

are working in the contaminated air of mills and factories. As already pointed out, too, the present bodily condition of the applicant, whether he be well-nourished, etc., must have an important bearing.

All conditions, such as enlarged glands, coughs of any character, hoarseness, the strumous appearance—disease, indeed, of any kind, or occurring at any time of life—must greatly influence us in arriving at an intelligent decision. The presence of catarrh in any form, nasal or naso-pharyngeal, merits the closest inspection.

Coming now to the specific diseases, let us consider each in question. Hoarseness, of course, may not have any direct bearing, but its specific cause must always be determined, and its presence should always be regarded with an unqualified suspicion. No applicant, who is subject to hoarseness of any duration, should be admitted.

Asthma, while it may be due to other than respiratory causes, in time has an influence on the respiratory tract. Asthma most decidedly has a strong bearing on the expectancy of life. If there be any hereditary tendency to tuberculosis, or other lung affections, asthmatics should not be accepted, nor should persons over forty-five years of age be regarded as insurable if they have any tendency to asthma. In young subjects, if the attacks are at long intervals, the disease, of course, is not so serious.

Emphysema forms a bar to insurance. The expectancy of life in subjects so affected is, to say the least, very problematical.

Pleurisy, if a long interval has elapsed, and if careful examination reveals no present lesion, may not debar any applicant. But there can be no doubt that pleurisy, if not due to tubercle, greatly influences the oncoming of that disease. Those who have had pleurisy must be examined with the greatest caution. Even then recent cases should be excluded.

Bronchitis, if long continued, or if repeated, lowers the tone of the "Respiratory Tract." An applicant who is subject to repeated attacks of bronchitis, will not likely fulfil the expectancy of life.