

acquired, which include (a) traumatic (b) symptomatic (hypochondriac); (c) idiopathic or essential, brought on by excess of work—these adjourn or reject, according to family history, cause, general health, surroundings and occupation. Edema points to kidney, heart or vascular trouble, either remote or local; postpone and re-examine.

Hemophilia and scurvy.—Refuse temporarily.

Cancer.—Under forty, with cancer history, requires large additional premium or refusal.

Vaccination.—If not vaccinated should be at once.

Pregnancy.—Extra premiums are three times as large for first confinements. First confinement in women of thirty years and upwards, admittance should be delayed.

War risks.—Five per cent. per annum on all existing policies in localities of thirty degrees latitude, and an extra 5 per cent. on all south.

Endowment system good for those cases of early break-down in family history, or a consumptive strain in family history, or mitral disease with good compensation.

As to court evidence.—First get consent of the legal representative of the deceased and obtain your fee from the company calling you. If lawyer refuses, then decline to give evidence until the judge insists.

In conclusion, when rejecting an applicant, deal truthfully but gently with him; do not blurt out what can be explained in more tactful language.

SUGGESTIVE THERAPEUTICS.

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In the olden days men of physics and medicine were divided into classes, and adhered more strictly to their divisions than they do to-day; there were the Allopath, the Herb Doctor, the Homeopath, etc. To-day men are placed in certain classes but the conscientious physician is ever ready to accept that which is best for his patient, no matter whence it come. That in past years too many tinctures and extracts, powders and pills have been used, may be so; that now there is a tendency to lose faith in the drugs also may be a fact; but that drugs judiciously administered are of great value in very many cases no one will deny.

Electro-therapeutics already have been of much value, and there is yet room for investigation. Hydro-therapy had done much to relieve suffering humanity. Massage, dietetics, calisthenics and all the different kinds of therapies and treatments, including suggestive therapeutics, are of use and have their places.