

**THE UPWARD TREND OF MORTALITY IN MIDDLE LIFE AND OLD AGE.**

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The excessive mortality in the United States from the more important degenerative diseases of middle life and old age presents a serious problem. Life insurance experts have long recognized the increasing death rate above ages forty and fifty. The general public, however, is not so well informed and does not appreciate the seriousness of the problem.

Comparisons for 1910 are made with the most reliable and complete records available in 1880, which include Massachusetts and New Jersey and sixteen of the more important cities outside those states.

A comparison of the mortality of ten important states, 1900-1910, shows that the increase is still going on.

**COMPARATIVE FIGURES.**

The public records under consideration indicate that:

1. The mortality rate from apoplexy, paralysis, diseases of the heart, circulatory system, kidneys and liver has heavily increased in the younger as well as in the older age groups. The total deaths were 307,700 in 1910.

2. In Massachusetts the death rate from these causes has increased 86.4 per cent. in thirty years, while it has remained virtually stationary in England and Wales.

3. In sixteen important cities the death rate from organic diseases of the heart, and from apoplexy, Bright's and nephritis has alone increased 94 per cent. in thirty years. The increases in adult age periods have been:

Age 20 to 30.....	63 per cent.
30 to 40.....	85 per cent.
40 to 50.....	92 per cent.
50 to 60.....	134 per cent.
60 to 70.....	108 per cent.
70 and over.....	113 per cent.

4. In ten registration states the death rate from these causes has increased 19 per cent. in ten years.

5. In the entire registration area the death rate from external cancer alone has increased 55 per cent. in ten years—from 1900 to 1910.

6. In Massachusetts and New Jersey the increase in the general death rate commences in age groups 40-44; in sixteen cities ages 45-54; in ten states (last ten years) in group 45-49.

7. The general death rate of the population age forty and over has increased, 1880-1910, in Massachusetts and New Jersey, 21.2 per cent.; in sixteen cities, 25.3 per cent.; in ten registration states in ten years, 1900-1910, 3 per cent. The increase in the proportion of older lives in the population has been very slight and does not account for the increase in the death rate.

**ONE HALF PREVENTABLE.**

The increased death rate of the Eastern and Southern States overcomes the smaller increase in the West, and the increase in the general death rate of people above age forty in the United States is estimated to be at least 20 per cent. since 1880. This excessive loss of life is from 50 to 60 per cent. preventable by the adoption of ordinary personal and community health precautions, which include period-

ical health examinations by each person to detect disease in time to check or cure it.

The increase in American life strain is due, not alone to the high pressure of modern existence, but also to excesses of indolence and physical inactivity on the part of many. We have failed, so far, to adjust ourselves to our complex and rapidly changing conditions of life.

There can be no better way to promote the present and future welfare of our race than by waging vigorous and continuous war against these diseases of degeneration which are prematurely blasting and destroying so many valuable American lives.

**RECIPROCAL PARASITES.**

Insurance men representing companies that are rendering an invaluable service to the community and the nation, are complying with the laws of Massachusetts and all the other states as to financial responsibility and the payment of state taxes and fees, and are moreover, at a very considerable cost, doing more than all federal, state and municipal authorities combined to reduce the fire waste of the country have just cause to demand that reciprocal underwriters' associations, which pirate their rates, risk no capital, take no part whatever in the great work of fire prevention for the purpose of rendering conflagrations an impossibility, and offer no protection whatever to the great mass of American citizens, shall be given no special advantages in competition with the fire underwriting organizations that are doing all these things. What did these parasites contribute toward the rebuilding of Boston, Chicago, Baltimore, San Francisco, Chelsea? Nothing! The companies whose protection enabled these communities to recover in an incredibly short space of time from a blow that would have crippled them, if not thus protected, for at least a generation, have every right to demand protection against piratical, illegitimate competition. To say, as one of the Boston dailies says, that reciprocal underwriters "should be encouraged as a most effective guard against the evil of incendiarism" is ludicrously absurd. All they do is to write strictly limited lines on carefully selected risks on which the bulk of the insurance is carried by stock companies. Another daily finds the bill to regulate these concerns "long and involved." It is neither. It also finds that the object of the bill is to give stock companies a monopoly. There can be no monopoly, so long as the law permits of the organization, without limit, of new fire companies with adequate funds. No one objects to the competition of such companies. The objection is to the competition of parasites that escape the restrictions placed upon organizations transacting business in a legitimate, straightforward, honorable manner.—Boston Standard.

Already the insurance departments of other states are protesting against the unfair position in which their companies are placed by Missouri's prohibitory legislation. Under the retaliatory laws they can declare that if their companies cannot do business in insurance, the Missouri companies cannot do business in their states. This should lead to something interesting.