dies, the annual loss to the country from the ranks of labour alone is thus over $114,000,000 each year.

I am informed by a well-known actuary, that a community pays, in life insurance premiums, a sum equivalent to 5 per cent of its wage-earning capacity; accepting this as a basis, and applying it to the above figures, we find that the annual loss of insurance premiums in the United States amounts to $5,700,000.

Since the census of 1901, we have no vital statistics for the whole Dominion from which to compute the present rate of mortality in Canada from tuberculosis. Taking the provinces of Quebec and Ontario separately, however, we find that in Quebec, with a population of 1,648,998, and a mortality of 30,000 for the year ending July 1906, the number of deaths due to tuberculosis was 2,935, or over 9 per cent of the total mortality.

In Ontario, during the same year, in a total population of 2,182,947, the total mortality was 26,414, and the number of deaths from consumption was 1,996, or nearly 7½ per cent of the total mortality. For the two provinces, the total mortality was 56,414; the total of deaths from consumption was 4,931 or over 8½ per cent. If we take the percentage of mortality as above shown, and apply it to our present population—7,350,000—as given by the census of last March, we find that the total number of deaths for the year 1909 will be, approximately, 125,000. The percentage of deaths herein included caused by tuberculosis would, as above found, give a mortality of 10,625.

According to Dr. R. W. Philip, of Edinburgh, we may safely multiply the number of deaths from the disease by 10 in order to obtain the number of persons actually suffering from it. If we apply this rule, we find no less than 106,250 persons in Canada who, on account of some tuberculous affection, are ineligible for acceptance by the Insurance companies. If we now apply the rule of the American National Association for the Prevention of Tuberculosis, we find that the cash loss in insurance premiums amounts to no less a sum than $885,500 per annum. This loss is altogether apart from the losses suffered by companies owing to the mortality amongst accepted risks, from tuberculosis.

The insurance companies in Canada have not thus far tabulated all the figures which would be necessary to give an accurate idea of the situation as it affects their interests, so I can but roughly estimate their losses from the statistics at hand. From one well-known Canadian Company, I have received the following general statement: The total deaths in Canada of those insured in the Company for 10 years ending 1907, numbered 1,859. Of this number, 287 died of consumption, and 161 from lung disease not specified as tubercular, though probably of