

not as spontaneous but as definitely acquired conditions, and that, for example, a family predisposition to tuberculosis may have originated from one or more ancestors having acquired this disease, and through this acquirement having produced modified descendants showing certain imperfections in bodily development, and rendered more prone themselves to fall victims to the disease. Such cases are but of the same order as those about which I have mainly spoken this evening.

These, however, are relatively minor considerations, although, to give you a comprehensive grasp of the subject, it is right that I should refer to them. I shall be satisfied if I have given you some understanding of what are the problems which we have to deal with in discussing this subject of inheritance, and if by any chance I have indicated to you the lines along which a study of the subject may be productive of definite results capable of direct application to the problems which confront you in the matter of life insurance.