

for them, but from what he said I came to the conclusion that he referred to the fees paid by fraternal assessment societies, rather than those paid by regular life insurance companies.

I will be much obliged if you can find space for this letter in your next issue, as I do not care to be put on record as being the author of the remarks above referred to.

Yours truly,

PERCY C. H. PAPPS, •
Actuary.

Special Selection

RESPIRATORY TRACT.—AFFECTIONS, SYMPTOMS AND TREATMENT.

BY DR. ARTHUR B. SMITH, SPRINGFIELD, O.

The average physician is frequently vexed in finding a condition which resists his best efforts to bring about a cure. This holds good in almost every disease at some time or other, but particularly in affections of the respiratory tract, where there may be a great variety of symptoms in several cases of the same disease.

Almost every physician has some favorite prescription for coughs, bronchitis, laryngitis, etc., which he uses until suddenly it seems to lose its efficacy—why, no one knows. Then another remedy takes its place until it, too, fails to give the desired result. It is rarely that one finds a cough remedy which will be consistently good in the majority of cases. Theoretically there appears to be a well-founded objection to the use of cough syrups in general, but nevertheless there are times when nothing else gives satisfaction; therefore, the physician pins his faith to that remedy from which he and his patients derive the most good. It is not always easy to find such a remedy, but when it