

**An unusual abnormal condition of the tongue and cheeks considered in connexion with life assurance / by J. Moore Neligan.**

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AN

UNUSUAL ABNORMAL CONDITION

OF THE

TONGUE AND CHEEKS,

CONSIDERED IN CONNEXION WITH LIFE ASSURANCE.

BY

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AN  
UNUSUAL ABNORMAL CONDITION

OF THE  
MUCOUS MEMBRANE OF THE TONGUE AND CHEEKS,

CONSIDERED IN CONNEXION WITH LIFE ASSURANCE.

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ANY departure from the normal condition of the healthy body is of especial interest to the profession in its bearing on the question of life assurance; and it is chiefly with this view I am induced to put on record the following case. There are few public duties which the medical man has to perform of more importance to his professional character than that of the examination and selection of lives for assurance; his duty is here two-fold, involving sufficient care and discrimination to protect the company for which he is acting, and avoiding an unnecessary over scrupulousness in order that the interests of the individual proposing to be assured should not be damaged. Little has been written to guide the junior practitioner when called on to act in this capacity, although there is scarcely any in which he so much needs, and might derive so much benefit from, the advice of those of his seniors to whose lot it



may have fallen to have had more than ordinary experience in the examination of lives. One especial difficulty is thrown in the way of medical men by the nature of the forms which they are called upon to fill up, and which are also intended to be guides to them as to the manner in which they are to conduct their examination. No uniform plan or form is adopted by assurance companies, and scarcely any two of them agree; in some undue prominence is given to mere trifles that can have but little effect on the duration of human life, while in others the most important points are left unnoticed. I have before me now the form supplied to their medical officers by a recently established company, which contains no less than 36 questions to be put by them to the proposer, the mere recording the answers given to which, would, if conscientiously performed, occupy at least an hour, and, when recorded, the only value of many of them would be to puzzle the board of directors and their chief medical officer, before whom they would be laid for a final decision on the case. Take for example the following:—"Query 16. Can he run or take violent exercise without more than ordinary inconvenience? Query 19. How many miles does he walk each day, upon an average; and what other exercise does he take? Query 20. What is his usual beverage; beer, wine, spirits; and their general amounts? Query 21. Does he sleep well at night? Query 33. Is he active or sluggish; excitable or apathetic; nervous, cheerful, or of a fretting disposition?"!! On the other hand, in another form I have before me, there is no query as to the ages of the parents, or whether they are living or dead; one of the most important points, perhaps, in coming to a conclusion as to the chances of longevity. As the drawing up of these forms is usually left to the principal medical adviser of each company, it would be surely easy for the profession to agree upon, if not an uniform, at least, an approximate set of questions.

I should, perhaps, apologize for this digression, as it is not my intention at present to enter upon the general question of life assurance in its medical bearings; I merely wish to put on record a single case, in which, in a perfectly healthy body there existed a peculiar condition of the tongue, a description of any similar



to, or resembling which, I have not been able to find on record.

H. E., aged 46 next birth-day, appeared before me to be examined for assurance on the 17th of April, 1857. In his paper he stated that he never had any illness since childhood, and that he never had occasion even to consult a medical man. His father died at the age of 78, and his mother was living, aged 77. He had, originally, two brothers and three sisters; his two brothers were dead, one at the age of three weeks, and the other at the age of 21 years of fever; one of his sisters died at the age of 48, of acute bronchitis; the other two were living, and in good health. As the result of my examination I reported, that on stethoscopic examination the heart and lungs were healthy, as were also the viscera in the other cavities, as far as could be ascertained; that he had the appearance of a person of the age stated, and of one whose habits and mode of living had been uniformly temperate; that he was a stout, well-made man, about the middle height, of a sanguine temperament; and that there was nothing in his appearance or conformation that would lead one to suppose he had a tendency to any particular complaint. And, in giving my opinion on the life, I stated, that as regards his present health it was good; as to the state of the different organs, they were healthy, but the tongue was singularly affected, the natural membrane covering it and the inside of the cheeks being changed into a thick white skin, like a kid glove, and uneven on the surface; as to his constitution, that it appeared to be sound; and, as to the eligibility of the life for assurance, that it would be a first class life were it not for the state of the tongue, which I had never seen anything like before, nor could the proposer assign any cause for it; he said that it had been so for the last 30 years, that his taste was as perfect as that of any other person, nor had he any soreness or uncomfortable feel in it. I concluded my opinion by adding that in the case of so singular an affection I would advise an extra rate of five or seven years to be charged.

The condition of the mucous membrane of the tongue and inside of the cheeks here alluded to was very remarkable. The tongue



was perfectly clean, that is to say, there was no fur on it, nothing that could be removed by scraping or washing; it was of a dead white colour, resembling, perhaps, rather the appearance of the surface of the tongue in a boiled calf's head than a kid-skin glove, the lustre of which it wanted; it was uneven on the surface, but not wrinkled or fissured, nor presenting the papillated character of the organ in its normal state, there was more a general unevenness. The same condition existed in the mucous membrane lining the cheeks, and the gums in contact with them, but the covering was evidently less thick; the roof of the mouth, the palate, the throat, the tonsils, and the uvula were quite natural in appearance. There was no unnatural dryness or change of temperature of the mouth; the salivary secretion was abundant, the gustatory powers perfect, described by the gentleman himself as being unusually sensitive, and the speech was in no way affected. On closely questioning him, he stated that he noticed this change when he was about 18 or 19 years of age, and that it then was just as complete as when I examined him. He thought when he first discovered it that it must have been caused by a habit he had of indulging in smoking to excess, and of always smoking the tobacco in the shortest possible pipe, so as to get the smoke into his mouth as hot as he was able to bear it.

This abnormal condition was quite new to me, although I had examined many hundred of lives for assurance, nor after much research could I find any similar case recorded; however, not seeing anything of sufficient importance in it as being likely to shorten life, I gave the opinion above quoted; but the head office in London considering the case as one either for rejection, or for acceptance at the ordinary rates, on the advice of their chief medical advisers, who considered the favourable features to preponderate much over anything which could be regarded as unfavourable, decided on accepting it without any extra rate of premium. Much delay occurred in completing the transaction, in consequence of its being connected with a loan on landed property, and it being found necessary to assure the life for a much larger sum, this gentleman again appeared before me on the 25th of January,



1858, when I gave the following report:—"I hereby certify, that I, this day, examined H. E., and that his life is now as eligible for assurance as at the date of my former report upon it. I am still of opinion, that in consequence of the peculiarly unnatural state of the skin of the tongue and mouth, an extra rate of premium should be charged." Some correspondence then ensued between the head office and myself, in which I explained more fully my reasons for recommending the increased rate, the chief one being, that if any accident occurred to the tongue, in its abnormal state cancer might result: finally the life was accepted at an extra rate of five years, the former policy being surrendered.

I again examined this gentleman on the 29th of April in the same year, the matter not having been sooner completed, when I found no change to report; and on the 11th of May another assurance company accepted his life for a large sum, on my former reports, at the same extra rate.

The next time I saw him was on the 3rd of June, 1861, when he appeared before me for examination for a further assurance, and then I could not discover the slightest alteration in the tongue after the most careful examination; I therefore reported as before, and the life was again accepted at the same extra rate. On the 30th of September another assurance was effected on his life by a different company on the former papers. About the end of the following month this gentleman was directed by the Dublin secretary of the first company which had assured his life, to wait on me with the view of being examined for an assurance proposed by a third party, when he stated that he could not do so for a few days as he had accidentally bitten his tongue, and it was sore. I did not see him after this date, so that the remainder of his history I have learned from others.

It seems that, as the result of this bite, a small tubercle, about the size of a pea, formed on the edge of the tongue, beneath the mucous membrane, its situation being on a level with the molar teeth. For this he sought the advice of some of our eminent surgeons, who differed in opinion as to the necessity of an operation; the result being that he placed himself under the care of one of



them who treated the disease with caustic applications. After some time, however, hemorrhage set in, necessitating an operation, which he survived only a few months, cancer having invaded the glands in the neck.

As I have already said, my object in recording this case is to call attention to the existence of, I believe, a hitherto undescribed abnormal condition of the mucous membrane of the tongue and cheeks; to show the probability of its terminating in cancer; and, as a necessary conclusion, to point out that such a deviation from the natural state of these parts would render a life ineligible for assurance.