

DOMESTIC MEDICINE.

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EFFECTS OF OCCUPATION AND HABITS ON DURATION OF LIFE.

Mr. Neison, in a paper in the *Journal of the Statistical Society* for 1851, exhibits this habit (intemperance) in relation to life assurance; in a series of tables based upon carefully-accumulated material. From an analysis of these tables, he shows that an intemperate person, of age 20, has an equal chance of living 16.6 years more; while a person of the general population of the country, of the same age, has an equal chance of living 44.2 years. Again: at age 30 the intemperate person has an equal chance of 18.8 years, and the other 36.5 years; at age 40 the chance of the one is 11.5 years, and the other 28.8 years. He also, by an analysis of the returns of the Registrar-General, shows that, while diseases from other causes exhibit a falling short in intemperate lives as compared with the population generally, the diseases of the nervous system and digestive organs form 15.95 per cent. of the deaths from all causes at corresponding ages, but among intemperate persons they form 50.4 per cent. of all the deaths which take place—exceeding the general average more than three times. He concludes, therefore, that these diseases may be taken as the distinctive type of the causes of death among intemperate persons. Mr. Neison also demonstrates that the maximum rate of mortality in intemperate lives is at the age of 41 to 50, and that drinking habits are then most prevalent and confirmed. He further calculates that there is one drunkard to every 74 of the male population above the age of 20, one to every 434 of the female population, and one to every 145 of both sexes above the age of 20. Where any doubt exists as to habits, especially in an individual exposed by occupation to intemperance, the life should be unhesitatingly declined. It must be remembered that this vice seems apt to run in families; or, in other words, that at times the propensity to intemperance would appear to be an inheritance. As a rule, reformed drunkards are bad lives.

Habitual gormandising, or excess in the use of animal food, induces an undue quantity and richness of the blood, and predisposes to inflammatory and congestive affections, especially of the abdominal viscera. It is especially serious when coupled

with want of exercise or a sanguine temperament or plethoric habit of body.

The habit of smoking tobacco, which has recently been the subject of so much illogical argument, deserves a passing notice. There is no evidence whatever to show that this practice, when had recourse to in moderation, and not complicated with spirit drinking at all, tends to shorten the duration of life. Addiction to it in great excess, may doubtless induce dyspepsia, nervous affections, possibly paralysis, certainly delirium tremens.

Inquiry may be made—although the answer will, in many cases, be involved in the occupation—as to whether proposer's habits are sedentary or otherwise. The beneficial effects of efficient daily exercise are shown in increased vigour of circulation—in the promotion of nutrition and the various excretory functions—the want of such being exhibited in the converse. Sedentary habits are especially objectionable in those who are disposed to corpulency or plethora, or who have inherited some constitutional malady.

Occupation.—As life assurance is no longer confined to the better class of tradesmen, to master manufacturers and professional men, but is now appreciated and had recourse to by the more intelligent and provident artisans of all classes, it becomes important to determine whether any, and what, peculiar risk is involved in particular occupations. It is, however, much to be regretted, that, with the exception of the Registrar-General's summary of certain years, and his deductions therefrom, and a recent report by Dr. Letherby, there are no satisfactory statistical tables exhibiting the relative mortality of different occupations. One has, therefore, to rely chiefly upon different independent sources for facts bearing upon the healthiness of trades and professions. Before entering upon the special consideration of them, it may be stated that there are but few occupations which, in themselves, exercise so prejudicial an influence on life as to render the risk unusually hazardous, and, consequently, that the occupation of the party must be taken in connection with other considerations affecting his life.

The Registrar-General, in the preface to his *Report for 1851*, exhibits the relative mortality of different occupations as compared with that for all England in the following table:

Occupation.	Mortality per Cent. at Age				
	25.	35.	45.	55.	65.
Farmer.....	1.015...	364...	1.189...	2.490...	5.530...14.802
Shoemaker.....	912...	1.039...	1.563...	2.863...	6.505...16.446
Weaver.....	797...	1.058...	1.537...	3.299...	7.459...17.308
Grocer.....	763...	1.018...	1.579...	2.285...	4.972...12.457
Blacksmith.....	912...	1.240...	1.651...	3.724...	6.443...16.710
Carpenter.....	945...	1.032...	1.667...	2.966...	6.686...14.286
Tailor.....	1.163...	1.415...	1.674...	2.818...	7.847...15.628
Labourer.....	979...	1.255...	1.730...	2.920...	6.790...17.804
Miner.....	849...	1.165...	2.015...	3.450...	8.931...17.867
Baker.....	759...	1.475...	2.121...	3.301...	6.678...15.060
Butcher.....	1.130...	1.453...	2.310...	4.149...	5.647...15.449
Inkscoper.....	1.383...	2.045...	2.331...	3.897...	8.151...18.094
All England.....	948...	1.236...	1.767...	3.031...	6.598...14.055

MARRIAGE ON £300 A YEAR.

It may well be true that the habits of English gentlemen are more expensive and luxurious than they were thirty years ago; but I would ask in all humility, has not the desire for social distinction increased in a corresponding way amongst English ladies? If Romeo longs for a *cotelette à la Soubis* tossed off in a fashion somewhat superior to the usual style of English domestic cookery, does not Juliet insist on her brougham and her little house in Tyburnia as indispensable conditions before she endows her lover with all the rich treasures of her virgin heart? Are not both too eager to begin life at the very point which their parents had attained just as they were on the eve of quitting it? How often do you meet with a young lady in society who is honestly ready to accept the risks of human life with a husband who has little to recommend his suit in the way of worldly endowments? And is it much to be wondered at, if men who have been left to bear the heat and burden of the day alone should, when the struggle had been decided in their favour, be somewhat of opinion that they can manage without assistance to spend the produce of their labour in their own way.—*Once a Week.*

FIRE INSURANCE.

(From the fifth annual report of the Insurance Commissioners of Massachusetts.)

It will be seen that the rate per cent. of loss paid to the amount insured is generally much less in Europe than in this country, while the expense of doing the business is about the same for the same risk; that is, the loss paid bears about the same ratio to the premium, though the premium bears a much less ratio to the amount insured. The property insured by the *Éna*, of Hartford, suffers in a year more than twenty times the loss which falls upon the same amount insured by the largest Stock Company in France, and its premiums are about twenty times as high. When the risk is less, a Company not taking more in any one risk, may be equally safe with a smaller amount insured; but notwithstanding this, the policy in Europe is not to multiply Companies, but only to magnify them. Of the thirteen Stock Companies in France, we believe none date further back than 1816: and so far as we can learn, though the capital has not been remarkably productive, owing to the large expenses other than losses on policies, the losses themselves have never touched the capital, and no Company has become insolvent.

It is well worthy of serious inquiry, in this connection, why the loss by fire in France should be so much less than in any other civilized country of which we have any knowledge. Its system of means for the prevention and extinguishment of fires, though admirable in some respects, is not probably on the whole superior to our own. Though we might profitably imitate some parts of it, we should certainly not be willing to exchange systems entirely, and trust to appliances