

had mooted. Unless the applicant that offers himself to the office, whether he be young or middle-aged, can bear the severest test concerning the prudence of his life, he (the Sheriff) would for one implore them to set the case aside, and to seek a substitute in another and a healthier direction.

The PRESIDENT submitted that the Sheriff had overlooked the fact that tables of mortality of any extent are based upon the average mortality of the country at large, and, therefore, that though this office, in common with others, may have now and then accepted a life which afterward turned out bad, it does not follow that such a life is necessarily a loss to the office. If saved from such losses, the office is by so much better than the tables. With average care, then, the position of the Company must be better than that of the tables on which its calculations have been founded. The mortality tables do not represent merely mortality amongst select lives; and, therefore, if the Directors in walking through the streets were to pick up lives of their own selection, without giving to individuals the option of selection against the office, the Company would be safe in its calculations. No doubt, many offices—and this amongst the number—lose by want of care or ability on the part of the medical examiner; but he (the President) thought that, placing the position of this office in comparison with that of British offices generally, it would be found to be quite as safe. The fact must not be overlooked, that from the comparative thinness of the population of this country—from the sparseness of its settlements and the conditions under which they have been, necessarily, successively formed—the personal knowledge of individuals possessed by the Directors and the different officers of the Institution is far superior to that pos-