

Whether appendicitis is a case for **Appendicitis.** medical or surgical treatment is being warmly contested in professional circles. There are some indeed who question there being any such disorder as is now so common. It is certainly either a new disease or a new name for an old one. Numerous claims on life companies have been made owing to fatal results from operations to remove a diseased appendix, or one suspected. In this city numbers of children from 10 to 15 years of age have been so operated upon. One odd feature in these cases is that the patients are always in good circumstances; appendicitis seems to be a luxury the poor cannot afford. At a recent medical gathering in Buffalo, Dr. Mynter of that city declared there was no medical aspect of this disorder. The "Medical Examiner" thus reports his remarks:—

"The statistics furnished by certain writers that the mortality of appendicitis under medical treatment is 20 per cent. he regarded as absurd. As a matter of fact, it is a great deal higher. From 65 to 75 per cent. would probably be nearer the truth. The 20 per cent. represents the serious cases, while the remaining 80 per cent. would probably have recovered without treatment other than simple quiet in bed. Relapses may be expected in about 50 per cent. of those that recovered, and among these we will again have a mortality of at least 20 per cent. if medical treatment is relied upon. Dr. Mynter said he had yet to see a serious case of appendicitis recover under medical treatment."

Dr. Beverly Robinson, New York, states that for many years he has been one of those practitioners who firmly believe that in appendicitis, as in many diseases, the medical aspects of the case are given too little importance, the surgical side far too much. From the broadest standpoint, there is scarcely a single absolutely surgical disease. If the different organs of our body were merely inserted for the purpose of removal or modification or adornment by means of the knife, we might, perhaps, see the justice of such a view, but it cannot be admitted if we are convinced that there is no organ which is without its distinct function. Because we do not know as yet what the function is, is no reason to deny its existence. Because we are ignorant or groping, let us search until we have more light. In this connection we may say that an eminent German physiologist affirms that the appendix which has been regarded as wholly an excrescence, having no use whatever, is of distinct service in the animal economy and can not be removed without injury to the constitution. "Dr. Brewer, New York, recently reported two cases of renal calculi, producing pain, nausea and vomiting, and unaccompanied by hematuria, vesical irritation or tenderness in the lumbar region, which were operated on for appendicitis." Dr. O'Hanlon, another New York physician, said recently: "Among other conditions which have been mistaken for appendicitis and operated upon are various pelvic troubles, pancreatitis, hepatic conditions and other intra-abdominal lesions."

Evidently the highest medical authorities ought to be consulted before an operation for appendicitis is performed, thereby a serious danger may be avoided.

**Increase of
Insurance
in Great Britain.**

A striking illustration of the growth of insurance in England is given by the fact that, in 1858, in the town of Leeds, the "cloth capital," which had a population of 207,000, there were only two insurance offices open, a head office and a branch, whereas there are now 67 branches of fire, life and accident companies, the population being about 350,000. In the same year a town larger than Leeds had no insurance office open and only one fire company represented, the agent being a person engaged in another business who never advertised, and who had nothing outside to indicate his agency. That town and its suburbs has now at least 100 insurance agents, half of them asleep so far as insurance business goes. In the last 28 years the funds of life assurance companies in Scotland have increased from 100 millions sterling to 300 millions. The manager of the Scottish Amicable Life Assurance Society, in opening the Glasgow Insurance and Actuarial Society, said:—

"The most important factor in the problem before insurance offices at present is the course of the rate of interest on gilt-edged investments—whether it is to rise or to fall? During the last fifteen years the rate on a selected number of these investments fell from an average of £3 9s. per cent. in 1886 to £2 10s. 7d. per cent. in 1896, and has risen to £3 1s. 8d. per cent., at which it stands at the present day. We are probably passing through a period during which the rate is not likely for some time to vary to any great extent, but the likelihood is that eventually its tendency will be downward. A European war or a great revival of commercial prosperity might keep up the rate temporarily, but in the present condition of affairs the probability is that when the South African war is concluded and the present unsettled feeling is removed we shall see a reduction in the rate of interest on first-class securities."

**Accident
Business in
England.**

A return given by "The Insurance News" states the aggregate net premiums of 13 British accident companies in 1894 as \$5,589,700 and their reserves \$3,919,600, as compared with net premiums in 1900 of \$12,266,700 and reserves \$10,641,100, the increase of premiums being \$6,677,000 and reserves \$6,721,500. The reserves now stand on an average at 169 per cent., as against an average of 70 per cent. in 1894. Considering, however, the population, and the millions of persons who are carried by the railway companies, and myriads who, by their daily occupations in factories, mills, workshops, or driving, are liable to accident, the accident business in the United Kingdom is very small compared to what it could be made by more vigorous prosecution.