slight addition to the rate will cover any extra risk.

The occupation of the applicant has a very important bearing on life insurance in heart cases. When, apart from heart trouble, we take into consideration the fact that excessive or increased blood pressure, if long continued, is sure to produce a change in the structure of the blood vessels of the nature of a chronic inflammatory condition, in fact an endarteritis, we know that it must result in a thickened state of the vessels. That thickening will interfere with their physiological functions of rhythmical dilation and contraction, and eventually cause them to become practically almost rigid tubes. Now, if added to this we have leaky valves, the natural inference must be that any man, whose occupation requires high blood pressure, and who has diseased valves, ought not to be accepted without a very heavy extra, even supposing up to the time of examination he was not aware of his physical defect and had suffered no inconvenience from it. The chances are very strong against this individual reaching an advanced age. We have to dread all the consequences of the heart losing its compensating power before he reaches fifty years of age.

Quite different is it with the man who is accustomed to a sedentary life, provided he is not a speculative individual; the latter case I would dread almost as much as the hard-working man. It is a curious and interesting fact that the deaths from cerebral apoplexy are much greater amongst those who are able to insure their lives for five thousand and over, than amongst the poorer classes; showing the bearing of mental worry in producing changes in the vessels, for it is the wealthier classes who worry the most. The clerk with the small income, which satisfies all his wants, although he may have a leaky heart, may easily reach his expectation so far as life insurance is concerned.