

the other brother died purely of pneumonia, and that there was no tubercular trouble. He replied: "On investigation I find that the first brother died of tubercular disease and that the one reported as dying of pneumonia possibly had tubercular disease also," and the doctor further added, "I cannot now recommend his acceptance."

An applicant was recommended as a first-class risk, but owing to his slight build, mother's death from pleurisy and death of four sisters, I wrote for further information about his family history, and also as to whether the slight build as a family characteristic. The examining physician replied: "From subsequent information and present condition of applicant, I wish to say that I do not now recommend him for insurance."

An applicant recommended as a first-class risk, but stated that his mother died at fifty-three years of age, cause of death "not known," and a sister from anemia. I wrote the examining physician to investigate further as to the cause of death of these two and he replied: "I am satisfied after investigation that they died of consumption, and I cannot recommend the risk."

An applicant recommended as a first-class risk, aged thirty-three, stated that his mother died in child-birth. I wrote the examining physician, asking if the father of the applicant could not answer more definitely as to the cause of death of mother, and also if the mother's brothers and sisters were living and in good health. He replied: "The mother and one of her brothers died of consumption," and the doctor added, "I cannot now recommend his acceptance."

An applicant, aged nineteen, recommended as a first-class risk, stated that one brother died of pneumonia, another of hemorrhage of the nose and a sister of inflammation of the brain. On inquiry I found that the brother died of pneumonia after an illness of five months. The brother who died of hemorrhage of the nose had bled from throat and nose for the previous six months and had not extra good health. The brothers and sisters living, all in good health, except the youngest sister, whose health was only fair. Family history on mother's side was good; on the father's side, however, one uncle was found to have died of chronic myelitis, another of cancer, two sisters and one brother of consumption. The doctor adds: "These extra questions bring out quite a different history; the applicant, however, had to hunt to find out all this and did not know it himself," and he added, "I cannot now recommend him."

An applicant recommended as a first-class risk stated that he had a brother who died of pneumonia, another of bilious fever and two sisters of inflammation of the brain. I wrote for particulars about these deaths and the examining physician replied: "I have made diligent inquiry of those who know the applicant's