Selection of Lives for Assurance.—For Civil Service Senior. Time allowed: Three hours.

1. What particular classes of proponents do you think require special loading on account of occupation? Discuss the extra premiums that you think should be imposed in such cases where the contracts are for whole-life assurance.

2. If when a proposal is made the proponent states that he is about to reside in the tropics, how would you assess the case? In answering this question name particular countries, and explain what loadings you think should be added for each country for every hundred pounds of whole-life assurance.

3. State your views as to whether more importance should be attached to the personal history or to the family history—

(*a.*) Of an applicant under thirty;
(*b.*) Of an applicant over fifty.

4. "Personal history: Rheumatic fever, without sequelae." Under what table and for what reason do you think an office should encourage a proponent with such a history to insure?

5. What would you consider the standard weight for heights of 5 feet 6 inches and 5 feet 10 inches respectively at the age of thirty? Explain the variations from the normal weight in relation to height that are compatible with health. Under what circumstances and under what table do you think a proponent might be accepted whose weight differs by more than the permissible maximum of variation from the normal weight?

6. Give your views as to normal chest measurement. If a proponent is 5 feet 6 inches high, what do you think would be corresponding chest measurements? What importance would you attach to a small chest expansion?

7. What are the limits of frequency of heart pulsations above or below which you think deferment for further observation would be advisable?

8. How would you assess the following cases where the physique and bodily health of the proponent are good?—

(*a.*) Proponent's age, 30; height, 5 feet 6 inches; weight, 11 stone; father dead at the age of 25, of consumption; mother and all brothers and sisters alive.
(*b.*) Proponent's age, 30; height, 5 feet 6 inches; weight, 9 stone; father dead at the age of 40, of consumption; mother and four brothers and sisters alive; one sister dead, at the age of 35, of consumption.

9. Discuss the suitableness of the Double-endowment Assurance Table—

(*a.*) Where the family history discloses heart disease in one of the parents.
(*b.*) Where one of the parents has died of consumption.
(*c.*) Where one of the parents has died of cancer.
(*d.*) Where the physique of the proponent is below the normal, and there is a family history of consumption.

10. What are the various methods adopted by different life offices in granting policies on under-average lives, and what are the respective merits of those methods?

Book-keeping.—For Civil Service Junior.—Time allowed: Three hours.

1. What is the fundamental principle of book-keeping by double entry?

2. Describe briefly the uses of the cash-book, the sales-book, the purchases-book, the journal, and the ledger, of a merchant.

3. I owe Brown £205 and Green £430, Smith owes me £49, and I have a credit balance at the bank of £248; I own a farm valued at £1,000, but there is a mortgage on it of £450, and half a year's interest at 5 per cent. per annum is due; my plant and furniture are worth £200, and I have live-stock valued at £380. Make out a balance-sheet showing my capital.

4. Make out an invoice to J. Brown of the following goods: 18 boxes of tea at 17s. 6d. a box, 2 tons of flour at £12 10s. per ton, and 4 cases of sardines, containing 3 dozen each, at 6s. a dozen: add railage 5s. 6d. and cartage 1s. 6d.

5. What is the difference between an account-sales and a credit-note?

6. Make out a cash account of receipts and payments, giving twelve entries of varied character on each side of the account.

7. Make out an account-sales for Smith and Co. of two horses sold by S. Johnson for £95: charge $2\frac{1}{2}$ per cent. commission, 5s. for advertising, and 2s. 6d. a head for yard fees.

8. Turnbull and Co. have balanced their ledgers to 1st January, 1902, and the trial balance-sheet is as follows:—

	£		£
Rent	145	Capital	1,500
Wages, including selves	578	Bank	503
Stock on 1st January, 1901	500	Sales	3,200
Purchases	2,500	Sundry creditors	800
General expenses	380		
Sundry debtors	1,900		
	£6,003		£6,003

The stock on hand on 1st January, 1902, was valued at £750. Make out profit-and-loss account and balance-sheet.