

gully, forming a 'cul de sac' at the side of a stream which is charged with detritus, into which some of the heavier matter enters and remains, as it is not subject to the force of the stream.

"So long as irritation and inflammation are confined to the lining membrane of the appendix, they probably do no great harm, the structures having no part to play in the general economy, its partial disablement is little felt." But such local inflammation tends to spread and develop general "peritonitis," which is a dangerous disorder. It would seem then that appendicitis is not so much to be feared of itself as it is for the tendency of its inflammation to involve a more vital organ.

The author of the Paper says: "Appendicitis is not a new disease; it is not proved to be more common to-day than in pre-historic times." It is simply an old disease, which has been strictly localized and given a new and an appropriate name. The following has practical value:

"Of the 'causes' of appendicitis we know but little, and we cannot in any way anticipate or guard against it in those who have never been affected. The disease is essentially one of 'adolescent' and 'young adult males,' about 80 per cent. of all cases occurring before the 30th year, and the majority appearing in the male sex. Hence it may be regarded as an almost negligible risk in the proposals of those over 30 or 35 years of age, and especially in older women.

The 'general health' of the proposer is of little or no importance in this connection, appendicitis appearing equally in the weakly and in the robust. Indigestion of various forms does, however, probably predispose to its attacks by allowing of the passage towards the appendix of undigested masses of food, by permitting of accumulation and growth of parasitic organisms, and by association with inflammatory conditions of the mucous membrane which may spread to the very vulnerable appendix. In this connection 'imperfect mastication,' whether due to bad teeth or to hurrying over meals, and the swallowing of fruit seeds, fragments of nuts, or other similar objects, may be regarded as highly likely to cause appendicitis."

The actual mortality of appendicitis the author regards as presenting insuperable difficulties. He regards the man who has suffered from one attack as likely to have a recurrence of the disease, as "the local susceptibilities of the part are now greatly increased, and it may well happen that slight disturbances will relight the acute disease." As regards the extra risk involved by a history of a bygone attack, he regards as good average lives those who have had the appendix removed, as, "if the operation has been properly performed, it leaves no permanent weakness or injury."

In conclusion, the author sums up the various points which he has been considering somewhat as follows, as reported by "Insurance News":

I. The now well-recognized frequency of appendicitis does not affect the general rate of mortality.

II. The probability of a first attack cannot be foreseen or guarded against.

III. Proposers who have had an attack must be specially dealt with.

1. If the appendix has been removed by a competent surgeon, insurance at ordinary rates may be effected in six months.

2. After a single attack with the formation of an abscess, insurance may be effected after a two years' interval.

3. After a single attack without suppuration, the risk begins to diminish rapidly after the first year or two and is negligible after five years.

4. After two or more attacks the risk is too great for insurance, unless

(a) there has been a successful operation;

(b) there has been a very long interval of time.

5. An open fistula and certain other rare complications render the life uninsurable.

LOSSES BY THE BALTIMORE CONFLAGRATION.

We are favoured by the Hon. Mr. Vorys, Superintendent of Insurance of the State of Ohio, with a schedule of the losses in the Baltimore Conflagration, as ascertained by sworn reports, and other information of the Fire Insurance Companies licensed by the Ohio Department. The following exhibits the losses of the companies operating in Canada, as they are given in the above named schedule:—

	Losses. \$
<i>Canadian Companies.</i>	
British America.....	210,000
Western.....	333,000
<i>British Companies.</i>	
Atlas.....	240,000
Caledonian.....	221,239
Commercial Union.....	445,000
Liverpool & London & Globe.....	965,282
London & Lancashire.....	290,000
Manchester.....	235,000
North British & Mercantile.....	902,000
Northern.....	750,000
Norwich Union.....	597,924
Phoenix.....	550,000
Royal.....	1,000,000
Royal Exchange.....	350,000
Scottish Union & National.....	150,000
Sun.....	650,000
Union.....	337,000
<i>American Companies.</i>	
Ætna, Hartford.....	578,595
Agricultural, Watertown.....	250,000
*Greenwich, New York.....	200,000
Hartford, Hartford.....	1,200,000
Home, New York.....	750,000
Phoenix, Brooklyn.....	375,000
Phoenix, Hartford.....	346,000
Queen, N.Y.....	450,000
Ins. Co. of N. A., Phila.....	50,000

* The Greenwich has been re-insured in Commercial Union, London. In the case of the British companies the losses are being paid out of funds provided by the Head Office.