

	Dis-continued.	Died.	Existing.	Total.
Healthy male lives....	16,273	10,646	55,455	82,344
Healthy female lives....	2,356	1,301	5,207	8,864
Diseased male & female lives.....	695	406	2,560	3,554
	19,284	12,443	63,022	24,749

The per centage being as follows:—discontinued 20, died 13, existing 66, of the whole.

It was considered that the effects of selection should be viewed as one of the most important subjects of inquiry; as, in the new experience, in arranging the results, this was one of the objects kept steadily in view.

By way of supplementary observation the mortality was deduced from the whole policies opened at each age, every life more than once insured being reckoned as a new life at each age at which it had been the subject of selection.

As a reason for distinguishing between English and Scotch lives it may be mentioned that the experience of one large office shows a very considerable difference in the mortality of these respective classes of lives.

There is included in the report a Table of great interest. It shows the sums at risk and the amount of claims resulting from deaths at each year of age, with a per centage of the rate of loss at each age. Such a Table has never before, we believe, been prepared; and we regret that we cannot condense the Table into a proper form. By way of example, we may take age 24. The total amount of sums insured on healthy lives between the 24th and 25th birthdays, was £4,944,235, of which £69,250 became claims by death within the year; thus indicating for each £1 exposed to risk a ratio, or probability of loss of .013899. The entire sum exposed to risk at all ages by all the policies included in the Table, amounts to £653,281,740, of which £11,066,520 had become claims. The ratio, or probability of loss of each £1 exposed to risk being .016940. Policies of £10,000 and upwards are taken as being limited to that amount for the purpose of this Table. Again the rate of mortality experience amongst healthy lives charged extra for foreign residence has been investigated, as also the rate on the whole lives excluding those so charged. The results are not given in this report.

The report says:—the causes of death of 'healthy male,' 'healthy female,' and 'diseased' lives have been separately classified according to the system followed by the Scottish Registrar General, and the rates of mortality thus appearing have been compared with the corresponding rates among the population of Scotland during the years 1855-64. Males, females, and diseased lives being treated separately.

The results of the report as to diseased lives have already been given. It was found in these observations that there was a difference in the rate of mortality between those insured 'with profits,' 'and those insured' 'without profits,' which may be illustrated in the most simple form, by an example given. The number of healthy males and females with profits, between their 24th and 25th birthdays was 6,928, of whom 61 died within the year, thus indicating for each life exposed to risk a ratio or probability of dying within the year of .008805. The sum of such ratios for the age 20-24 being .034346, while in the without profit class, the numbers at the same age were 928, of whom 9 died within the year, giving a ratio of the probability of within the year of .009698; the sum of the ratios for the ages 20-24 being .039909. The difference in the numbers to be observed upon in the two classes may account for the difference; but those conversant with the circumstances which frequently lead to the selection of non-participating instead of the participating scale will see another probable reason, but for the suspected existence of which this feature of the present observations would not have arisen.

—H. R. H. Prince Arthur turned the first sod of the Toronto Grey and Bruce Railway, on Tuesday last, amidst a large assemblage of spectators.

ARE FOREIGNERS GOOD LIVES?

One of the largest and oldest of our Mutual Life Insurance Companies has issued a circular "for agents and solicitors only," from which we make the following extract:

"Our experience has demonstrated that residents in this country of foreign birth, and especially those emigrating in middle life, are not equally good risks as native-born citizens; and that, of those, the Irish are decidedly the poorest, and the Germans the next. It is believed that of the above two classes who now embrace life insurance, the number is so large as to materially disturb the average rate of mortality expected from selected lives, and to materially increase the cost of insurance. We therefore request that agents will not make any special efforts to solicit applications from among those classes, and that they will use discretion and care in selecting cases from those classes to be sent to this office."

Now it cannot be pretended that either the Irish or German race is constitutionally feeble, or that, when living at home, especially the rural population, in a regular normal condition, these races do not attain the full average of longevity. The excellent physical condition of Irish and German emigrants on their first arrival here usually contrasts favourably with the mass of the native American population. The Irishman that has worked for sixpence a day as a cotter, and lived on milk, bread and potatoes, or the well-to-do small farmer, comes to our shores with blooming cheeks and well-knit frame. The vitality of this race is notorious. As soldiers or sailors they are quick, courageous, and possessed of great power of endurance. The Germans are also a sturdy race. From the days when the Goths and Visigoths swept the plains of Italy, down to the famous field of Koniggratz, more than twelve centuries, German mind and German valor have been the controlling power of Europe. Germany has ever been the home of free thought and free institutions. Such a history is incompatible with the idea of physical feebleness.

But, arrived on our shores, the habits of these people are suddenly changed. The inevitable danger of acclimation to some constitutions, however prudent, may constitute an element in the considerations that make foreign lives undesirable risks; but, in view of the general healthfulness of the Northern States, it cannot be a very considerable cause of danger. The change of habits to which we refer, is the notorious change from quiet industry, domesticity, temperance, and frugality, to the very antipodes—clannish congregations in public drinking places, with the feverish excitement of politics, late hours, absence from home, neglect of regular invigorating labor, and the general habit of nightly debauchery. Hence the fact that the foreign element contributes, and has for years, seventy-five per cent. of the inmates in our jails, prisons and poor houses. New York has among its "public institutions" over 10,000 liquor places under various names. They are mostly patronized by foreigners. The mechanics and laboring classes of native Americans are more or less intemperate at times; but drinking is not a regular nightly, and all day Sunday business with them. Their systems and habits do not become radically demoralized. We do not refer to "the dangerous classes" of whatever nationality, since they are not an element in the risks of life insurance. As compared with Americans, foreigners are not only very intemperate, but they are much less cleanly and intelligent. It should also be remembered, that but a small percentage of foreigners, answering to the American insurance classes, come to our shores at all. And what is true of the habits of foreigners in this city, is equally true of them in every considerable village or town in the Union. The effect of this change is very noticeable in a comparison of such German and Irish people as continue in this country the farming life they are educated to at home. There are no more moral, healthful, and

prosperous communities anywhere; but, unfortunately, the applicants for life insurance are not found in this class. The circular from which we extract, rightly declares that the Irish risks are decidedly the poorest. A thoroughly abstemious Irishman is ordinarily a *rarissimus avis in terris*—a rare bird indeed. We see occasional displays of Father Matthew societies flaunting green banners and golden harps, in which the extremes of decrepit old men and small boys meet. But the well-to-do Irishman—be he merchant, lawyer, journalist, grocer, contractor, builder or mechanic—is usually a generous liver, to put it mildly. His appetites are not less sharp than his temperament is restless, and warm and excitable. Irish longevity in America is notoriously below the average.

We have not referred to this subject in any spirit of hostility to the foreign element, since we are not conscious of any; but to explain briefly the causes of the adverse experience, indicated by the above circular extract. One of our city Life Insurance Companies that deals largely with the German element, found its ratio of mortality below the average in 1858; and we presume other companies that have tabulated their experience, learn the same lesson as to the undesirableness of foreign-born lives.—*Monitor*.

—Notice is given in the *Canada Gazette* of intended application at next session for a Charter for a Railway, from Pembina, or vicinity via Fort Garry, to a point on Lake Winnipeg, or on the Saskatchewan River, near the confluence of the River with Lake Winnipeg; with power to improve the navigation of the Saskatchewan.

—Numerous Large Veins of gray copper ore, a very rare metal and never before discovered in any considerable quantity in this country, have just been found on the north shore of Lake Superior. This metal is most valuable for its use as the best known alloy for gold and silver.

—A meeting of ratepayers will be held at the village of Madoc on the 20th, to take into consideration the building of a cheap railway from Madoc to Kingston, Belleville, or Cobourg. That section of country badly needs an outlet. If the city of Kingston can be once aroused to the value such a feeder to its trade, there should be no difficulty in carrying a project of the kind into operation without much delay.

—The rice crop of the Carolinas and Georgia, is estimated at 55,000 tierces, against 35,000 tierces last year, and there is a fair prospect of continued increase in the crop now harvesting. This cereal has also received a good deal of attention in Louisiana.

—The Hon. J. A. Beckwith, Provincial Secretary of New Brunswick, says that tracts of excellent farming land can be obtained for one shilling per acre in money, or thirty cents per acre in labor on the neighboring roads; three years being allowed as the period in which to perform such labor.

YARMOUTH GOLD.—"Another ingot of gold weighing 39 oz. 13 dwt. 1s grs.—the produce of the Cranberry Head Gold Mine for the month of August, was shown us, on Saturday last, by M. S. Ryerson, Esq. The operations at the mine we are pleased to hear, are proceeding most satisfactorily. The shaft has now reached a depth of 64 feet, and the quartz increases in richness, the lower the workmen penetrate.—*Yarmouth Tribune*."

INJUNCTIONS.—A New York paper says that the late gold excitement has culminated in numerous injunctions. The Gold Exchange Bank is injunctioned, the New York Stock and Gold Exchanges; also the leading Bulls and Bears, in fact every one on whom the expense of an injunction was thought to be worth the cost. So facile indeed, has the obtaining from our incorruptible elective judges of an injunction become, that this little luxury is now indispensable to a New Yorker's existence.