

the States. The prospect is far from being assuring. There are able men in the Democratic ranks who favor sound, honest money, who are fully alive to the extreme urgency of confidence being maintained in American securities. At such a crisis as this, when a wave of currency folly seems to be passing over the country, there should be joint action taken by men of both parties to guard against the threatening danger of confidence being so far withdrawn from the States as to bring the whole fabric of credit into disorder and ruin.

LIFE ASSURANCE IN DOUBTFUL CASES.

A paper was recently read by Dr. Dreschfeld before the Insurance Association of Manchester upon "Life Assurance in relation to doubtful cases," some of the salient points in which we present, its length forbidding publication in full.

It is a difficult problem to decide how much additional premium should be charged to cover the extra of a doubtful life. Dr. Dreschfeld put these lives into three groups: those whose health is good, but family history unfavorable; those whose family history is favorable, but the applicant's occupation, habits, or experience of illness lowers the value of their lives; a third group is made up of a mixture of the conditions of the others. The author holds a judicial position in regard to the heredity of consumption, giving scientific arguments and facts rather than personal opinions. Consumption seems of uncertain origin, it is "a disease due to a distinct and well recognized micro-organism," from which it is argued that it may be acquired, and that as it is an infectious disease, in the development of which certain pre-disposing causes besides heredity play an important part. Of these the build of the chest, the occupation, the habits and age of the individual, are points to be considered by medical examiners. After the age of 45 consumption very rarely appears, indeed cases are well known where the disease was present in earlier years, and entirely disappeared after the forty-fifth year, leaving no trace of its having once existed. The predisposition to consumption can be wholly counteracted and dissipated by healthy surroundings, so that persons are known to have reached a ripened age of 80 or 90 who were regarded as very doubtful lives in early manhood. What is a life assurance company to do in such cases? Clearly they must act on the safe side wherever any conditions are known, either in the family history, or in the applicant's occupation, or habits, or build, or in any respect which points to the probability of consumption developing. It would, however, seem only equitable to have premiums re-adjustable after the crisis period has passed. The paper points out that consumption may be developed by special conditions which injure the lungs after all the children are born, in which cases the offspring cannot be classed as coming of a tainted family.

In regard to lives made doubtful by a risk of cancer from heredity, or more manifest causes, there is much uncertainty. The author says cancer "cannot be said

to be contagious or infectious," a judgment which is not held by some of the faculty. Cancer is admitted to be a hereditary disease, and usually reproduces itself in the same organ as in the parent. It differs from consumption in not developing until middle life or later. "The risk of hereditary cancer increases with age," is said to be the general rule. Where the family history shows that one or both parents—the latter extremely a rare event—have died of cancer, even if the applicant has reached 30 or 40 years of age, there is an element of extra risk, calling for special rates. But there are cancers which are not hereditary, such as those arising from local injuries, as a blow on the breast, or an injury to a limb, or from amputation carelessly performed. Dr. Dreschfeld groups gout, Bright's disease, and diabetes as of one family, and the children of a sufferer from any one of them may inherit any of the three. Gout, however, when inherited shows itself before the age of 25, and is harmless to those of regular and active habits. Indeed it is a common joke in England that gout is fond of life, as it sticks to a man up to a prolonged old age. It is certainly very rarely found in young men of delicate constitution.

Rheumatism is far more fatal; it is felt in early life, and if inherited makes a life very doubtful for assurance, as it so commonly involves heart disease, and, by preventing out-door exercise, is a strain on the general health.

As to the offspring of intemperate persons, there is really nothing hereditary to be feared. Some of the soberest and strongest persons living to-day were born of parents who indulged freely, as was almost the universal habit of the last generation.

The occupations yielding doubtful lives are, stone-masons, millers, painters, organ-builders, and others brought into contact with a dusty, or vitiated atmosphere, or with lead. The callings of those who are constantly tempted to indulge too freely, as commercial travellers, publicans, brewery officials, do not yield the best lives for assurance purposes. The depreciation of vitality from an attack of rheumatic fever is unhappily well known to families in which this frightful disease has had a victim, which probably inflicts the acutest suffering known to our race. Still, although a weak heart usually follows, there are some who recover from this fever and have no sign of its evil effect. The paper points out the danger of unsuspected nervous diseases, one of which breeds an extremely sanguine temperament, which has led to applications for insurance of very large amounts, and the disease being undetected by the medical examiner, brought very early claims upon the companies who accepted such applicants. The paper before us gives an impressive picture of the risks incident to life assurance business, and from it we deduce this lesson, that life assurance companies should engage the highest available medical skill to conduct their examinations, and, in all cases of doubt, that special pains should be taken to avoid passing applicants whose family history, occupations or habits suggest danger. "Better be sure than sorry," is a good motto for a medical examiner.