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SOME POINTS ON TUBERCULOSIS.*

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MR. PRESIDENT AND GENTLEMEN,—When Mr. Bradshaw did me the honor of asking me to present a paper to your learned body, I began casting about in my mind for a suitable subject. The selection seemed difficult. If you were all physicians, or if I were an actuary, the matter would have been comparatively easy. One likes to have something new to present, especially when speaking before a strange society. But when I had thought over the matter a few days I concluded that wisdom would counsel utility rather than novelty in the choice of a subject, hence the title you see on the agenda paper before you.

For, if there be any subject upon which, as actuaries and physicians, we can take counsel with a fair understanding of each other, and sympathy with each other, the subject of tuberculosis is surely that one. Many other questions pertaining to the longevity of applicants for life insurance are of paramount importance, but none of them is so well understood by the laity—I speak from a medical standpoint—as to tuberculosis, with, perhaps, the possible exception of alcoholism.

Apoplexy, capillary fibrosis, paralysis, chronic interstitial nephritis, cyclic albuminuria, alienation, degeneration, neuroses, *et al*, present equally interesting and important phenomena to the trained medical mind. From their nature, however, they are not so well understood by the actuarial world as is the subject under consideration to-night.

As to the importance of the disease we are all agreed. When I remind you that one person in seven dies from the White Plague of the North—that is, 14 per cent. of all mortality, at all ages, and in all social conditions of life, comes from the

* Read before the Insurance Institute of Toronto, March 10, 1904.