

## MR. FINLAISON'S REPORT AND THE ENGLISH LIFE TABLE.

*To the Editor of the Assurance Magazine.*

SIR,—You will, no doubt, accord me a small space in your *Magazine* to enable me to offer a few words of explanation on the subject of a letter in your last Number from Mr. Bailey.

That gentleman, I consider, has quite lost sight of the scope and object of the letter which has become the subject of his criticism. I did not pretend to undertake an exhaustive analysis of Mr. Finlaison's elaborate Report: on the contrary, my letter was written at the period when the decennial census was on the very point of being taken, with the expressed object only of referring to such portions of the Report as had a bearing on the census question—with the view of showing in how many different ways the public might be affected by false or incorrect census returns.

I propose to offer a few very short remarks upon each head of Mr. Bailey's letter.

1. I am not answerable for Mr. Finlaison's "omission of eight words," by which the meaning of a passage in the Registrar-General's Report is stated to be altered.

Surely a person writing *currente calamo* upon a subject of popular interest is not bound to verify every statement contained in the subject-matter upon which he is forming his remarks, as if he were engaged upon an analytical investigation of a mathematical process.

2. As regards the over-estimate of age in very advanced life, I beg to observe that I do not admit, because a person is stated, in the census returns, or in those of the Registrar-General, to have attained the age of 100 years, that he has actually done so.

3. Mr. Bailey states that I have borrowed from my own imagination the description I gave of the manner in which certificates of death are frequently given by medical men. He says such gentlemen exercise no judgment whatever as to the ages of their patients.

I distinctly differ with him on this point, and beg to refer again to my account of the method adopted in practice to determine the age at death, the truth of which I still maintain.

4 and 5. I did not attempt to decide the question as to whether the vitality of females was or was not superior to that of males.

I confined my attention to showing what *might* be the effect, as regards the grant of life annuities and assurances, according as either sex might be shown to possess longevity superior to the other.

6. Upon the question of the discredit likely to be thrown upon the English Life Table in consequence of incorrect returns to the Census Enumerators or District Registrars, I can only reiterate my opinion that its value *must* be deteriorated in proportion to the number and magnitude of the errors included in the returns upon which it is based.

I expressed no opinion as to whether or not—any errors to the contrary notwithstanding—it was a better or a worse table than the Carlisle or any other table of mortality.

Mr. Bailey has, in fact, altogether misunderstood the intention of my letter, which was to point out to how great an extent the public are interested in the attainment of correct statistical information.

I thank my friend for the advice contained in his classically-concluding letter. I see that I must in future more frequently turn the stilus if I wish to avoid the criticism of so severe a Metius Tarpa.

I am, Sir,  
Your obedient servant,

*Alliance Assurance Office,*  
2nd Sept., 1861.

H. W. PORTER.

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ON THE RECENT IMPUTATIONS MADE AS TO MR. GOMPERTZ'S  
ACCURACY.

*To the Editor of the Assurance Magazine.*

SIR,—The lengthy paper by Mr. Edmonds, which appeared in the last Number of the *Assurance Magazine*, renders it necessary that I should recur to a subject, which I should not again have approached if I had consulted my own inclination. In that paper, Mr. Edmonds has taken particular pains to answer some of my criticisms; and it will probably be correct to assume, that but for those criticisms this last paper of his would never have been written. Nevertheless my name is not once mentioned in that paper, but I am designated “the new advocate of Mr. Gompertz.” If my remarks had been made anonymously, this would have been a perfectly natural and appropriate course for Mr. Edmonds to adopt; but under existing circumstances, I am unable to perceive what advantage the course adopted by him, has over the more obvious one of naming the person whose arguments he undertakes to meet. As there may, however, perhaps be some hidden merit in this course, to be discovered only upon trial, it may be worth while to try the effect of adopting some similar circumlocution. Thus I hope that in speaking of the “plagiarist of Mr. Gompertz,” I shall be as well understood by your readers, as if I mentioned a name with which recent controversy will have rendered them familiar.

I have carefully read the paper by the plagiarist of Mr. Gompertz, and examined thoroughly all the arguments made use of by him in his defence; and I find that in one particular only, to be mentioned directly, is there any necessity to alter what I had previously written. Thus I might have rested content with making the single necessary correction, and referring the reader back to my unanswered arguments, without opening any fresh ground; and I should certainly have done so, had not the plagiarist of Mr. Gompertz taken the opportunity of throwing several fresh imputations upon the accuracy of Mr. Gompertz, equally unfounded with the former ones. In consequence of his having pursued this course, it becomes desirable to examine in detail both these new imputations and the answers to my former criticisms.

First, as to the point on which my former remarks require modification. I stated that I had come to the conclusion that the plagiarist of Mr. Gompertz had been “under a misconception as to the real nature of the process of integration.” From his recent explanation (pp. 339, 340) I gather that he uses the phrase “process of integration” as equivalent to “solution” of the differential equation, and not, as I had supposed, in the more limited application to the step in which both sides of the equation are *integrated*—this step being (3) in my demonstration on p. 289. I therefore withdraw the particular remark as to the “misconception” (p. 291); but in doing