

Now as to the death rate and the "school-boy's" work, let me state that I am surprised that such an adept critic did not give his example of "1,000 divided by 14 which gives 72," and add the latter figures to 60 instead of 35; for in that case we might conclude a possibility of living to 132 years. However, as "school boys" may require a little instruction in this matter, I will just propound this question gratis. Say that there died 20,521 persons, and that the aggregate years of life passed through by them was 1,283,034, how old was the last one that died?

I find from actual uncontradicted facts on record, that out of one million persons, 149,495 died under one year old. So I find also that two celebrated ACTUARIES, in making their official report, dated London 1876, stated most distinctly that they were guided in their calculations by the "Carlisle Table" of expectancy of life, which Mr. Orr was vain enough to tell me was not the case, that is, that none of the Expectancy Tables were taken into account as an absolute guide, of course I denied his pretensions instantaneously. Let it be remembered that I have taken a continuous average of aggregate lives that may be insured from year to year, and as presently will appear my conclusions of 14 deaths per 1,000 on a general average is correct, and agrees with the actual American Government Reports. Consequently, Mr. Orr should not show his ignorance so glaringly as to say that his "school boy's" calculation of 72 must always be added to 35; because persons do insure as young as 16.

I find that in New Zealand the life insurance business done by the Government, from March 1870 to 30th June, 1878, covered 10,299 lives, out of which only 168 deaths actually took place during that period, while in my estimate for the same number of persons, each year 557 deaths are provided for on the basis I have stated. Again, I find that out of 1,000 lives at 16 years, six died within that year, and out of the same number of lives at each of the following years, the deaths were as here stated, viz.: at 20 years, 8½; at 25 years, 9½; at 30 years, 10½; at 35 years, 11½; at 40 years, 13; at 45 years, 14½; at 50 years, 17½; and at 60 years, 30½. Consequently, as I have averaged the whole year by year, I base my general average from the actual figures produced as already stated; and Mr. Orr may know once for all, that I have not been kite-flying in the clouds, nor can he take me there to see what he fancies are hidden mysteries in working life insurance.

Mr. Orr has no business to assert that the Government of Great Britain lost ten million pounds sterling, by using a wrong Mortality Table. This gratuitous information is at once absurd and a slander, and his mere assertion of the case does not make it a fact; and as it lacks authentic evidence, it is not worth much especially when coming from such a source, he being over 3,000 miles away from the place where contradictory evidence can be easily produced, fancies himself safe under these circumstances, but his fancied seclusion will not avail in this instance.

As we have now heard the roar of the big guns, and none but themselves are hurt, I can afford to reserve my *torpedoes* for the general charge of an ingenious enemy, and in the meantime, state as an excuse for this long letter, that I will not notice any more of such productions which a "school boy" can answer instead of me.

Yours truly,

THOMAS R. JOHNSON.

OTTAWA, April 5th, 1879.