on a gently rising ground in the midst of extensive and fertile meadows, terminated by distant mountains, and watered by the Eden, the Caldew, and the Peterill. The two former of these rivers flow on different sides of the city; and their banks, and contiguous meadows, afford a number of pleasant walks to the inhabitants. Carlisle contains, at present, about ten thousand inhabitants. The degree of salubrity of these two places, Northampton and Carlisle, and the diseases arising from the climate, with which they are visited, may be considered as sufficiently indicated by these concise descriptions of their situations. But it is not stated whether the population was stationary or not at those places when those tables were formed; and yet it is evident, that the migrations or shiftings of the population must necessarily affect all observations of the duration of life made from accounts of births and deaths alone. *Rees' Cylo. v. Mortality.* The Carlisle tables were formed from the results of observations made during the years 1779 to 1780, upon a population of eight thousand persons in that place. But it does not appear whether the parish of All Saints in Northampton was inhabited exclusively or disproportionably by rich, or by poor; nor is it said of what class the eight thousand persons of Carlisle were composed. Both of the last mentioned tables are however, evidently formed upon * too **234**
narrow a basis to be applied to all England; and are the result of observations confined to too short a period of time, and are made without any discrimination whatever as to class, occupation, or sex. It must also be recollected, that the improved condition of the people, since those tables were formed, has added much to the average duration of human life. The Northampton tables are those however, which have been adopted by most of the insurance offices in England, as those upon which they still depend in cases of insurance for lives.

The Equitable Insurance Company of London is said to be the most wealthy and extensive institution of the kind in Europe. This company, from their own observations and experience, have formed tables, such as they have deemed safe to follow, with a view to profit. These tables, called the Equitable Tables, have been often resorted to as guides, and have been from time to time revised by the actuaries of the institution. 9 *Westm. Rev.* 393. The next set of tables are those of Sweden, which appear to have been constructed in a very satisfactory manner, upon returns carefully collected in the years 1755 to 1776, and corrected from other returns from the years 1775 to 1796, and from 1801 to 1805, from the population of the whole of Sweden and Finland. These tables may be trusted as accurately exhibiting the chances of mortality amongst the whole population of those two countries; but not the relative chances amongst the different classes of that population. But the climate of those countries, the severe and fatal changes of