made by a near relative, nor by one who has any pecuniary interest in the policy.

7. The Company objects to Examiners making examinations out of their own district, or of persons residing elsewhere. If such are made a full explanation for so doing must be given.

8. Questions in the Health Record and elsewhere should be met by a direct "Yes" or "No." Ditto marks and brackets will not be accepted. If the applicant has suffered from any of the diseases or conditions named in the Health Record, it is especially requested that full particulars—date, frequency, severity, duration of illness, etc., should be given under "Remarks," page 4. This is frequently neglected.

9. Answers as to Habits should be as precise as possible, remembering what an important bearing this has upon life assurance risks, avoiding the use of such terms as "Very moderate," "Very seldom, "Social drinker," "occasionally," etc. An average in amount and frequency regarding applicant's use of Wine, Spirits and Malt Liquor is asked for, and a definite answer expected. It is respectfully requested that Examiners will promptly notify the officers of the Company of any policyholder who may be violating the terms of the policy by vicious habits or otherwise in a way tending to shorten life. By compliance with this request unjust claims will be avoided.

10. Collateral Family History of uncles and aunts is required if the history of parents or grandparents is scant or unsatisfactory, or if there is evidence of hereditary taint, or if the applicant is under the age of 21.

11. A careful and capable Examiner will usually avoid doubtful terms in filling up the blank, as "change of life," "debility," "childbirth," "exposure," and the like, unless he can give such definite added information as will make it clear that such expressions are not just a cloak for tuberculosis or other hereditary disease.

12. The Medical Examiner should carefully review his