

proprietor of it for many years, having sold it to Dr. Lapthorn Smith, who is glad, however, to announce that the experience and ability of Dr. Campbell have been retained on the editorial staff. With regard to the future of the RECORD we prefer to make no promises. We will try to have it out promptly on the 15th of every month, and with every number we shall endeavor to improve it more and more, several able writers in the United States and Canada having promised to become regular contributors. Any suggestions from our readers themselves, as to how to make the journal more attractive, will be gladly received, and, if possible, acted upon. We would be exceedingly pleased if they would make our columns the medium for inter-communication between each other, thereby drawing themselves and profession closer together in the bonds of fellowship. Questions of medical etiquette or ethics will be submitted to competent authorities, and their replies will be printed together with the questions, and we will always be glad to publish original communications, written for this journal only. We feel certain that a great deal of the most valuable experience goes out of the world unrecorded, through diffidence or indifference.

#### MORTALITY AMONG LIQUOR-SELLERS.

As so many medical men have to perform the duties of life insurance examiners we desire to give especial prominence to the following remarks from the *Insurance Monitor*.

The mortality among liquor-sellers was the subject of a paper read by Mr. Wallace, actuary of the N. B. & M. Ins. Co., recently before the Actuarial Society of Edinburgh, in which the writer said, that of all the hazardous occupations, that of the liquor-seller—a term which he used to denote any person engaged in the retailing of any intoxicating drink—is one of the most fatal. The reports of the registrar-general con-

clusively showed that the mortality of persons of this class is upward of 50 per cent. higher than that of the general population, and the experience of those insurance companies which have been published, the Scottish Amicable, Standard, and Law Life, confirmed this. Through the courtesy and kindness of the directors and officials of the North British and Mercantile, he was in a position to submit the result of observations recently made upon the mortality among liquor-sellers assured with that company. The observations extend over a period of sixty years, the number assured being 674, of whom 184, or 27.3 per cent. died; 226, or 3.35 per cent. withdrew during the observations; and 264, or 39.2 per cent. were alive at the close. These persons passed through 6398 years of life, their average age at entry being 36.82 years, and the average duration of each policy 9.49 years. A table was then given showing in quinquennial groups of ages the number of entrants exposed to risk, actual deaths, and the expected deaths by the HM table and English life table No. 3, males, the actual deaths exceeding by 50 per cent. and 31 per cent. respectively those expected by the two last-mentioned tables. After comparing, so far as practicable, the combined experience of assurance companies among liquor-sellers with that of the liquor-sellers of England, as given by Dr. Farr, and showing a diagram in which the results were dotted down, Mr. Wallace stated that his preconceived ideas as to the effects of selection on the mortality of liquor-sellers were completely shaken, and he was led to the conclusion that the beneficial effects of selection which are so apparent in assured lives generally are counteracted by other influences to which this class of persons is exposed. With the view of ascertaining the rate of mortality in different sections, he divided the experience into three classes, of which licensed grocers, hotel-keepers, and publicans may be taken as the types.

The mortality of the licensed grocers was