

temperate, full enquiries should be made. If detailed information bears out that the proposer is at the present time drinking to excess, the case should be declined.

One general rule can be given—when in doubt, decline.

The theory which causes us to take into account the facts of family history proceeds on the assumption that man, to a certain extent, inherits the constitution of his ancestors, and many of the maladies from which they have suffered. We, therefore, wish to ascertain the conditions of health of the immediate ancestors of the proposer and of his brothers and sisters in order that we may obtain data for forecasting his prospects of longevity. At one time perhaps too much stress was laid on the influence of hereditary predisposition, which we call heredity. Modern scientific opinion tends to the view that many diseases held in former days to be hereditary are not so, and that a past generation exaggerated the power of the hereditary taint. The question, however, as to the weight to be placed on family history is one of degree merely, for there is no doubt that it is an important factor in selection.

The diseases commonly met in the family history which are most to be feared on account of their hereditary tendency are consumption, insanity, cancer, and gout. The statement that all these are hereditary, however, can only be accepted with some modification. Take consumption as an example. Statistics show that in a period of thirty-four years, from 1858 to 1892, the number of persons per million inhabitants who died of consumption in England and Wales fell from 2,565 to 1,468 per annum. Such figures are calculated to shake our confidence in the hereditary theory, for if the actual disease were transmitted from parent to child we should have expected to find that the number of deaths would have increased with the increase of the population, or, even if allowance be made for improved conditions of life, no great reduction could be looked for in the course of one generation.

The view generally held in the present day is that consumption does not descend from parent to child, but is contagious; that a considerable proportion of the cases arise from actual infection; and that by taking steps to separate the sick from the healthy its virulence can be still further abated. But while we may doubt the influence of consumption in transmitting the disease itself, it is unwise to ignore it when we find it entered as a cause of death of some relative of the assured. A consumptive parent may not have transmitted the disease, but he has possibly transmitted an organization which, if placed in similar circumstances and rendered subject to similar causes, may produce the same results.

Personal History.—The third of the main headings on which selection is based, viz.: the personal history—that is, the history of the past ailments and present condition of the proposer—is undoubtedly the most important of the three; but I have already taken up so much of your time that I cannot go into it so fully either as I should like, or as the matter deserves.

The medical examination by which we are informed as to the past personal history of the assured and his present physical condition is the most powerful part of the machinery of selection. In the first place, it enables us to eliminate all lives except those which are in thoroughly good condition, with the reasonable prospect that for the first year or two the number of early deaths will be comparatively small in number.

Its effect on the mortality rate continues for a long period (although not to so great an extent as at first), by reducing the number of deaths from those classes of disease where medical examination can observe premonitory symptoms, or detect weakness in the organs which are liable to such diseases.

Your principal duty in considering that portion of the medical report which gives information as to the present physical condition will consist in judging if and to what extent the life varies from the normal standard; but in most cases of abnormality it would be well that you should suspend your judgment until you have obtained the opinion of the principal medical officer. The method of treating the past personal history, however, opens up a wide field suitable for your study. It contains such problems as—the course to be pursued if the life is unvaccinated; what extra is to be imposed for gout; under what circumstances a life may be accepted who has suffered from rheumatism, or syphilis, or blood-splitting, or appendicitis, or discharge from the ear, or epilepsy; what extra premiums are to be imposed for hazardous and unhealthy occupations, or for foreign residence; and the still larger question as to the terms on which female lives should be accepted.

There are other points, such as the surroundings of the life, the object of the assurance, the amount of it as compared with the position of the proposer, etc., which should be taken into account when forming your judgment—but time prevents me from enlarging on them. I have been able to investigate only a few of the considerations which should influence you. I think, however, enough has been said to show that a proper study of the subject, in addition to furnishing knowledge useful to you in your business, is calculated to provide an excellent training for the mind. The principles cannot be learned by rule or by memory, and in order to master them you will require the exercise of sound judgment and a fine balancing of conflicting elements. It would not be amiss if the subject were generally recognized as part of the study of an actuary, for it is undoubtedly one of those he most requires to fit him for the duties he is called upon to perform. The profession of an actuary is a many-sided one, and to be thoroughly equipped a very varied knowledge is necessary. We all acknowledge that a thorough acquaintance with mathematics is his first requisite, and, in view of the enormous monetary responsibility cast upon him, that his training cannot be complete without a knowledge of finance, comprising as it does a study of political economy of our own and foreign Governments, of the course of trade, and of the influences which affect commerce and the great industries of the world. Lastly, as I have tried to show you, you must add to these an intimate acquaintance with the human body and of the elements that make for the health and happiness of man.

ANOTHER GREAT FIRE.

"The most serious conflagration which has visited Columbus since the million-dollar Chittenden Hotel fire of 1893, visited Columbus last night. Half a block of fine buildings in the heart of the business portion of the town have been destroyed, and at daylight the fire department had not yet gained control of the flames. The total loss will be more than \$1,000,000. The fire is thought to have started in the basement of the Dunlop building, occupied by the Chicago Bankrupt Clothing Company. It swept up the elevator shaft and soon the whole building was ablaze."