

quacy of the premium it paid to the Traders Fire Insurance Company for the assumption of the great amount of risks the Traders Fire Lloyds had in force. The Traders Fire Lloyds underwriters were practically the same as the directors of the Traders Fire Insurance Company which took over the risks.

The market rate of rebate which could probably have been obtained off the pro rata gross unearned premiums of the Traders Fire Lloyds could be closely approximated by expert testimony. If the Traders Fire Lloyds paid the Traders Insurance Company about 85 per cent. of the pro rata gross unearned premium the transaction would doubtless pass muster, but if some nominal figure, like 30 or 40 per cent., was accepted by the directors from themselves as underwriters at the Lloyds a nice legal question may come up, particularly if they permitted the managers to take their commission off of this as though it were a regular new premium.

Mr. R. S. Johnson, counsel for the receiver of the Traders Fire Insurance Company of New York, said in answer to a query as to whether the directors would be sued that the matters of more immediate necessity had occupied the time since his appointment, and that this subject would be given consideration later. The books of the Traders Fire Insurance Company of New York are, it is learned on the street, in a very confused and disorderly condition.—*N. Y. Com. Bulletin.*

#### THE LEGAL RESTRICTION OF MARRIAGE FOR THE PREVENTION OF PAUPERISM CRIME AND MENTAL DISEASES.\*

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Pauperism, crime and insanity have in their etiology most important relations to heredity, that great fundamental law of Nature, by which like must produce like, not in never-ending sameness, but in variety, tending on the one hand to improvement by environment, or by the same ever-powerful modification to destruction.

The child comes into the world with life and certain gift from parents, often loaded with encumbrances so burdensome that they prove a curse to their possessor, sometimes so free that the heir-at-law has nothing to fear in the race of life. How the minute cells, that by their union make conception, microscopic as they are, should contain within themselves all the possibility and all the minutiae of a life of pauperism on the one hand or of exalted statesmanship on the other, is a mystery that cannot now be solved.

The farmer recognizes the great law of heredity, that was declared to the children of Israel amid the thunder of Sinai, and governs himself accordingly. The animals that he selects for propagation are al-

ways the best of their kind, and the seeds that he sows are carefully selected. Under our higher civilization abnormal man, be he defective, dependent or delinquent, is propagated, cultivated and protected; his feeble and crippled offspring are nursed to manhood and sent forth to produce their kind. Under savage and semi-savage conditions, these abnormalities are speedily relinquished, the deformed and weaklings have no place in their system, and some way or other are soon cut off.

Under savage and semi-savage conditions no restrictions of marriage are necessary, the speedy destruction of the degenerate prevents damage to their social fabric by any amount of fecundity, but our higher civilization, by the protection it gives to all such and by the absence of restrictions, is constantly endangering its own integrity by such multiplications as follow, the only safeguard being that the woman early become sterile, by reason of infections, the product of filth and careless habits.

To secure reform, the laity must be educated; legal enactments that are not popular cannot be enforced, and this education must come from the medical profession, that profession that is always most unselfishly engaged in the great work of preventing disease, prolonging life and ameliorating human suffering. The importance of heredity as an etiologic factor in the production of pauperism, crime and insanity no physician questions; he sees every day, in his professional rounds too numerous evidences to permit the slightest doubt in his mind.

The Juke family, with its 1,200 criminals and paupers; the Ben Ishmael tribe with its 1,700 of like kind, and the Ada Jurke descendants numbering 500 pariahs, are by no means exceptional. The genius of a Dugdale, a McCulloch or a Pellman could multiply them indefinitely, and the surprising thing is that we stand by unconcerned in the midst of this great pollution of our race.

The paupers may be divided into two classes: etiologically, those due to heredity and those due to heteronomy, the first by far the more numerous; they are by birth physically, mentally or morally defective; the others come from adversity, old age, sickness, accident.

Those of the first class are the product of uncontrolled marriage and are incurable. Fortunately for the race, they tend to their own extinction, and in the third and fourth generations have paid the penalty of the violation of the laws of nature. The number of these defectives added to the population is much greater than many suppose.

That the habitual criminal is a product in great part of family degeneration no physician can doubt, although he recognizes the powerful effects of environment in molding character and correcting defects. Yet, we all come into the world with what Maudsley has aptly called a tyranny of organization for good or for bad that only the most powerful surroundings can suppress or alter. Poverty and unpropitious circumstances did not prevent Abraham Lincoln and others of our great American leaders from mounting to the highest round of the ladder of fame, and yet these exceptional cases only make more evident the great facts of heredity.

The powerful effect of drunkenness, even tempor-

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