Such statistics, while not forming proof against the case for heredity, tended to confirm the belief that it was probable that further medical research would show that, if there be hereditary influence in the occurrence of cancer, that influence would be small. In this opinion he had received the full concurrence of Dr. Lazarus-Barlow, Director of the Cancer Research Laboratories in the Middlesex Hospital of London, one of the leading authorities on the subject, who also stated that, if inheritance did occur, it might possibly depend upon inheritance of chemical peculiarities in the constituents of which the body is built up, and not upon anatomical ones. Considering the dread of the inheritance of this disease which prevailed among thousands, it was no small matter that they could largely remove the shadow of fear which darkened their lives. Life assurance records also justified words of hopefulness to many whose family history was tainted by consumption, and who were pursued by the dread of falling victims to the disease; because to them-and especially to those over the age of 30-they could say that their longevity would depend very much on themselves, and that the hereditary tendency might be largely counteracted by their observance of reasonable medical and hygienic requirements. On the other hand, it was with no uncertain voice that life assurance statistics pronounced a verdict against those who strayed from the path of strict temperance, and few sermons could be more eloquent than such statistics as he had quoted of the heavy mortality which prevails among the victims of

that insidious disease, to which so much public attention had of late been drawn. Indeed, in every important question affecting the morals and well-being of the community, the Actuary had the pleasing satisfaction of finding himself on the side of the angels.

CANADIAN LIFE ASSOCIATION SECURES CANADIAN SECTION IN R. & R.

The Life Underwriters' Association of Canada became the official representative of the Insurance Research and Review Service, Indianapolis, for all of the Dominion, on January 1, 1920.

Under this arrangement, the Canadian Association secures for Canadian members, a Canadian supplement in the "Agents' Plans" section of the R. & R. Service.

All Canadian enrollments for all branches of the R. & R. Life Insurance Service will be handled through the office of J. H. Castle Graham, General Secretary of the Canadian Association, at the office in Manning Chambers, Toronto.

In commenting on the arrangement, the Canadian Association says:

"There is a growing tendency on the part of life insurance salesmen for a more thorough knowledge of the business, bto hwith respect to the subject matter of life insurance and the methods of effective presentation.

"The Life Underwriters' Association of Canada takes pride in being able to furnish the means for development of these essentials by an arrangement with the Insurance Research and Review Service."

