

Considerable good has no doubt been accomplished in this direction by the life insurance companies. The system of medical selection required is constantly jogging the public mind, and drawing attention to the dangers which threaten the life of the wage-earner, and debar him from the benefits of life insurance. The insurance company takes note of existing conditions, and adjusts its rates in accordance with mortality statistics.

The following is a classification of some of the principal risks to which wage-earners are exposed: (1) Over-fatigue; (2) exposure; (3) dust, gases, and other injurious products of manufacture; (4) accidents; (5) unsanitary dwellings and manner of living.

With regard to pneumonia, the subject of the chart in this issue, there are two principal predisposing causes. These are physical exposure, and dust or injurious products of manufacture, and these may

occur either separately or in combination in the occupations enumerated. Longshoremen, for instance, who head the list, have acquired this prominence from frequent exposure to cold and wet. Those trades carried on in a more even temperature, and free from undue exposure to wet, will be found the least dangerous in this respect—for instance, carpenters, soldiers, and potters; while those which involve sudden exposure to cold after extremes of heat, such as moulders and ironworkers, are among the most dangerous. Among those possessing a high death-rate from pneumonia are a number, such as plumbers, stone-workers, painters, printers, in which the worker is exposed to dust, or other injurious products of manufacture. The substances just mentioned, even when not present in quantities sufficient to produce their most distressing symptoms, no doubt weaken the system, irritate the organs of respiration, and otherwise predispose the worker to contract pneumonia.

