

nation, but that selection against the office, partly intentional (and perhaps partly involuntary), certainly often involuntary, so far as the lives themselves are concerned, was the real solution. He stated that the main causes are to be traced to the circumstances which gave rise to the insurance of female lives; for instance, under marriage settlements, where the mother frequently has a life interest in the funds settled and on her death it passes to her children,—if the wife shows any signs of delicate health insurance is secured, otherwise, no insurance is contemplated.

It has sometimes been stated that the risks of child birth furnish the solution of the extra mortality of assured female lives, and in this connection it might be interesting to note what is the effect of marriage on female life, both during the period of childbirth and after that period has passed.

The annual report of the Registrar General of Scotland (J. I. A. XXII., 233), enables us to determine this. Arranging the female lives into two groups, (1) females at the ages when they are capable of bearing children, and (2) females past the child-bearing age, viz., 45 to the close of life. It is observed that the high mortality of females is limited to the child-bearing age, 15 to 45, whereas above that age the married female dies at a considerably lower rate than the unmarried female. Comparing the mortality of married and unmarried females at every quinquennial period of life, the high death rate of married females appears to be confined to the ages under 30; from 30 to 35 and 35 to 40 the death ratio of the married females falls below that of the unmarried. It has also been proven that the excess of mortality in the married female as compared with the unmarried at the same age, is almost solely due to the superadded dangers attending the birth of the first child. The married female even during the rest of her child-bearing life, has an equal chance of life with the unmarried, and has a better chance of life than the unmarried after she has passed her 30th year. It is found that the married female dies at a higher ratio during the three quinquennial periods of life, 15 to 30 years, but during the latter portion of her child-bearing life, when the half of her children are born, viz., 30 to 40 years of age, the married die at a lower rate than the unmarried. At the age when the usual "change of life" occurs, viz., 40 and 45 years, the mortality of the married female again slightly exceeds that of the unmarried; a result which might have been expected, seeing that the fatigues of child birth and the hard labor connected with the nursing and rearing of a family somewhat weakens the system and renders the crucial period of life somewhat more trying to the married than to the unmarried woman. From that period on to old age, viz., 75 years, the married and widowed die in smaller proportion than the unmarried. The higher death rate suffered by the married females from 15 to 30 years of age is, in all probability, caused by the greater dangers of life which in a civilized state attends the bearing of the first child. Every medical man knows that the risk to a mother is far greater at the birth of her first child than at any subsequent delivery, and that the danger is greater just in proportion to her delicate uprearing. The following table will render these views almost a certainty. It shows the number of mothers at each quinquennial period of life who