have been specially prepared to cover such work. I say, when he is prepared to do this for all the companies that have reported to our Government, the country will be able to appreciate his labours and will then, possibly, find that my figures are no exagerations after all.

Mr. Ramsay in his wonderful self-satisfaction, says as follows of my pamphlet. "Published last year in the United States, in which by an elaborate calculation, he proved to his own satisfaction, that if the United States Government would enter into Life Assurance business, it would in forty-five years, have accumulated \$2,578,000,000, or far more than enough to pay off the entire national deht; but he based that upon the assumption that the deaths would not each year average over fourteen per thousand lives, a rate of mortality which as years advanced, must be so greatly exceeded, however, as to make his figures altogether valueless."

In answer to this, I affirm that I have taken the highest rate of mortality that I found in the Government reports in my possession, and which are said to be higher than the actual experience. In Mr. Smith's "Notes on Life Insurance." published in New York, 1876, at page 18, he says : "It is, however, maintained by Life Insurance experts that either of the tables referred to is sufficiently accurate for practical purposes ;" and at page 20, he says, "Mortality tables are based upon statistical information obtained by observation and experience." To the foregoing may be added that I have consulted the tables prepared by Dr. Farr. F.R.S., of London, which produce the following facts : say at the age of 35, out of 571,993 lives, there died 6,533 that year; and by the rule of proportion, it i evident that out of 100,000 lives, the deaths would be only 1142; but as I have allowed 1400 at that age, I am above the mark by 258, and having made all my calculations in that liberal way, I am prepared to stand by them. Further, let me state that your correspondent must be in error in his memo. of mortality, or else the Registrar General of London, and other authors are ; the public must decide in which it will place most confidence.

From the tables in question 1 have worked out the following facts, which are here produced in a condensed form, say, out of 100,000 lives; there died before the age of 20, 34,283; and between 20 and 60 years, 29,867; and beyond 60 years, 35,850. If Mr. Ramsay will take the trouble to consult the same authority, he will find that others can calculate as well as himself. If e will also find (if he is well posted) the following facts bearing on mortality or expectancy of life :--

Ye Say at :	ars. 20	Years. 30	Years.	Years.	Years. 60
Belgium Table	\$ 3	35	27	20	13
Carlisle do 4	11/2	34 1/2	2734	21 1/4	141/2
American do 4	21/6	351/4	28½	203/4	14 1-1
Dr. Farr do	39 1-5	33 7-10	26 7-10	20 1-7	139-1

I have consulted other authorities besides the above, and find most certainly that Dr. Farr is the lowest and safest of modern authors.

Now, sir, as to Mr. Ramsay's second paragraph, in which he says that "it will be unfortunate if his other statistics, to which allusion is made, be not more accurate than those quoted." Well, your readers can now compare the facts and

draw t also pr nion G amoun Ti there is people facilitie about g Fi importa to say claimin ters on

07

To the

Di say's ex out of C his "tw

"Th disburse set dov

average from wh carried Wł

annum " blue-boo But sure to 1877 as offic taxes, a about in loans or dends pa are such