

having died of some other disease, and never having suspected that he had suffered from tuberculosis. If you plant a pine tree in a black ash swamp, that pine tree will die. If you plant a black ash on a pine ridge, that tree will die.—Why?—The soil is not suitable for that kind of tree. If you plant a tubercle bacillus in a soil which is not suitable, it will die, and then the host will escape. If you plant it in favorable soil, inherited from ancestors, or made suitable by want, intemperance, vice, etc., it will live and general infection of the host will result with the development of consumption and the fatal ending.

You are probably all familiar with Maudsley's statement, which is worthy to be engraved in letters of brass—"There is a destiny made for a man by his ancestors, and no one can elude, were he able to attempt it the tyranny of his organization." This is gospel both as to our physical and psychical natures. We should then, both in season and out of season, try to check the growing tendency to belittle the effect of hereditary influence as regards consumption, remembering that the fashion nowadays is to cultivate germs and make them accountable for all the diseases to which flesh is heir.

Our Actuarial Department has recently taken the trouble to gather from three of the largest and most progressive Canadian life companies some information regarding claims on account of tuberculosis. It is extremely interesting and instructive, but as the period of investigation only covers five years, and the total number of deaths only 304, we cannot hope to make so accurate or useful a generalization as has been made by larger companies doing business over much longer periods of time. I have here the results of the investigation, which, while useful upon the printed page, are useless for me to read to you seriatim, so I may give you some conclusions which are based on the figures before me. Remember that the total number of cases of deaths from tuberculosis is 304.

(1) Regarding over-weight and under-weight—in 231 cases, or 76 per cent. of that total number, the weight was under the standard. In 71 cases, or 23 per cent. of that total, the weight was over standard. This is very instructive, and quite tallies with what we have read as to the findings of larger companies—namely, that the personal equation as to under-weight, is of the very highest importance. 76 per cent. of these dying of consumption are under-weight. What about the over-weights? 23 per cent. died of consumption. It shows that so far as consumption is concerned, over-weights are not nearly so dangerous as under-weights. Let us not forget, however, that they make up in many other ways for a high mortality; they depart from the normal, and are, therefore, prone to degeneration.