

we can clearly trace to the immoderate use of tobacco or possibly even tea—cases which get perfectly well in ceasing the abuse.

The condition of the muscular substance of the heart itself is one that comparatively rarely calls for an opinion on the part of the medical board of an insurance company as the result of the report of medical examiner's examination of applicant. Death claims that are continually being paid by the companies forcibly impress upon them the fact that some of these claims might have been avoided had they adhered strictly to the rule of considering very fat men as impaired lives. Sudden heart failure is frequently the cause of death given in these cases. The result of the examination in the post-mortem room, when made in many of these cases, shows that death may be due purely to changes in the heart muscles, alterations in structure that may have been going on for years and yet give no indication so far as the stethoscope or the pulse are able to reveal. It may be that the applicant previous to examination had experienced unpleasant symptoms, which he looked upon in an altogether different light when under examination for insurance, than when consulting his medical attendant. In the former case he makes light of these symptoms and without any dishonest intentions makes no reference to them. In the latter he is careful to miss nothing, mentioning symptoms that may appear trivial, but which to the medical eye of the consultant may be of great significance. In this way signs of degenerative changes may be easily overlooked by the medical examiner and yet require the advice of a medical attendant.

Hypertrophy of the muscular substance of the heart without valvular changes I believe to be more common than is generally supposed. When occurring in young people without changes in the character of the aortic sounds it may or may not be of grave significance. It is no unusual condition to meet with this condition in young men of slight physique but hardened muscles due to athletic or active exercise. In some of these cases you would expect to find normal vessels, although possibly a commencing endarteritis due to increased blood pressure, may be present. But when met with in individuals about or past middle life, in whom careful auscultation of the heart reveals abnormal sounds, we then have to deal with a case that requires a most careful consideration to do justice to both applicant and the insurance company. These points I have already referred to.

Of these diseased states in which a physical examination very frequently reveals absolutely nothing, perhaps the best marked is angina pectoris. We have all met with cases of a most pronounced character, in which nothing could be made out in the intervals of the attack—sometimes even during the attack itself. Whilst post-mortem examination frequently confirms our opinion as to the condition of the heart