

THE MONTREAL MEDICAL JOURNAL.

Vol. XXIX.

MAY, 1900.

No. 5.

Original Communications.

THE HEART IN RELATION TO LIFE INSURANCE.

BY

GEORGE WILKINS, M.D.,

Professor of Medical Jurisprudence and Lecturer on Histology, McGill University ;
Consulting Physician to the Montreal General Hospital ; Medical ;
Director of the Sun Life Insurance Company.

The subject of to-night's discussion, although given as "Heart Disease in Relation to Life Insurance," I take it for granted to include, not only diseased conditions of the heart, but also abnormal ones which may exist apart from disease of the organ itself.

Included in this general heading we have to consider:—(1) Heart sounds. (2) Rhythm. (3) The condition of the muscular substance of the heart itself. (4) Those diseases of the organ that may exist without evidences on physical examination.

It is not my intention to enter into a detailed history of heart disease, I shall refer only in a general way to the more common general conditions of that organ that are met with in Life Insurance. Now, although murmurs are what most attract the attention of the medical examiner, I am afraid that the more important question as to the condition of the ventricular wall and the blood vessels is too often overlooked. Undoubtedly the most frequently occurring of all cardiac lesions met with by the examiner is that of mitral regurgitant murmur. In former years, not so very long ago, it was considered a very serious affection, and one felt inclined to regard with feelings of great sympathy any individual who was so unfortunate as to possess a murmur indicating the condition of the valves that permitted of this reflux. When in addition to the abnormal murmur, the heart was found to be hypertrophied, our fears were increased manifold. Thanks to the growing popularity of life insurance and the necessarily more frequent examination of apparently healthy individuals, the presence of these murmurs is found to be quite consistent with perfect health. Further it is found that those to whom