highest rate in America and Europe, the lowest being in Mexico. These mortality statistics of the Mutual Life, covering a period of fifty-five years, namely from 1843 to 1898, show that consumption heads the list of the causes of death, and shows larger numbers than any other single disease. The total number of deaths from consumption during this period was 5,585. In the words of the above-mentioned report, "the disease is of supreme importance to life insurance companies on account of the exceedingly great number of its victims at all ages, and especially among those below middle life. In the age period under fifty-five years, it has been the cause of nearly one-quarter, and in the period—forty-five to sixty years—of more than one-tenth of the deaths from all causes combined. Its influence seems to persist even to extreme old age, for eleven deaths from consumption have been reported in persons over eighty years."

The report continues: "Though consumption is one of the diseases which we might expect to see eliminated from the statistics of insurance by the influence of medical selection—because the suspected organs are susceptible of examination, also because the approach of the disease is so frequently indicated by the general physical appearance,—yet experience proves that though the rate of mortality from tuberculosis is diminished during the first year after insurance by medical selection, the rate in the second year is more than doubled, and it increases still more in the succeeding years.

"The largest number of deaths is found in the period of thirty-five to forty years of age, and the highest rate is between twenty-five and thirty years. The apparent exception in the first or youngest period is explained by the fact that this must represent a larger proportion of newly-selected, healthy lives in whom there has been a shorter opportunity for the development of the disease, subsequent to the entrance examination."

It would seem, however, that the influence exerted by medical examination is exhausted by the elimination of those already afflicted with the disease; after insurance, the disease is as likely to begin immediately as at any subsequent period. The highly infective character of consumption and the universal exposure to infection of all classes of society are, therefore, a constant menace to the safety of even the most assured risks.

On the basis of 150,000 deaths yearly from tuberculosis in the United States, the National Association for the Study and Prevention of Tuberculosis computes that there are 684,934 persons constantly ill with the disease. Of these, about one-third are assumed to be wage-earners. Allowing only $500 as the average earnings of the workingman who