establish a class of properly educated midwives throughout the whole of the United Kingdom, and who are not tied to the opinion that registration alone will affect this, will unite in their efforts to have this Bill remodelled. Remember all that is at stake, that it is the lives of helpless infants and nearly as helpless women whom this Bill proposes to hand over to the tender mercies of uneducated women, protected as they will be by its provisions, except perhaps under extraordinary circumstances, from the fear of any punishment for misconduct.

I am, Sirs, yours faithfully,

LOMBE ATTHILL, M.D.

Merrion-square W., Dublin, Jan. 10th, 1891.

To the Editors of THE LANCET.

SIRS,—As Dr. Drage, notwithstanding the explanation I have given, continues to cast doubt upon the approximate accuracy of the figures I have given in connexion with this subject, will you allow me to ask him which of my figures he thinks incorrect, and what round numbers he would supply in their place? My wish has been to be sufficiently accurate for all practical purposes, and to understate rather than overstate the figures which supported my arguments. If I have failed in my intentions, and have fallen into error, I shall be thankful for corrections, and happy to frankly own my mistakes.

I am, Sirs, yours faithfully,

JAMES H. AVELING.

Upper Wimpole-street, W., Jan. 13th, 1891.

To the Editors of THE LANCET.

SIRS,—Dr. Drage, who wrote to you last week on the subject of the Midwives' Registration Bill, and the desirability of the subject being taken up by the medical profession only, perhaps does not know that ever since the Obstetrical Society drafted a Bill in 1882 the question has been more or less before the profession, but that while the registration of midwives by Act of Parliament has received the approval of such men as Dr. Playfair, Dr. Priestley, Dr. Graily Hewitt, Dr. Robert Barnes, Dr. John Williams, Dr. Galabin, Dr. Cullingworth, and others, the profession has not seen its way to undertake the matter, but has advised the midwives themselves to do so. The midwives were not strong enough till 1890, when, through the initiative of the Midwives' Institute, a Bill was brought into Parliament. We feel that in consequence the subject can never again sink into the same oblivion, or be viewed with such indifference by the public, as has been the case in the past.

I am, Sirs, yours obediently,

M. NICHOL,

Secretary, Midwives' Institute.

Buckingham-street, Strand, Jan. 13th, 1891.

THE INQUEST AT HANLEY.

To the Editors of THE LANCET.

SIRS,—As the recommendation of the coroner's jury at Hanley referred to in your issue of Saturday last will be discussed by the general and medical committee of the infirmary, I do not propose to enter into details; but as your comments on the case may be open to misconception if unexplained, permit me to make the following statements. The child became an out-patient three months before death, and on its prescription paper was written "badly fed," and cod-liver oil mixture was prescribed. This paper was handed to the jury. No disease likely to have caused death on Dec. 24th could have been recorded on this paper, as no evidence of any disease existed. The child improved under treatment, and presented no serious symptoms. It is not our custom to treat serious cases with fatal tendencies as out-patients; they are either taken in or directed to obtain medical attendance at home. I refused to give a certificate of death, as also did Dr. Prendergast of Hanley, who prescribed for the patient a month before death.

I am, Sirs, yours faithfully,

G. STOKES HATTON, M.S.,

Hon. Assistant Surgeon, North Staffordshire Infirmary.
Newcastle, Staffordshire, January, 1891.

INSURANCES ON THE LIVES OF PHYSICIANS.

To the Editors of THE LANCET.

SIRS,—The recent articles and correspondence in your columns as to insurances on the lives of physicians &c. have induced me to send you some figures relating to the death-rate among that class, which, I think, will be interesting, though perhaps rather startling, to many of your readers. I wished to see whether insurance offices would be justified in granting more favourable terms to physicians than to the general body of assured lives on account of the mortality among them being lower, and I was surprised to find that not only can they not do so, but that they ought in fairness to the other members to charge physicians &c. an extra premium of about 10s. per cent. per annum. The basis upon which I have come to this conclusion is as follows. I took the numbers of physicians, surgeons, and general practitioners living at the censuses of 1861, 1871, and 1881, and the numbers dying in 1860-1, 1871, and 1880-2; and I calculated the deaths which might be expected to occur among the numbers living at these various dates according to the Institute of Actuaries' Healthy Males Table—that is to say, the deaths which would have taken place had they been subject to the same mortality as assured lives generally. I found that at each census the actual deaths were considerably in excess of the expected, and were even in excess of the deaths that might be expected according to a mortality table applicable to the general population. Special care was taken with the census of 1881 and the deaths for 1880-2 to ensure accuracy, and great reliance may be put upon the figures for that period; but indeed, they are entirely corroborated by the figures for the other two censuses. Adding the results for the three censuses together, the following table shows the numbers living, the actual deaths, the deaths which might have been expected to occur according to the Institute of Actuaries' table, and the extra premium per cent. per annum which ought to be charged at each group of ages and for life.

Ages.	Numbers living.	Deaths.	Expected deaths.	Difference.	Extra premium.
20	2191	25	14	11	10s. 0d.
25	21,714	288	190	98	9s. 0d.
45	15,612	404	337	67	8s. 7d.
65	4673	453	405	48	20s. 6d.
All ages	44,190	1170	946	224	10s. 2d.

I may mention that I took out the figures for a number of other classes, and I found the results to agree entirely with what might have been anticipated. For instance, the mortality among the clergy was much lower than that among assured lives generally, while the mortality in the civil service was just about the same. The mortality among physicians, however, was worse even than that among coal miners, notwithstanding the unfavourable conditions under which the latter class labour and their liability to accident. Now, a coal miner is charged an extra premium. Why not a physician?—I am, Sirs, your obedient servant,

JAMES CHATHAM,

Fellow of the Institute of Actuaries, Fellow of the Faculty of Actuaries, Prize Essayist (First),
Institute of Actuaries, 1890.

Edinburgh, Jan. 10th, 1891.

LIVERPOOL MEDICAL INSTITUTION.—At the annual meeting, held on the 8th inst., the following list of officers, council, and Microscopical Committee was adopted:—President: W. Mitchell Banks, F.R.C.S. Vice-Presidents: Damer Harrison, F.R.C.S.E.; D.M. Williams, M.K.Q.C.P.; J. Nelson Cregeen, L.R.C.P.; and F. W. Lowndes, M.R.C.S. Hon. Treasurer: J. W. Warburton, M.D. Hon. General Secretary: E. W. Hope, M.D. Hon. Secretary of Ordinary Meetings: A. Barron, M.B. Hon. Librarian: Peter Davidson, M.B. Council: H. Briggs, F.R.C.S.; William Carter, M.D.; G. G. Hamilton, F.R.C.S. Ed.; A. Samuels, M.D.; J. Wigglesworth, M.D.; T. Bushby, L.R.C.P.; R. Caton, M.D.; Charles Hill, M.D.; J. R. Logan, M.B.; Frank T. Paul, F.R.C.S.; G. G. S. Taylor, M.D.; and Glynn Whittle, M.D. Microscopical Committee: A. Barron, M.B.; T. B. Grimsdale, M.B.; G. G. Hamilton, F.R.C.S. Ed.; F. Johnston, M.B.; F. C. Larkin, F.R.C.S.; J. R. Logan, M.B.; F. T. Paul, F.R.C.S.; and Arthur Wilson, M.R.C.S.