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ON THE PART PLAYED BY HEREDITY, AND UPON THE EXTENT TO WHICH MORBID CONDITIONS ARE INHERITED.*

A DISCUSSION UPON HEREDITY IN RELATION TO LIFE INSURANCE.

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Mr. President and Gentlemen,—When asked by you to give a short address upon some medical subject, I confess that I felt considerably in doubt as to what possibly I could give that would appeal to you. You are practical men, and what you would desire would be something having a more or less direct bearing upon your subject of Insurance. I, on the other hand, am not in practice. My subject is the science of medicine, and not the application thereof, and my life work, while not abstract, is, nevertheless, more in the direction of seeking out the causes of disease and the broad principles at the bottom of morbid processes. Thus, you will understand my difficulty in choosing something which I might fruitfully and appropriately talk to you about.

Yet, on further thought, there is a subject which I have been studying to no little extent during the last year or two, which also, I know, interests you. I refer to the subject of Heredity, and in its influence upon the individual, and if, taking up this subject this evening, I may not be able to give you a series of practical hints, at least I may put before you what heredity really is, what is the extent to which disease can be inherited, and may thus to some extent indicate to you the lines along which you, as insurance men, can best proceed to judge the

* Read before the Insurance Institute of Montreal.