

The Chronicle

Insurance & Finance.

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Japanese Finance. For the purpose of defraying the outlay required to put all matters on a peace footing a special loan of 200,000,000 yen (£20,000,000) was recently issued. The principal conditions are as follows:—Interest is at 5 p.c., payable in June and December, commencing this year. The price is 95 yen, and the date of redemption 1934. Subscribers may substitute Exchequer bonds of the fourth series for those of the fifth series, redeemable from March to August this year, in payment of instalments. Priority in allotment will be given to persons subscribing with Exchequer bonds, and a discount of 80 sen per 100 yen will be given when the full amount of the subscription is paid up in April. The loan is welcomed owing to the easy market and favourable conditions.

The "yen" is equal to about two shillings or half a dollar.

Statistics of Ten Largest Cities in the United States.

The subjoined table is compiled from vital statistics of the ten largest American cities, presented in a bulletin of the Chicago health department:

| Cities. | Population. | Total deaths. | Rate per 1,000 |
|--------------------|-------------|---------------|----------------|
| New York..... | 4,024,780 | 73,714 | 18.32 |
| Chicago..... | 1,990,750 | 27,212 | 13.67 |
| Philadelphia..... | 1,432,318 | 24,807 | 17.25 |
| St. Louis..... | 685,000 | 10,342 | 15.09 |
| Boston..... | 595,380 | 11,007 | 18.49 |
| Baltimore..... | 550,000 | 10,695 | 18.77 |
| Cleveland..... | 440,000 | 6,424 | 14.60 |
| San Francisco..... | 475,000 | 7,290 | 15.34 |
| Buffalo..... | 400,000 | 5,656 | 14.14 |
| New Orleans..... | 333,000 | 7,329 | 22.01 |

Average annual rate, 1901-1905.—New York, 18.95; Chicago, 14.24; Philadelphia, 18.08; St. Louis, 16.71; Boston, 18.80; Baltimore, 18.93; Cleveland, 15.23; San Francisco, 17.71; Buffalo, 14.36; New Orleans, 21.32.

New York has the highest rate from pneumonia (24.37)—Buffalo the lowest (5.15).

New Orleans ranks highest in consumption mortality (31.83)—Buffalo again the lowest (12.07).

Cleveland has the lowest rate from typhoid fever (1.52)—Philadelphia has the highest (4.79).

New Orleans has the lowest diphtheria rate—New York the highest. San Francisco is lower than other cities in mortality from scarlet fever—Cleveland is highest.

New Orleans reports no deaths from measles in 1905; Buffalo had a rate of 1.62—the highest mortality from this disease.

The medical department of the Mutual Benefit Life Insurance Company furnishes this table naming the periods of life which show mortality from various diseases:

| | 20- | 30- | 40- | 50- | 60- | 70- | 80- | Totals |
|-----------------------------|-----|-----|-----|-----|-----|-----|-----|--------|
| Zymotic..... | 29 | 39 | 49 | 59 | 69 | 79 | 80 | 104 |
| Consumption..... | 17 | 30 | 19 | 16 | 13 | 7 | 2 | 118 |
| Respiratory..... | 15 | 33 | 38 | 15 | 10 | 7 | 7 | 142 |
| Nervous..... | 8 | 12 | 25 | 21 | 27 | 32 | 17 | 142 |
| Nervous..... | 4 | 14 | 26 | 29 | 27 | 26 | 2 | 128 |
| Paralysis and apoplexy..... | .. | 3 | 23 | 43 | 59 | 53 | 8 | 180 |
| Kidneys..... | 2 | 6 | 21 | 28 | 37 | 22 | 6 | 122 |
| Heart, chronic..... | 1 | 8 | 9 | 47 | 78 | 72 | 26 | 241 |
| Heart, acute..... | 1 | 2 | 3 | 5 | 6 | .. | .. | 17 |
| Digestive..... | 3 | 13 | 21 | 24 | 27 | 15 | 2 | 105 |
| Genito-urinary..... | .. | .. | .. | .. | 1 | 3 | 16 | 32 |
| Cancer..... | 1 | 2 | 9 | 32 | 23 | 20 | 7 | 99 |
| Accident..... | 13 | 14 | 13 | 13 | 10 | 4 | 1 | 68 |
| Age..... | .. | .. | .. | .. | .. | 1 | 17 | 35 |
| Suicide..... | .. | 1 | 10 | 10 | 2 | 1 | 1 | 25 |
| Miscellaneous..... | .. | .. | 1 | .. | 2 | 2 | .. | 5 |
| Totals..... | 65 | 138 | 218 | 234 | 330 | 294 | 119 | 1,448 |

413 over 70 years of age, or 28.5 per cent.
1,035 under 70 years of age, or 71.5 per cent.

From these figures it appears that zymotic diseases, mainly typhoid fever, are most fatal between ages 30 and 39. Consumption is most to be feared between ages 30 and 40, more deaths occurring in the forties than in the thirties. Respiratory diseases are most to be dreaded in the later years of life, from age 60 to 70. Nervous derangements claim most of their victims after age 40. The same is true of paralysis, apoplexy and kidney troubles. Chronic heart disease asserts itself actively after age 50, being especially destructive to life during the decades of the sixties and seventies. Digestive troubles claim most of their victims during the for-