

change of residence cannot change their medical attendant except at quarter days. They must attend at his house, or if too ill must send a notice before 9.30 a.m., except under special circumstances. They supply their own bottles. A first confinement is charged 21s., others 15s., paid a month in advance. Unless confined by one of the medical officers belonging to the Association no medical attendance is given for six weeks after the confinement. An extra charge is made for surgical operations and consultations, and 6d. each for each certificate beyond one. No child is eligible for membership under the age of one year, unless its birth has been attended by an officer of the Association.

11. The only other circumstance connected with this Association is the question as to whether under the circumstances it would be legitimate for it to canvass for members. No person is eligible if, being single, his income is over 30s. a week, or if a member of a family with a collective income of over 40s. Many such people do not know of the Association, and as any medical man can become a member of it, and any patient can choose his own medical attendant, the Committee is inclined to ask whether it would not be right under the circumstances practically to canvass for members.

THE MEDICAL RELATIONS OF LIFE INSURANCE.

"SECOND-CLASS LIVES."

THE Third Congress of Medical Officers of Life Insurance Companies, held in Paris from May 25th to 28th last, has continued the discussion of the conditions under which second-class lives may be insured. Soon after the Amsterdam meeting we summarized the reports then presented, which dealt with such subjects as albuminuria, diabetes, heart disease, purulent discharge from the ear, and appendicitis.

At the recent meeting, Dr. Sven Palme (Stockholm) read a report upon the experience of Swedish insurance companies in the insurance of unsound lives, and showed that the average mortality of 18,132 individuals accepted at special rates had been, at least for those aged between 20 and 40 years, less than the death-rate of the English table for ordinary lives. This report and the general tone of the meeting seem to have been decidedly optimistic and favourable to these defective cases.

Gout.

Dr. L. Lereboullet (Paris) reported in favour of admitting gouty persons, especially if they were more than 35 years of age, and if their general condition was good; below this age, as Dr. Mauriac pointed out, the occurrence of gout points to a very special predisposition, and often to the presence of other serious tendencies; cases in which cardio-vascular or renal lesions are present must, however, be refused; young gouty persons, or those with definite joint troubles, might be accepted under special conditions.

Acute Rheumatism.

Dr. Grosse (Leipzig), in his report on acute rheumatism, recommended the acceptance of the subjects of a single attack where the heart was sound and there was no family history of joint troubles; where more than one attack had occurred he recommended waiting two or three years after the last attack, and even then to require an additional premium. This report was accepted, with the addition that two years must have elapsed after a single attack in order to permit the applicant to be accepted at ordinary rates.

Asthma.

Dr. Mahillon (Brussels) recommended the acceptance of young asthmatics who were the subjects of essential nervous asthma, provided the attacks only occurred at long intervals, that there was no hereditary tendency to tubercle, and that the heart and arteries were sound; he would refuse all cases over 45 who were fat and showed either arterio-sclerosis or emphysema, or whose bronchi were frequently choked.

Emphysema.

Dr. Hirtz (Paris) took a very unfavourable view of emphysema as often concealing latent pulmonary tuberculosis. He advised the examination of the chest by means of the spirometer, and would reject all cases giving less than 2,000 c.cm.; he would also refuse any case in which the difference between forced inspiration and forced expiration did not reach 3 cm. at least. Although some doubt was thrown upon the value of the spirometer, the conclusions of Dr. Hirtz were finally adopted.

Old Pleurisy.

Dr. Bourcy (Paris) recommended the admission of cases of old pleurisy subject to careful examination; the more recent the case the greater the risk; young persons were more open to suspicion than those of riper age; he regarded women less favourably than men in this respect.

Tuberculous Bone Disease.

Healed tuberculous lesions of bone were not considered by Dr. Poels (Brussels) to constitute an objection under all circumstances, and Dr. Weill-Mantou (Paris) expressed a similar opinion, and stated that since 1889 it had been his custom to accept all persons who had suffered from hip-joint disease in infancy if they had reached the age of from 35 to 40 years, and that this practice had proved quite satisfactory. In affections of the spinal column there was greater room for doubt. Dr. Schulthess, of Zurich, would only accept such cases for limited terms, and on the proposition of Dr. Brouardel, of Paris, the Congress passed a resolution that angular curvature of the spine constituted in all cases a ground for refusing to consider the life as first class, but admitting the possibility of insurance under special conditions, where the deformity caused no interference with the functional activity of important organs. A similar conclusion was arrived at in respect to non-tuberculous deformities of the spine and thorax.

Gall Stones.

Some difference of opinion was shown with regard to the amount of importance to be attached to a single attack of gall stones, but it was finally decided that where all the organs were healthy an attack of biliary colic which had occurred some time before, or an operation performed four years before and quite healed, would not constitute a reason for postponing the acceptance of an applicant.

Renal Calculus.

Upon the report of Dr. Gillet, of Paris, it was agreed that an attack of renal colic which had not recurred for from three to five years and had not required an operation would not be a cause for rejection, but that any operation would justify a refusal.

Obesity.

The Congress also discussed the question of obesity but without coming to any definite conclusion.

Pregnancy.

At the Amsterdam meeting it was decided, in accordance with the principles of British offices, to postpone the acceptance of primiparae, but at the recent Congress it was strongly urged by the Scandinavian and German members and finally agreed that all healthy pregnant women should be accepted at ordinary rates and that companies might take what measures they considered necessary to protect themselves against fraud.

Practice of British Offices.

The result of the deliberations of the Congress does not differ greatly from what has been long known and practised in England as may be seen by reference to Dr. Pollock's *Medical Handbook of Life Insurance* published in 1889.

It has been the custom of some of the best British offices to take second-class lives under special conditions, but in order to protect themselves it is usual to require the applicant to see the company's principal medical officer. Under such conditions the insurance of defective lives has been shown to be not only possible but profitable to the companies concerned and an act of justice to the applicants, who would otherwise be deprived of what is fairly their due. We are glad to see that these facts are coming to be recognized abroad, although tardily and by somewhat cumbersome means.

THE MEDICAL SICKNESS, ANNUITY, AND LIFE ASSURANCE SOCIETY.

THE twentieth annual general meeting of this Society was held at 11, Chandos Street, W., on May 28th, under the presidency of Dr. DE HAVILLAND HALL, Chairman of the Executive Committee.

THE CHAIRMAN in his annual address said that the number of new proposals during the year was 156; after deducting resignations and deaths this left a net gain of 84, thus bringing the membership of the Society at the end of 1902 to 2,177. He regretted that this number was far short of the five thousand he had hoped the Society would have numbered by