

much of the Professor's writing. We had imagined that the reserve, instead of diminishing during the latter part of a policy-holder's life, continues to increase until the end. Upon what else, one may ask, are surrender values based?

There are several other assertions in the Professor's lucubrations on insurance that strike an unbiased reader as strange and unsound, but the above remarks will be sufficient for the present.

A BUSINESS MAN'S DISEASE.

This is not a medical lecture. It is intended to be an object lesson by way of warning to hundreds, possibly thousands, of Canadian business men who are daily overworking their brains and hearts and stomachs. What is commonly called neurasthenia, that is to say nervous debility, exhaustion, prostration, is styled by Dr. Pritchard, of New York, the American Disease. He quarrels at great length and in a lively way with the application of the word neurasthenia to many forms of nervous trouble which it does not properly characterize, but into these we do not need to enter. Of the prevalent disease, he says, the chief and essential symptom is "an irritable quick exhaustion of nervous function in many or all directions." And to apply to this the definite term, The American Disease, he declares is both accurate and appropriate. It affects the cleverest and most energetic of men, business men particularly. "It is a disease of bright intellects, its victims are leaders and masters of men, each one a captain of industry." For, "neurasthenia never occurs in fools—the idea constitutes a paradox. Neurasthenia may make a fool but you cannot make a fool a neurasthenic."

The Doctor illustrates his description of the disease—we are quoting now from the Canada Lancet his paper read before the Ontario Medical Association last June—by histories of several of 50 selected patients (a Canadian or two among them) 42 of whom were American born, the bulk of them residents of large cities. The average age of these was 37; the oldest person among the number being aged 62 years and the youngest 26. Fourteen of them were unmarried.

Here is a clinical history of one of the instances. Born of good, healthy stock, American parentage, the only handicap being parental poverty. Driven by necessity and by that subtle factor, temperament, to early effort in extraordinary degree, he acquired the strenuous, ambitious, high tension, keenly-sensitive habit. He could not afford a liberal or broadened education, because his own dollars paid for it. At the age of 19 he was in business as apprentice in a large establishment making mechanical engineering appliances. At 26, with a capital of \$500, he organized a company, had it incorporated, was president, secretary, treasurer, superintendent, salesman, and chief stockholder, entering into competition with established and lavishly capitalized rival corporations.

Awake at seven in the morning, says the record, he "hurried through breakfast a few minutes later, mixing an omelet with an order or a countermand, assimilable sometimes with the former, always incompatible with the latter, taking in with his coffee the London market or the Paris Bourse, dividing the steam supply between brain and stomach when it should have been all turned on at the point of physiological demand. A hurried walk to the train,

possibly a delusional constitutional in this very walk, the steam being still turned on to the top floor. In the office a pile of mail to look at, interviews with clerks, orders, directions, instructions, detail work in every department. Just here *en passant* is laid the immediate foundation of the breakdown. It is a man of detail, the man great in everything except the qualities which make the general, who becomes a neurasthenic. It is the crime of attending to minutiae which makes the nervous derelict. The general is never a neurasthenic. It is the one flaw in the statue of true greatness. That quality, the highest, which helps us to select our lieutenants, is always lacking. The neurasthenic is the archetype of the Poohbah. He is not only General, but also Colonel, Major, Captain and Private. The penalty is inevitable. No man can do the work of four along higher lines without paying for it."

After four hours in the office this man goes to lunch, tired, nervous and with preoccupied mind. He takes his secretary, or manager, and again the attempt is made to mix a steak or an omelet with a business problem. "The steam is still turned on at the top, our patient eats fast and drinks a lot of water, or other fluid, *prematurely flushing the contents of the stomach into the intestine*. Already by nervous inhibition he has interfered with biliary and other secretions. The intestine, the duodenum, cannot take care of the albumenoids—the proteids—properly. It cannot take care of its own. The alkaline reaction of duodenal secretion has been upset by the flushed overflow of acid gastric juice, the secretion of bile has been inhibited by the state of mental tension and the diversion of energizing agencies from digestive viscera to brain. Fermentative decomposition with resulting ptomaine and toxine formation follows, deficient nutritional assimilation plus chemical irritation are added to cell fatigue along a routine line, without rotation.

"Notices of protest from the central begin to come into first subconscious recognition, but are disregarded. They may come from any one or from many sources. Headache of the cincture or helmet type, vertigo, a sense of irritable weakness, mental and physical, follows; vague mysterious messages in a strange language, never heard before, are received but not understood. This patient "has always been well" and has had no training along the lines of familiarity with symptoms. These messages at first ignored, sometimes hushed with a cocktail or a high-ball, perhaps many of both, become more and more continuous and imperative. The habit of almost mechanical activity of mind projects itself into the hours of sleep.

"Insomnia develops, at first as dreamful, anxious sleep, then with fitful broken sleep, and later with an allowance cut by more than half from the normal. He awakes tired, irritable. The pneumogastric nerve is one of the first and often the most emphatic of the aggrieved protestants. Palpitations, overaction, an irregularity partly toxic, lay the foundation for what later has become an obsession of fear of sudden death—*precordlangst*—heart anguish. He fears to be alone, to walk alone, to sleep alone. To this other fears have been added. A perfectly legitimate dizziness has laid the foundation for an almost hallucinatory persistence of this impression. Rapid motion, as in the cars or a carriage, high places, sudden changes in the visual perspective, originate as many phobias. Every nerve gets "on edge" and this hyperesthesia of auditory, or visual or olfactory, or gustatory, or

pneumogastric (I as it necessarily d the proteid system

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CANADIA

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