

all payments will cease at forty, while, if it be raised to £17, the money will be paid to the insured himself when he reaches the age of forty-five. It will be observed that in all these cases of "deferred" insurance no medical examination is required: the probationary period when the company is not in the risk being held to eliminate all danger of selection against the office. Thus, by the mere process of making a fairly remunerative present investment which is available at any moment, the parent commands the option of securing a life policy for his boy at twenty-one, although his health may have so failed that no company would then insure him at any price. In calling attention to this matter, we have named no particular companies, nor have we sought to quote exact premiums for every case. There are so many varieties of the contract that it would take undue space to give details of all and weigh the relative benefits, though we may perhaps lay stress on a policy for endowing a youth when he comes of age, and providing for the return of the premiums should he die earlier. If the policies were made identical on all points, the premiums of the various offices would not greatly differ from each other. Any one of them will give a quotation for whatever form of policy may be desired, but the best terms will probably be got from those which have made this kind of business a specialty.—*Pall Mall Gazette*.

CANCER RESEARCH.

A correspondent of the "Times" writes:—"The opening of the Cancer Research Laboratories marks a new departure at the Middlesex Hospital, which, it is hoped, may in the future lead to results which will materially assist surgeons in dealing with the disease which is next to tuberculosis, the most fatal, and, above all others, the most painful and distressing of the illnesses which afflict mankind.

"The help which surgery can at present afford in the treatment of cancer is too often of a merely palliative nature. That is to say, an operation, if practicable, will prolong life to a greater or less extent, and will relieve the patient of much of the pain which would otherwise have to be borne; but all care and skill are in the majority of cases of no avail to prevent the return of the disease sooner or later. And it seems certain that without a considerable increase in knowledge as to the nature of the disease, this is the utmost that can be hoped for; the technical skill of the surgeon has reached a limit for the time being; and is waiting for that further knowledge of the exact causation of cancer which can only come from the laboratory. The application of methods of exact research to the problems of disease is a development of recent years, but its influence on the well-being of mankind is even already incalculable. Thus the results of Lister's work, as expressed in the saving of life by the practice of antiseptic surgery, are beyond appreciation; or, again, the single discovery by Koch of the cause of tuberculosis has had results, both direct and indirect, so far-reaching in their effects that now after the lapse of some eighteen years, it is impossible to define their bounds.

"So by modern methods of research, the exact causation of many diseases other than tuberculosis has been absolutely settled, and the treatment of these diseases can now be carried out by the laws of an exact science, instead of by those of empiricism as formerly. But whilst individual workers have with infinite labour and patience been accumulating facts which indicate the direction whence in all probability the light will at last come, the problem of the causation of cancer remains unsolved. After much consideration of ways and means, the authorities of the Middlesex Hospital have been able to equip research laboratories which will be entirely devoted to the systematic investigation of this disease, and an appeal is now being made for the necessary funds to enable the work to be carried on on a scale commensurate with its importance. There are special reasons why this work should have been undertaken at this hospital. Amongst the great London hospitals, the Middlesex is alone in affording a refuge for what are termed inoperable cases of disease, and a handsome block of wards was completed early this year for the reception of those who can no longer hope for any further relief from the surgeon, and whose one desire is that impending death may come without much more pain. With some sixty of these patients constantly within the walls of the hospital, it will readily be believed that an incentive to efforts in the only direction in which there is hope of ultimate success is not wanting. And beyond this the duty of investigating the causation of cancer, and of thus laying the foundation for its successful treatment, was specially laid on the hospital by several of the earlier benefactors. So long ago as 1791 the original founder of the cancer wards, Mr. Samuel Whitbread, gave to the hospital a sum of £4,000, with the specific direction that the money should be applied to 'the relief of persons affected with cancer, and the investigation of a complaint which, though extremely common, is, both with regard to its natural history and cure, but imperfectly known.' Later on, another bequest was received under the will of Dame Althea Maria Stalford, for the purpose of 'curing persons affected with cancer, and of investigating and promoting our knowledge of treating that dreadful disorder.'

"Through the century now ending, the wishes of these charitable founders have been carried out, but the hope which inspired them has not yet been fully realized. Those affected with 'that dreadful disorder' have received at the hospital what help could be given, but the cause of the disease—in the discovery of which the only hope for its successful treatment lies—still remains unknown. With the progress of science, this discovery has now become a practical possibility, and the earnest work which is at present being carried out in the medical research laboratories, not only of this country, but also of the United States, France and Germany, is the best guarantee that no effort on the part of the investigators will be wanting.

"The governors of the Middlesex Hospital in