

be attached to the charges preferred by Mr. Edmonds against Mr. Gompertz, and I must leave it now to the scientific public to pronounce their verdict.

I have the honour to be, Sir,
Your obedient servant,

25, *Pall Mall*,
September, 1861.

T. B. SPRAGUE.

ON THE TABLES OF DEFERRED ANNUITIES PUBLISHED BY
THE NATIONAL DEBT OFFICE.

To the Editor of the Assurance Magazine.

DEAR SIR,—Having had occasion to refer to the above-mentioned Tables, I have been surprised to find that they are not computed in the usual way, but apparently on some principle wholly different from it. I append instances in respect of single premiums (but the same remark applies to the annual ones), in which your readers will observe that the premiums charged by the Government are, for the most part, greatly in excess of those resulting from calculations made on the true principles. The publication of these discrepancies may possibly bring about some explanation of the reason of them; and I therefore have to beg the favour of your inserting this communication in your *Journal*; remaining—

Dear Sir,
Yours truly,

London, August, 1861.

J. W. STEPHENSON.

Deferred Annuities of Thirty Pounds—Males.

Single Premiums, returnable without Interest at any time prior to commencement of Annuity, pursuant to 16 & 17 Vict, cap. 45.

Age at Entry.	Term.	Government Premiums.		Premiums computed on Government Data at 3 per Cent.		Difference.	Difference per Cent.
		£	s. d.	£	s. d.		
21	After 10 years	403	12 5	403	5 0	0 7 5	3·63 per cent.
	” ” 20 years	261	15 0	252	11 10	9 3 2	
	” ” 30 years	156	17 6	140	18 10	15 18 8	
	” ” 40 years	89	12 6	66	14 5	22 18 1	
	” ” 50 years	44	7 6	23	9 7	20 17 11	
31	After 10 years	360	5 0	360	14 6		4·01 per cent.
	” ” 20 years	216	0 0	207	13 3	8 6 9	
	” ” 30 years	121	7 6	101	17 6	19 10 0	
	” ” 40 years	63	12 6	37	6 0	26 6 6	
	” ” 50 years	24	5 0	7	7 6	16 17 6	
41	After 10 years	297	7 6	297	5 11	0 1 7	9·02 per cent.
	” ” 20 years	167	2 6	153	5 10	13 16 8	
	” ” 30 years	84	2 6	59	8 3	24 14 3	
	” ” 40 years	34	15 0	12	8 5	22 6 7	
	” ” 50 years						
51	After 10 years	230	0 0	225	14 8	4 5 4	1·88 per cent.
	” ” 20 years	115	17 6	95	7 6	20 10 0	21·49 ”
	” ” 30 years	47	17 6	21	19 1	25 18 5	118·33 ”
56	After 25 years	56	2 6	30	4 10	25 17 8	85·69 per cent.