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and composedly. Nothing should interfere between the stethoscope and the flesh in order to get the most accurate idea of the important organs beneath; this sometimes is hardly appreciated by Examiners.

Heart and Circulation.—The relation between the pulse and general condition is always important. A pulse below 60 in a young subject is a suspicious fact, and also if persistently over 80, even on favorable conditions. Remember that an irregular, accentuated pulse may develop in nervous persons during the examination by the fear that some latent disease will be found and vitiate the insurance. The ratio of one respiration to four beats of the pulse is a fair estimate in a healthy subject. Close examination of the arterial system should be made with special reference to degenerative changes, as shown by thickened radials, marked tortuosity and prominence of temporals, arcus senilis, etc. Careful examination of the heart involves observing that the heart occupies its normal position; any intermission or irregularity in its beat; whether the impulse is gentle or violent. Any bruit or altered sound should be carefully listened for. The apex beat is the most constant and conspicuous feature in the cardiac area, as well as the most significant, situated one and a half inches below and one inch to right of left nipple. The beat extends over an area about one inch square, and is formed in the main by a small part of the left ventricle. Any alteration of position should be noted and its cause explained. Should the apex beat be diffused, the point of pulsation farther to the left is to be regarded as the apex. In health there is no bulging over the præcordia. In the dorsal position no impulse is visible except, perhaps, apex beat. By disease of the valves and changes resulting therefrom præcordial bulging may follow. Increased impulse may be due to increased heart's action, the result of physical or mental excitement; also by the abuse of tobacco or stimulants, usually readily differentiated from those due to organic causes by resting quietly before a second