

IN PURSUIT OF THE LIFE PREMIUM.

Although the military age has not been raised in Canada, the following interesting article from the pen of Mr. Edgar Stephens in the Post Magazine, should attract the attention of managers and medical examiners in Canada and elsewhere, as we know of individual cases in which the decisions arrived at by medical examiners in Canada have not been justified:

So far, the raising of the military age has not reacted on new business as unfavourably as might have been expected. As a matter of fact, the enquiries I have been able to make on the point in different directions rather lead me to infer that business is keeping fairly brisk, and I can only hope that the great majority of my readers will be able to concur in this statement. One who is evidently in the happy position of doing so has written to me to say that the difficulty of securing business is not by any means his greatest trouble at the present time. His plaint is that the doctor is turning down an abnormal proportion of his proposals, although he admits that, what with the best men being in the Forces, and the health, constitution and morals of the remainder being rapidly undermined by such machinations as Botulism and other perils of our couponed age, there is not much to wonder at in it. Still, he asks me to put in a word on a subject which, in his view, is attracting far too much attention to itself in Board Rooms and managerial circles. Guided by the experience of Medical Officers and advisory Physicians, Insurance Directors during the last year or two have been very much influenced in their consideration of proposals by the question of the weight avoirdupois of proposers. Statistics which have been compiled both in this country and the States go to show that early claims are to be traced in a marked preponderance of cases to policyholders whose weight showed variation from the normal at the time they effected their assurances and more particularly to those who exceeded the average. The certified causes of death cover a remarkably wide range. The heavy-weights have not necessarily died of illness directly attributable to obesity, such as heart degeneration or apoplexy; the thin men did not all go into declines; but what seems to be conclusively proved is that, in both, the power of resistance to disease—in the whole long catalogue of illness to which flesh is heir—is several points below par. There is clear evidence not only of the fatality of fat, but of a lack of longevity in the lean. The florid gentleman with a crease in his neck and a too generous circumference in the region below his waist, is not only, as the ladies say, an object, but to us an object of suspicion. The elongated individual who has no chest measurement worth speaking about and who catches cold as easily as he catches a train is another of whom to beware. But my correspondent's point is that the question of weight is not one that lends itself readily to generalisation, and that there is grave danger of injustice being done to the individual proposer not to mention, I presume, the Agent and the Branch if on the point of weight alone an automatic decision is to be given. One can hardly imagine any proposer's

weight being regarded as a determining factor without due consideration being given to the other circumstances of the case. Everybody knows of men much over tabular weight who are heavy simply because they are exceptionally fine, well-developed specimens of the human animal. It would, of course, be ridiculous to push the weight theory to such an extreme that no differentiation should be made between the powerfully built muscular man who turns the scale at 15 stone and the soft flabby pot-bellied type who is heavy simply because he is gross. But it must be admitted, I think, by all who have studied the point and who are in a position to arrive at an informed judgment on the subject, that a large proportion of big men, who at the time of proposing are apparently healthy but are to be classified neither as fine specimens nor as flabby types, do not prove to be average lives. I have rather more doubt in my mind as to spare men, and I cannot help it if the keen but unkind critic places me in this category myself. Be this as it may, the lean man seems to me to start off with the initial advantage of not over-working his organs—against which the fat man can only retort that he is blessed with a more placid temperament and a greater freedom from "nerves," points certainly not to be underrated in these days.

But to return to my correspondent. He says that what matters is not whether a man is over or under the average weight, but whether he is over or under the average weight of his type. My correspondent is not at all satisfied with the present "Height, Weight and Age" tables, which he regards as of unscientific construction. His idea is that the genus man is composed mainly of two types, the spare man and the thick-set man, and what he wants are new sets of tables showing the averages of the separated types, so that one can see what the variation of the individual from his own actual type is. It sounds very ingenious, but in practice it hardly looks as though there will be very much in it. What I do think is of practical importance in the matter, however—and this is the reason I have referred at such length to the subject—is that the attention of medical examiners should be more specially directed to the importance attached to a man's weight. Quite a large proportion of the total Life proposals made come from country and suburban districts. Many of the examinations are made in the proposers' houses, and, even where this is not the case, how many consulting rooms in such districts are equipped with satisfactory weighing machines? The doctor must frequently rely on a man's own statement as to his weight, which opens the way to a large percentage of error, not, I fear, very much improved upon when the general practitioner makes an estimate of the weight himself. Even where the weight is accurately ascertained and is above or below average, a specific report from the medical referee as to its significance would seem to be desirable. Personally a babe in these matters, I am credibly informed that men of obvious obesity are not always particularly heavy when put on the scales and have been known to be recommended by undiscerning examiners as first-class lives, while men of fine physique who carry their weight well have been unfortunate enough to be asked an "extra."