

THE CANCER PROBLEM

At a meeting of the Faculty of Actuaries, held in Edinburgh on the 8th December, Dr. A. Sprague, President, in the chair, a paper on "The Selection of Lives" was submitted by Mr. Lewis P. Orr, F.A., F.R.S.E., General Manager of the Scottish Life Assurance Company. Mr. Orr related the advances which had been made in medico-actuarial science in this and other countries, and in regard to the study of heredity stated that it was by no means unlikely that the Actuary may be called on to help in the solution of certain vexed problems which involved the prosperity of the country, and even its position among the nations. In dealing with the many impairments which presented themselves, reference was made to heart disease, in the knowledge of which a great advance had been made, so that some conditions which not long ago would have been looked upon gravely were now recognized as having little or no adverse effect on longevity. On the other hand, the baneful effects of the most serious of venereal diseases had been abundantly proved by actuarial investigations in different countries, the most recent figures showing that among those who had undergone a long course of continuous treatment, and were regarded as thoroughly cured, the rate of mortality was 188 per cent. of the expectation; that is to say, 188 deaths occurred among such persons as compared with 100 deaths among the general body of the lives assured.

In Life Assurance it was well known that the build of the individual affected his longevity very considerably, those of heavy weight showing a heavy mortality, and in this connection he submitted a table of standard weights, made up in relation to varying ages and heights, which was the first of its kind produced in this country. Constructed

from the record of over 18,000 healthy male lives in the British Isles who had been insured between 1881 and 1915, it was found to bear a close correspondence with the table produced by an investigation based on lives assured in the companies of the United States and Canada. From what they knew of German and Austrian insurance statistics, they reached the not uninteresting conclusion that the Anglo-Saxon as represented by Great Britain, the United States and Canada, was of a considerably lighter type, for his height, than the German and the Austrian, roughly speaking to the extent of about one stone. This might possibly indicate a corresponding athletic superiority of the Anglo-Saxon, which may not have been without effect in the outcome of the war. To many in this country one of the few benefits of the war had been the result of foodrationing, which had reduced their girth and extended their prospects of longevity.

One of the most difficult of their problems was the important question of the existence of a hereditary tendency to cancer. A generation ago a firm belief in the hereditary nature of the disease was widely held, and that belief still prevailed in many quarters. Medical science, however, had not yet given its verdict, and the wise attitude to adopt was that of the open mind. The most interesting of the statistics which Life offices possessed related to a body of over eleven hundred lives, each of whom had a record of two or more cases of cancer in his own family; the death rate was found to be very favourable; and out of sixty-nine deaths there were only four resulting from cancer. In his own experience he had found that among those who had died of this disease, only four per cent. had had a record of cancer in their family history.

(Continued on page 79)

The Other Fellow

You may drive your car with the greatest caution. You may not exceed the speed limit or dash recklessly over street crossings. But do you ever think of the OTHER FELLOW, the wild-eyed speed merchant across the road? He may cause the collision, but your car gets just as badly smashed as his—generally worse.

The Fidelity (Fire) Underwriters will protect your car against fire, collision, theft or property damage. Our cheque for the loss is better than the apologies of the OTHER FELLOW.

FIDELITY (FIRE) UNDERWRITERS

OF NEW YORK.

HENRY EVANS, President.

NOW
WRITING **Automobile Insurance**

APPLICATIONS FOR AGENCIES WANTED

CANADIAN HEAD OFFICE: 17 ST. JOHN STREET, MONTREAL.

W. E. BALDWIN, Manager