

consumption is a disease transmittable from parent to child. That consumptive parents have consumptive offspring in a far higher proportion than parents unaffected by that disease the writer we refer to admits to be the case. His explanation is plausible, and has some truth in it. He regards the infant when newly born as free from the consumptive taint, but, as it lives in daily contact with one who is tainted it can well be understood how its system becomes inoculated with the fatal germs given off by the diseased mother, or father. So far as life assurance is concerned this is not important, the point being, to what extent the descendants of consumptives are more liable to consumption than others? But, whether the higher consumptive risk which some highly medical authorities consider exists in the offspring of consumptive parents is caused by heredity or from post natal influences is of no moment. When this writer goes on to question the transmission of special, constitutional, physical characteristics by heredity, he ignores facts which abound in every community. Children who never saw their parents show very early in life little tricks of manner characteristic of father or mother, long before they are conscious of their own acts. The position that consumption is heritable is a highly credible theory the general belief in which it would be difficult to eradicate. A singular case of inherited disease is at this moment giving distress to a family in this city as a child of only 3 years of age is suffering from an obscure and very rare disorder which afflicted one of its parents whom it never saw. Heredity although a generally admitted fact yet the percentage traceable to this source is not now so seriously considered as it was some years ago and is largely theoretic.

#### A Specious Plea

THE ancient fable of the wolf and the lamb illustrates the readiness with which an excuse can be formed for some contemplated crime. One of the ablest of American journals has hit upon a new excuse to justify the United States taking steps to acquire possession of Cuba. That island is declared to be a menace to the health of the whole American people, owing to its insubstantial condition, therefore, it is argued, the United States would be justified in seizing Cuba in the interests of humanity for the purpose of placing it under more healthful conditions. Yellow fever is said to be prevalent in some points of the island. The plea is a double edged one. Yellow fever is not unknown in the United States, it has probably had more victims there than in Cuba. Would the prevalence then of that disease in America justify the nations of Europe seizing the United States in the interests of humanity?

Cuba is nearer to the British Empire than to the United States, so its fever conditions are a greater menace to British subjects than to Americans except to travellers who visit the island, whose health when visiting a foreign country is certainly not a matter of national concern. The plea that the United States have a right to seize any territory held by a foreign power when its sanitation is defective only shows what

crude and irrational ideas as to international relations and national duties are entertained by some highly intelligent American journalists.

#### The United States and Cuba.

THERE is still much uneasiness in financial circles in regard to Cuba. The only thing now needed to cause an outbreak of hostilities with Spain is the action of President Cleveland. He, we believe, realizes the gravity of his position; seldom any one man is laden with so tremendous a responsibility, as a word from him would let slip the dogs of war.

The most recent advices of an authentic nature from Spain show that the action taken by the United States Senate and Congress have hindered the carrying out of reforms contemplated in the administration of Cuba. Spaniards are a high spirited race; they will do willingly what is asked and what they approve of, when entirely free from any form of compulsion, express or implied, but when threatened they refuse to move a step even on the line they had decided to follow, lest it be said they were compelled to take that course. A distinguished English authority, resident in Madrid, declares that certain needed reforms in the government of Cuba would have been introduced long ago had not the United States interfered. Mr. Phelps, an ex-Ambassador to England, has called the Cuban insurgents, "a band of assassins, robbers, and incendiaries." It has been pointed out that they have no head-quarters, and have established no form of government. How then can an unorganized body of rebels be recognized as the Senate and Congress propose? Still, the situation is held to have in it the possibility of war, and American securities are thereby adversely affected, as well as the general business interests of the country.

#### Austrian Insurance Law

A VIENNESE paper chuckles over the restrictions placed by the new laws passed for the regulation of the business of foreign insurance companies operating in Austria. At the same time it condemns the official who is responsible for drafting the new laws as one "who imposes his will on the companies, without the slightest consideration for their rights or the needs of business." The American companies who are to be driven out of Austria will have some consolation in knowing that the native companies are also being harassed. The clause which is expected to be so objectionable to the great American companies who are pushing their way in Europe reads, "The system of distributing profits belonging to distinct groups by accumulation thereof and their distribution at certain periods among the survivors in said groups, shall only be authorized when the period of accumulation does not exceed five years." Another clause is as follows: "Insurance companies shall in future submit, for the approval of the Minister of the Interior, their advertising notices and all the publications of companies issued for advertising purposes. Where these advertisements contain specific statements regarding the amount of business done, or the assets, or advantages of the company, they must be accompanied