

ties which have beset him in classifying the many thousands of damaged lives. Take, for instance, his study of tuberculosis ; it was first intended to limit the study of consumption in the family record to those cases which presented absolutely no other defect ; but it was soon found that, with our present knowledge of what constitutes impairment, it would be exceedingly difficult to draw the line between cases presenting only the impairment of a consumptive family record and those which present some other impairment as well. It was therefore decided to place in this group all cases presenting a family history of consumption, and the records consequently represent a slightly worse mortality than if the impairment was simply one of consumptive taint. This error, however, tends to offset the error just referred to, and gives weight to the conclusion that the results here arrived at are not far from correct. His search resulted in the accumulation of about 10,000 cases, of which 3,000 referred to policies not placed, the policies being applied for during a period of 15 years, and if kept in force carried for a maximum period of 25 years and a minimum period of 10 years. Almost all of these are of different lives, but the same life when insured at different times has been treated as so many separate lives.

In the accumulation of statistics, he has pursued a somewhat different method from that formerly in vogue—a study of the death records of a company. It seemed that if it were possible to study applications on all policies, say between the years 1875 and 1884 inclusive, no matter whether they were accepted or rejected by the company, and if these were reviewed and an abstract made of each case presenting a family history of consumption, a much more accurate idea of the impairment could be obtained than from a study of the death losses of the company alone. The life history of each case was then made out, and the fact noted whether the risk was still in force ; and, if not, the mode of termination, whether by lapse, purchase, death or maturing policy, was recorded—the record being made as of December 31, 1898.

As a result of these observations, which have included