

I recall a case where a lady applicant declined having her chest examined. I insisted, and found that one breast had been removed for supposed cancer; and arrangements were already made for the removal of the other. Brights Disease cannot often be detected by inspection till far advanced. Then puffy eyelids, especially in the morning, giving way to a wrinkled condition in the evenings, is suggestive unless the party be advanced in years. The color of the skin varies from that of exaggerated health to a dough-white. The appearance of the alcoholic condition is so sadly familiar as to require no special comment. Heart disease may, or may not, be apparent on inspection according to the degree. Aortic regurgitation may leave its victim pale, thin and nervous; and you may also notice pulsating carotids and throbbing temporals. Drug habits may be very hard to detect. The victim here—as in alcoholism—is usually untruthful. You may observe frequent rubbing of the nose, and contracted pupils, if morphine has been recently taken. When suspicious, always look for hypodermic marks.

Cocain closely resembles morphia in its action, but the circulation is more likely to be weak and the pupils dilated.

The merry, happy, bright, laughing eye of the innocent child, in contrast with the shifting, evasive glance of the hardened criminal, is familiar to all. But the eye is more than the window of the soul. In it we find the indication of many diseases. Note the condition of pupils, the ocular conjuction, the presence of old opacities, an exophthalmos, evidence of paralysis, or brain tumor, meningitis, or hemorrhage. It will be seen from the foregoing that inspection is a very important part of the examination for Life insurance, as it is in disease.

Let us now review some of the questions usually asked in an examination form. Occupation is frequently answered in a very indefinite and unsatisfactory manner for example, "Traveler" may mean for dry goods or liquors, "Clerk" may mean in a bank, or a saloon and pool room. A man might be a "Foreman" in a furniture or a dynamite factory. "Electrition" might signify employment at the office desk, or climbing poles.

Married men are generally considered better risks than single men, and some go so far as to say that bachelors never attain a very advanced age. Length of life is not increased, however, by marriage late in life, especially if the mate selected be quite young. Is the residence healthful or otherwise? Is the home in a malarial district, or at the mouth of some open sewer? An important question now on some application forms is, "Has any member of your family, or household, died of tuberculosis