

the earlier years of their membership, but also during the later years.

This brief explanation will suffice, I think, to show why life companies are conservative in the matter of insuring persons with albuminuria, heart murmurs and other similar impairments. It may be perfectly true that cyclic albuminuria, some favorable forms of heart disease and other similar impairments, show very little additional mortality in the earlier years. Granting that this is true, it is only necessary that they should show a slight additional mortality to make them very doubtful risks; and which of us is prepared to affirm that, as they advance in years, this excess of mortality will not increase.

Looked at from this point of view, I am inclined to believe that many of you would hesitate to affirm that such persons are normal lives. In the face of this test of years of exposure, the criticism so often heard that life insurance companies are not justified in rejecting albuminuria falls to the ground.

Selected Article.

THE TREATMENT OF INCIPIENT PHTHISIS AT HOME.

By J. HOWE ADAMS, M.D., Overbrook, Pa.

If the physician is compelled to keep the patient in his own home it is well to formulate some definite plan of treatment, of which the following outline has been in my experience the most satisfactory. The first thing in the line of treatment is to realize the necessity of keeping the patient out doors and in the sun as much as possible. The cold weather is no contra-indication to keeping the tuberculous patient out of doors as long as it is clear, dry and not too windy. If, however, fever exists, it is perhaps well to keep the patient at rest; he can then be put in an invalid chair and occupy the sunniest room in the house. He should be very warmly wrapped up and the window should be kept open as much as