

ination as will satisfy him that the applicant is in every way insurable and a desirable life.

Diseases of the breast, especially cancer, which is more apt to occur about the menopause, should be looked for, as evidenced by tenderness, presence of tumors, or enlarged axillary glands. Uterus and its functions are important, cancer being there of frequent occurrence. Note if there is any evidence of prolongation of menopause beyond normal, any enlargement of abdomen in region of pelvis, etc. Is she pregnant? remembering that no application will be accepted during pregnancy. What has been the history of previous pregnancies? A special form is provided in these cases of female risks in addition to the usual examination.

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### Special Rules as to Double Examinations.

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The rules as to double examinations for large amounts of insurance are as follows :

1. That there be two examinations of applicants desiring assurance of \$15,000 or over by the Company's Medical Examiners, one of which shall include a chemical and microscopical test of the urine, as set forth in the special form of this Company.
2. That in applications for \$10,000 and under \$15,000 one examination by the Company's Medical Examiner shall, in most cases, be deemed sufficient. It shall include a report on the chemical and microscopical analysis of the urine, as set forth in the special form of this Company.
3. That in certain cases, if it appears desirable to the Medical Directors, though the amount be under \$10,000, a similar examination may be asked for at the usual fee.
4. If it should seem advisable and yet impossible to procure such an examination and report on the urine, the specimen should be forwarded to Head Office and there dealt with as the Medical Directors think wise.