

gave birth to children in Scotland in 1855 and the number and proportion of those at each age who gave birth to their first child.

Ages of mothers.	Total number of mothers.	No. bearing first child.	Perc't. bearing first child.
15-20	2,589	1,424	55.00
20-25	19,230	7,650	39.78
25-30	25,679	4,448	17.32
30-35	21,317	1,502	7.04
35-40	15,070	544	3.61
40 and above.	7,153	54	.75
All ages	91,038	15,622	

From this it appears that it was only at the ages when a very high proportion of the married women were giving birth to their first child that their death rate rose higher than that of the unmarried, but the moment that age was attained when the great majority of the married women had got over the birth of the first child, viz., about 30 years of age, the mortality of the married women fell below that of the unmarried.

Mr. MESSENT (J. I. A. XIX., 206), a British actuary, stated that if the registers of lying-in institutions of Great Britain were examined, and also the works of medical men who had devoted attention to the subject, it would be found that the risk of child-bearing is much overrated, while in insured lives the fact is that the mortality among females is not so high as among males, but that the defect in the female life exists partly in the causes which produce the insurance and partly in the way in which the medical examinations are made. He suggested that no examination be made of a female unless the person examined be accompanied by another female. The medical men are unable to ask a female, when alone, questions which they would be able to ask a male candidate. Mr. SMEE (J. I. A., XIX., 203), also a British actuary, after making an examination embracing 16,000 cases of midwifery, stated that the mortality of females is higher in the first birth and gradually diminishes until the fourth birth. It is believed that death frequently occurs from consumption, which no amount of medical examination could reveal; in some cases there is no trace of consumption before the birth of a child, and yet within two months thereafter the woman dies from the disease. The cause of mortality among women who have no children, to a larger extent than among those who have children, is "cancer uteri," which not infrequently happens about the age of 42. Mr. HART, of the SCOTTISH EQUITABLE SOCIETY, after making an examination of the mortality of married females of the peerage, intimated that he believed that insurance on the female life should be considered with regard to the time she had been married, and that it would be advisable in the case of an unmarried woman to stipulate for an extra premium on marriage. This, however, would hardly be practicable. The heaviest mortality was found to exist in the second year after marriage, but some statistics showed that this occurred in the first year after marriage.

Some time ago I wrote to the life insurance companies of the United States and Canada asking them what was their practice in respect to the insuring of female risks, and I beg now to thank the medical directors of