weight for male lives according to age and height from an analysis based on reports to the Association of Life Insurance Medical Directors, 1897.

A variation of over 20 per cent. either way is a feature to be regarded with suspicion. Take first the case of the overweights, who are responsible for heavy losses in every company, in spite of the care that is always exercised in scrutinizing this class of risks. Three of the largest United States companies, which have each made a special investigation into the experience of this class, found a mortality in overweights of about 40 per cent. in excess of the standard. These lives are particularly liable to develop heart and kidney disease, apoplexy and premature hardening of the blood vessels; they succumb easily to accidents and surgical operations. The danger is enhanced if (as is frequently the case) they use alcohol to any extent.

Of course, there are exceptions to the general statements made above. A thick-set hard, muscular, big-boned man with good family history, temperate habits, and a chest measurement exceeding that if his waist may safely be allowed a larger margin than would be accorded to another risk less favourably endowed in other respects.

Underweights are also poor risks *as a rule*, chiefly because underweight is so frequently an evidence of some tubercular trouble. Then, too, underweight often goes with a nervous temperament, and hence these risks wear out more quickly than men of ordinary build. Medical examiners are particularly suspicious of this feature of underweight, when it is accompanied by a family history with one or more cases of consumption or other lung trouble.

3. Habits—By the habits of the applicant we mean his general mode of living, his opportunities for exer-