

thirty may be admitted at higher rate for short period, if not more than 0.5 per cent.; but if it lasts five years do not renew policy. Remember albuminuria is always pathological—chills, emotions, over or bad feeding, and acute diseases the commonest causes. Albumin in middle life always dangerous.

Glycosuria, when temporary and controlled by diet, and family history being good, does not preclude. Middle-aged, fat diabetics may be taken with extra premiums. The microscope ought to be used in most cases when examining the urine.

Syphilis.—The laws are the same as to marriage; three years of proper and constant treatment and one year's freedom from symptoms I would admit on usual terms. Refuse (1) any person showing active or tertiary syphilis; (2) any person who had syphilis less than three years ago; (3) syphilitic persons who show signs of intemperance; (4) syphilitics suffering from malaria, as it is an aggravating factor; (5) refuse those who presented symptoms pointing to implications of nervous system during the early stages, such as transitory paralysis, diplopia, apoplectic-form deafness. Fornier says: "Of seventy-nine cases of syphilitic tabes dorsalis, seventy-three were treated for less than a year; most cases met with between the sixth and twelfth year after infection." Syphilis with no treatment not accepted until fifteen years of freedom from signs.

Alcoholism.—Permanent reform is rare, therefore generally poor risks. The teetotal section shows decidedly better expectation of longevity than general section. In abstainers only forty-eight deaths out of each hundred expected is shown by statistics of the General and Temperance Insurance Company in fourteen years; if this continues abstainers should have a lower rate of premium; but be careful to find out how long applicant has been a total abstainer, as reformed drunkards are very bad risks. Statistics of Sceptre Life Assurance for thirteen years. Expected deaths of abstainers, 744; actual, 432, or 58.06 per cent.. Expected deaths of non-abstainers, 1399; actual, 1131, or 80.84 per cent. In liquor dealers, the actual deaths exceeded expectancy by 83 per cent. Causes of death of liquor dealers—urinary, very high; circulatory system, high; brain, high. This high mortality is due to late hours, bad atmosphere and over indulgence. They are bad risks.

Ear.—In suppurative middle ear look out for diseased bone, polypi, granulations and pain. If only perforation and discharge you might pass, guided by the position of the perforation—the higher, the worse the risk. Note acute character of discharge; social position and habits. If suppuration persists with caries, then refuse.

Neurasthenia.—Classes: (1) constitutional, including distinct nervous family history, these absolutely reject; (2) accidental or