

GOVERNMENT LIFE INSURANCE.

To the Editor of the FREE PRESS, Ottawa

DEAR SIR,—As I have been informed by a member of the House of Commons that my figures anent the Government Life Insurance question, contained in my pamphlet, are reported to be wrong, I wish to state that I am prepared to prove their correctness by the Government reports, and as to the estimate of probable deaths, I have been entirely guided by Dr. Farr's tables, made up from the registered deaths of one million persons in England and Wales. His expectancy tables are most reliable, as they cover such a vast number, and because they are lower than either the Carlisle or American tables.

My calculations have been made by the rule of proportion on each age, covering a period of forty-five years, and therefore should be correct. By the same rule may be deduced the following facts, viz., that out of 100,000 persons, 34,283 died before the age of 20, and 29,867 between the age of 20 and 60, and 35,850 beyond the age of 60 years.

The Government reports show what amount goes out of the country annually, as far as the companies report *correctly*, and on the latter must rest the responsibility of error, if there are any such, as they furnish *sworn statements* to the former, consequently when I challenge those interested or my traducers publicly, they are cute enough to keep silent. Why do they not come out boldly through the press, in the same manner as I have done, and give me an opportunity to reply?

The great point in the whole scheme as advanced is this: From the public exposures made of frauds in various ways, and even perjury, also the many failures that are reported, all have contributed to create an absolute want of confidence in the present régime, *which mistrust has and does prevent many from insuring*, hence the necessity of the remedy now proposed, in order to secure confidence in making provision for the helpless widows and orphans when their chief support is removed from them.

Besides, the foregoing is the fact that as *true patriots*, we should keep our money in our own country, instead of allowing it to be carried abroad, *and whatever saving can be made by the change*, LET IT BE APPLIED TO OUR OWN ADVANTAGE.

Yours truly,

THOMAS R. JOHNSON.

OTTAWA, March 14th, 1879.

(LETTER FROM A. G. RAMSAY, "CANADA LIFE.")

MR. T. R. JOHNSON ON LIFE ASSURANCE.

Marginal Notes by T. R. Johnson.

To the Editor of the MONTREAL HERALD.

SIR,—In the Ottawa correspondence of the *Globe*, as to the Government Life Insurance in yesterday's paper, it was mentioned that a Mr. T. R. Johnson, an ex-accountant of an Insurance Company, has stated that "nearly \$2,000,000 is

Insurance
business, in
reports.

states that do

302,558,199

396,420,590

\$93,862,391

342,601,053

474,879,004

167,722,049

93,862,391

373,859,658

At Risk.

119,029,805

77,634,648

41,395,157

556,105,323

85,289,334

\$380,633,631

94,243,373

At Risk.

\$144,555,400

921,378,820

506,757,536

are on the

Government.

371,697,732

338,180,000

33,719,493

99,798,239

60,525,800

lapsed, and

ount is paid