

1st. Surgical diseases ; such as

(a) Deformities of foot, causing corns, bunions or club foot.

(b) Tendency to the formation of hernia or rupture.

(c) Conditions of the skin and its appendages, scaly, itchy, early baldness or premature greyness.

(d) Tendency to obesity or spareness of body.

2nd. Medical diseases, such as :

(a) Infectious fevers. It is a well known fact that certain individuals are more susceptible than others. Is this heredity? If certain families are less capable of resisting the germs which produce a skin disease or baldness, may not others be less capable of resisting the germs that infects Peyer's patches and thus produces typhoid fever?

(b) Congenital syphilis, congenital ptosis, congenital cataract, etc., are all recognized, which of course means these cases are inheritable.

(c) A variety of diseases allied to gout or rheumatism or both, as for example, diabetes, gravel, asthma, migraine, Reynaud's disease, etc., are firmly accepted by most writers of the day as inheritable, and some distinguished writers go so far as to say it takes more than one generation to produce typical gout.

"Now, while the number of diseases generally acknowledged as inheritable is practically limited to those I have mentioned, it is very difficult to say how much further, if any, this list might be extended. If we recognize and acknowledge inheritance of skeletal form, of deformity or of contraction in chest capacity, or of disparity in height to weight, and accompanying these a lack of physical strength and vital force, is it not reasonable also to recognize the facility with which the ever present tubercle bacillus finds a host in which to live and multiply and ultimately destroy that host?

"By accident a man loses his leg; his son meets with the same misfortune because he chooses to follow the same hazardous occupation as his father. This is an example of parental transmission. If scarlet fever occurring in one member of a family be followed by other cases in the same house, we say at once this is from infection, not from heredity. If a case of consumption in a family be followed by others in that family, can we as safely argue that this is also an example of infection and not heredity? Assuredly, not with the same certainty. A child not related to the scarlet fever child will be infected as readily as one who is related. Not so in consumption. It is true that by long exposure the husband may infect the wife or the nurse the child, but as a rule it is the blood relations who are most readily infected. With our knowledge as at present, it is difficult to state just how much infection or how much heredity has

to do with the spread of consumption. The tubercle bacillus is so omni-present, that it seems impossible in considering this question to eliminate environment; hence, infection has taken a strong hold upon the thinking public, and to-day this question both in the professional mind and with those who have studied the subject, rests with a bias in favor of infection. Let us consider briefly the question of acquired weaknesses. Man has fallen from his high estate. He is depraved and degenerate. One man is more depraved than his fellow; his vile tendencies have led him into excesses from which not he alone has suffered, but the generations which follow. Morbid tastes have been created, his animal passions have been allowed to run riot, he has done violence to his better judgment, and has afflicted those who follow him with a curse against which they have to struggle all their lives. Vitality is lessened, the ship is not provisioned for so long a journey and puts in at a nearer point. Weissman makes the assertion that acquired characters of the parent are not inherited by the child. This in some sense is probably true, as for example, the child does not inherit a scar which the father may have acquired, or a mutilation or loss of limb he may have suffered before the child was born. Yet biologists say that by cutting off the tails of mice for several generations a tailless race of mice can be established. On the other hand, who can deny that acquired diseases and bodily weaknesses and infirmities have their effect upon the progeny. Examples are abundant where the progeny following upon acquired conditions of the parent or parents are not in any sense the equals of those who have gone before."

#### SEPTEMBER FIRE LOSS.

The fire loss of the United States and Canada for the month of September, as compiled from the daily records of the New York, "Commercial Bulletin," shows a total of only \$7,645,200. The following table will give comparisons:—

	1901.	1900.	1899
January.....	\$16,574,950	\$11,755,300	\$10,718,000
February.....	13,992,000	15,427,000	18,463,000
March.....	15,036,250	13,349,200	11,413,000
April.....	11,352,800	25,727,000	9,213,000
May.....	22,380,150	15,759,400	9,091,900
June.....	9,590,000	21,281,000	6,714,850
July.....	15,740,000	13,609,100	11,426,400
August.....	8,334,000	10,298,250	9,703,700
September.....	7,645,200	9,110,300	12,778,800
Total.....	\$120,654,350	\$136,316,550	\$99,608,650

The fire loss last month was less than in any month since June, 1899. If the rest of the year keeps up this improvement the underwriters will be greatly relieved.