

notifying him of the previous discovery of a heart murmur by another, and asking him to re-examine. Very often he writes admitting its presence, but equally often it is denied; and it is possible that some of these denials are such on a certain kind of principle, but I am quite satisfied that some of these denials are reliable and honest, showing that organic murmurs, which may have existed, have disappeared.

Accentuation of the aortic second sound I regard as being of grave significance especially when observed in those past middle life. When present, most careful examination should be made of the state of the blood vessels. Changes in them would naturally lead us to expect hypertrophy of the left ventricle, indications of which are likely to be present. This accentuation I look upon as a most important physical sign and I fear one that is rarely thought of by medical examiners. Careful examination of the blood vessels may reveal some degenerative changes that will account for this abnormal condition of the heart, or it may be that the chemical examination of the urine will by the presence of albumin explain these changes. If not present at the time of examination I would fear its appearance at a later period or possibly the onset of some cerebral disturbances. Under any circumstances I look upon these cases as extremely hazardous lives.

Disturbances in the rhythm of the heart's action are of comparatively frequent occurrence. It may be that the symptom is purely functional, depending upon some derangement of the nervous control of the heart's movements. Whilst many of these cases may be due to causes easily recognized and satisfactorily treated by the physician, many others may arise from some obscure and serious organic disturbance of other organs, so that I consider it wise to give the insurance company the benefit of any doubt that I may have, and postpone, if not absolutely reject, the risk. This caution applies with much force to those cases of applicants who are accustomed to the daily and frequent use of alcohol. In these individuals the effect of chronic alcoholism in causing degenerative changes in the heart muscle may manifest itself in the state of the pulse.

The intermittent pulse or heartbeat I do not consider to be inconsistent with perfect health. I am sure we can each of us, who have been in practice many years, call to mind patients who in our earlier years were known to have intermittent pulse and who are still alive and in sound health and with the same intermission. I can recall several such cases, individuals in perfect health and free from so-called vicious habits. On the other hand it may be an evidence of disturbed nervous control of the heart, easily remedied by correction of some faulty condition of the digestive apparatus, or possibly some objectionable habit of applicant. I am sure it is the experience of every one of us to have had, at various times, under our care patients with irregular or intermittent pulse, which