will condescend to canvass them for insurance. The chief business of the field-worker is to write insurance. At the same time, he *is* expected to exercise discretion as to the class of risks that he writes, and, indeed, it is in his own interest to do so. Rejected applications mean a loss of time and effort to the agent—a loss that could be avoided in the majority of cases if the agent would take the trouble to obtain a little information about the applicant's personal and family history. It may be worth while, therefore, to refer briefly to a number of points which will enable the agent who holds them in mind to keep the number of his declined cases down to the minimum.

1. Previous Declinations—It is easy for the agent to ascertain, by means of a casual question slipped in during the course of his canvass, whether his prospect has been previously declined or liened by any other company. If he has, then it is hardly worth the agent's while to proceed further with the case, until he has submitted the matter to the head office authorities and obtained their advice. Insurance companies have an elaborate system by which they keep one another posted in regard to impaired risks, and if the application in question has been previously turned down by one company, no other company will let it pass without special investigation. The agent may, therefore, save the company an examination fee, and perhaps himself a fine, if he consults head office before taking his client to the examiner.

2. Personal Appearance—The applicant's personal appearance is to a certain extent a clue to his health. One thing in particular should be emphasized here, as the importance of its relation to the applicant's insurability is frequently overlooked, *i.e.*, his weight, taken into consideration with his age and height. On page 243 we furnish a table which gives the normal