

It would be absurd to argue that the immature germ cells lie absolutely dormant in the organism; they need nourishment; they assimilate; and, should they absorb circulating toxins, their idio-plasm must be affected by this act.

Parental intoxication, therefore, is seen to be capable of directly affecting the germ cells, and, if there be no direct transmission of the effects of such intoxication, certainly there are indirect effects.—*Adami*.

It seems clear, therefore, that conditions affecting the "Respiratory Tract" in the parent, of whatever character they may be, influence to a greater or less extent the value of any risk. The fact that since Koch discovered the tubercle bacillus, and the contagious character of the disease has become known, the death rate has steadily diminished, does not alter the situation. The death rate from tuberculosis was decreasing before Koch's discovery; it has been decreasing for the last half century, and is, no doubt, due to sanitary conditions, and to the improved social and moral life on all sides. We now observe a marked rebound on the part of insurance examiners from the position obtaining a short time ago. Every medical examiner now recognizes there is no factor in life insurance of more importance than a family history marked by tuberculosis. The experience of the United States Life Insurance Company for twenty-three years shows that 27 per cent. of their mortality was due to consumption. Equally striking is the table prepared by the Mutual Life Insurance Company. Dealing with their entire mortality during the fifteen years, from 1879 to 1893, which amounted to 22,085 cases, up to twenty-nine years of age, the mortality was 35.8 per cent. of all cases in non-consumptive families, and 45.6 in families with a tainted record. In the next decade 26.3 and 39.6; in the next 17.6 and 24.6; in the next 6.7 and 15.7; in the next, that is, from sixty to sixty-nine years of age, the ratio was 5.8 and 8.2. A more recent tabulation of the mortality in this company, from 1843 to 1898, covering 46,345 cases, gives to tuberculosis 5,585 deaths, a percentage of 24.27 under forty-five, 10.88 between forty-five and sixty, and 4.03 above sixty years of age. Of late years, however, it has been proved that a bad family history may be