

## CORRESPONDENCE.

## MORTALITY OF MALE LIVES AT EARLY AGES.

*To the Editor of the Transactions of the Faculty of Actuaries.*

SIR,—In the discussion of Mr. Marr's paper on *Widows' Funds*, I observe a reference by Mr. N. B. Gunn to a recent investigation of the mortality experience of Presbyterian Ministers in America. Having assisted in this investigation under Mr. Fouse, I am much interested in the confirmation, which Mr. Gunn's figures supply, of the very low rate of mortality among Presbyterian Ministers. While it is unlikely that an investigation of the experience among ministers of other denominations would show the exceptionally low rate of mortality of these investigations, the experiences of the "Clergy Mutual" and of the "Gotha" Office (*J. I. A.*, xxxviii, 293) indicate that the mortality among clergymen as a class is very light.

The statement quoted by Mr. Gunn from the *Insurance Monitor* of New York, relative to the American Ministers' experience, refers to the fact that the mortality at the early ages (around 25) diminishes, as "a peculiarity in American life". Permit me to mention that this feature appears to be an almost universal characteristic of mortality statistics of male lives, to which reference has been made in the *Journal of the Institute of Actuaries*. It has been observed in British, French, German, and Belgian statistics, and in tables relating to annuitants and insured lives, especially where the immediate effect of selection has been eliminated. The difference in this respect between the figures given by Mr. Gunn for the Scottish and American Ministers' experiences seems rather to indicate that the Scottish experience is unusual at the early ages. The form in which the figures are given does not in itself show that the Scottish Ministers' experience lacks the characteristic, but I presume that this is the case.

Yours truly,

WILLIAM YOUNG.

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