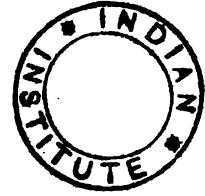


REPORT



ON THE

MADRAS CIVIL FUND,

WITH

VALUATION 1ST MAY, 1863.

BY

SAMUEL BROWN, V.P.S.S.,

VICE-PRESIDENT OF THE INSTITUTE OF ACTUARIES, AND ACTUARY OF THE GUARDIAN
ASSURANCE COMPANY.

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REPORT

ON THE

MADRAS CIVIL FUND.

TO THE TRUSTEES OF THE MADRAS CIVIL FUND.

GENTLEMEN,

1. Having been favoured, through Messrs. Coutts & Co., with instructions to make an investigation into the financial condition of the Madras Civil Fund on its new footing, and to report on the various questions which it had been decided to submit to the opinion of an Actuary, I now beg to lay before you the results, regretting that from the laborious nature of the inquiry, and the large number of new tables which had to be formed, so long a period has elapsed before this Report could be completed.

2. The Memorandum prepared by the Secretary contains so clear a statement of the changes recently effected in the Fund, and of the points to which attention should be specially directed, that I introduce it here, and propose as nearly as possible to follow the order in which the various subjects of investigation are therein stated.

Memorandum for the Actuary.

Under the system hitherto in force in the Madras Civil Fund, the benefits claimable by the families of deceased subscribers, and which are affected by the new PROVIDENT SCHEME, were as follows:—

Annuities, liable to be reduced by the amount of any private income in excess of £45 per annum.

To a Widow.

£300 during widowhood or till death—the annuity being discontinued during second marriage, but reviving on second widowhood.

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To a Daughter or Son.

	If father only were dead.	If both parents were dead.
Under 6 years of age . . .	£30 per annum.	£50 per annum.
Above 6 and under 10 . . .	£50 ,,	£80 ,,
From 10 to 19 . . .	£100 ,,	£100 ,,

On attaining the age of 19 years, a donation of £300 was payable, and all further claim on the Fund ceased; but in the case of daughters for whom the SUBSIDIARY PAYMENT to the Fund had been made, the annuity of £100 was continued after the age of 19 till marriage or death—in lieu of the donation of £300; and in the case of daughters for whom the subsidiary payment had *not* been made, an annuity of £50 till marriage or death was allowed in lieu of the donation of £300, when it was proved that such daughters were left in indigent circumstances—these annuities being similarly reducible by the amount of private income in excess of 45.* To sons *physically incapable* of earning a livelihood, from blindness, insanity, or such like infirmity, a similar annual allowance of £50 for life was made in lieu of the donation—the allowance being reducible by the amount of any private income in excess of £50.

The payments required from members of the service to secure these benefits to their families were a subscription at the rate of 2¼ per cent. on all allowances for 16 years, commencing from arrival in India; and a donation of £30 on the birth of each daughter to secure the subsidiary benefits.

Under the Provident scheme the corresponding benefits are to be as follows:—

Annuities, not affected by the possession of private income—

To a Widow.

£300 during widowhood, the allowance being reduced to £150 on second marriage, and continued at that rate during second coverture and till death. But in the event of the second husband being a subscriber to the Provident branch, then on second widowhood the annuity is to be again raised to £300, which is the *maximum*.

To a Daughter.

	If the mother be alive and not remarried.	If the mother be dead or have remarried.
Under 6 years . . .	£40 per annum.	£50 per annum.
From 6 to 10 . . .	£60 ,,	£70 ,,
From 10 till marriage or death, £100 . . .	£100 ,,	£125 ,,

On marriage, a donation of £300, and all further claims on the Fund to cease.

To a Son.

Under 6 years . . .	£40 per annum.	£50 per annum.
From 6 to 10 . . .	£60 ,,	£70 ,,
From 10 to 21 . . .	£125 ,,	£125 ,,

On attaining the age of 21, a donation of £300, and all further claim to cease.

The payments which members now in the service *joining the new Fund*, and all future members of the service, are to make, to secure these benefits to all the members of their families, including children born before 1st May, 1863, are as follows:—

Subscription at the rate of 2¼ per cent. for the first 16 years of service, in all cases; to be continued at the same rate during the whole further period of service in the cases of married men and widowers with families.

But to be reduced to 1 per cent. after 16 years' service, in the case of unmarried men and widowers without families; and to be raised to the higher rate on marriage.

* See Note at end of Memorandum.

Donations.

On each marriage, and by each married man entering the service, <i>after 1st May, 1863</i>	Rs. 1,500
On birth of a daughter	500
Ditto of a son	250

Members in the service who had ceased to subscribe under the old rules, are to pay arrears of subscription at the appropriate rate from 27th July, 1860, to 1st May, 1863; and to subscribe from the last date at the rate suitable to their individual cases.

The first point on which the Actuary's decision is required is as to the amount which retired subscribers to the Civil Fund under the old system shall pay to entitle their families to the benefits of the new scheme—the Service having resolved to admit them to the new benefits on payment by them of the estimated value of the *additional* contingent liability incurred by the Fund under the new scheme in the case of a wife, daughter, or son—by the abolition of the property disqualification—the value of the annuities being calculated at 6 per cent. interest per annum.

It is to be understood that in the case of daughters for whom the subsidiary payments have not been made, the annuity after the age of 19 will be limited to £50; but will, of course, be granted irrespective of the amount of private income. And the Actuary should also calculate the amount of special payment to be required in any case of a retired member who may not have placed his daughter on the subsidiary list, but may now desire to secure for her the larger annuity under the Provident scheme.

He will also express his opinion as to whether retired members may be permitted to secure *part* only of the new benefits (*as, e. g.*, for children and not for widows, or *vice versa*), by payment of the value of the additional liability for the particular members of their families at the *same* rate as in cases where the *whole* benefits are secured for both widow and children; and in the event of his considering that this concession would in any way prove injurious to the financial interests of the Fund, he will please to suggest the addition to the rate which he may consider sufficient in such cases of partial benefit to secure the Fund from loss.

Doubts have been expressed as to the feasibility of calculating the value of the *additional* contingent liability in such form as to allow of a table being framed of rates applicable to the several cases according to age, but it is presumed that there can be no real difficulty in deducing an average value for age, &c., of the limited contingent or reversionary liability under the *old* rules from the *data* which accompany this Memorandum; and there certainly can be nothing unusual in the calculation of the value of the contingent liability, unlimited by any restriction on the possession of private property, which will devolve on the Fund under the *new* rules.

The difference between these two contingent values will, it is presumed, represent the sum to be paid by the retired subscribers according to the numbers and ages, &c., of the members of their families.

A set of tables must be prepared, showing for each age the value at 6 per cent. of the reversionary annuity to a widow, a daughter, or a son, under the rules which limited the amount of the annuity with reference to the amount of the private income, and under the new rules which recognise no such limitation.

Presuming that the difference between the average value of the past and present contingent liabilities under the old and new rules respectively will constitute the standard by which to calculate the payments to be made by retired members to secure the benefits of the new scheme, and as it is desired to remove all possible ground for complaint, it is suggested

for the consideration of the Actuary, that as the circumstances of the Service have altered greatly since 1814, when the Fund was established on the footing recently modified; and notably in 1825, when the present retiring Annuity Fund was established; in 1833, when the trading privileges were abolished; in 1853, when the rules of the retiring Annuity Fund were made less favourable; and in 1861, when the exclusive privileges of the service were greatly restricted—the rates of pay having also been much reduced in the course of years, and the means of providing a private income for their families in great measure withdrawn from the members of the Service—it is for these reasons suggested that the average value of the contingent liabilities in former years will be more fairly viewed if the period taken into calculation is broken up into groups of 10 years or thereabouts, and separate averages calculated for each, than if a single general average were deduced from the whole period.

It is believed that the proportion of actual liabilities devolving on the Fund, as compared with the contingent liabilities, will be found much and progressively larger in the later than in the earlier groups of years; and therefore, it is presumed, the value of the reversionary liability under the old rules will be enhanced, and the increase in value under the new rules will be reduced.

The next point on which the Actuary's decision is required is as to the amount of capital to be set aside as appropriated to meet the following liabilities:—

1. The value at 6 per cent. of all incumbent liabilities of the Civil Fund.
2. The value at 6 per cent. of the contingent liabilities of the Civil Fund in the cases of subscribers retired or in the Service *who abide by the old rules*.
- 3, 4. The same as No. 1, at 5 and 4 per cent.
- 5, 6. The same as No. 2, at 5 and 4 per cent.
- 7, 8, 9. The value, at 8, 6, 5, and 4 per cent. of the *contingent liabilities under the Provident scheme*.
- 10, 11, 12. The ditto ditto, at ditto, of *incumbent liabilities under ditto as they may arise*.

For these purposes tables must be drawn showing for each age the value under each scheme of the incumbent and reversionary liability at each rate of interest, by means of which the capital account may be periodically adjusted.

The last point on which the Actuary's opinion is required is, as to the sufficiency or otherwise of the estimated income to meet the liabilities devolving on the Fund under the change of scheme, assuming that the terms obtained at present by the Fund from Government—viz., interest at 8 per cent. per annum—are continued so far as regards the existing capital, and the future subscriptions up to the limit of the old rates—viz., the $2\frac{1}{4}$ per cent. subscription for 16 years and the donation of Rs. 300 for each daughter. The excess subscriptions and donations beyond the former amount will be invested in the open market, to the best advantage, in Government securities; and it may be assumed that 4 per cent. interest will be obtained on this additional capital and on the uninvested balance of it.

The Actuary will state his opinion as to the mode in which the charges are to be debited to the several capital accounts in due proportion. They will be chargeable to the new capital account at (say) 4 per cent. interest, so far as they are in excess of the charges properly devolving on the Fund under the former rules; and these last charges only will be debitable to the ordinary capital account, at 8 per cent. interest.

The Actuary will observe that the liability on account of **PASSAGE-MONEY TO THE FAMILIES OF DECEASED SUBSCRIBERS**, and of **ASSISTANCE TO SICK SUBSCRIBERS**, remains the same under either scheme—or rather may be said in the latter case to be reduced under the Provident Branch Rules, as the maximum amount to which a sick subscriber can become indebted to the Fund is limited, while there is no such limit under the Charity Branch Rules.

The Actuary will also be requested to prepare an individual statement for the retired subscribers to the Civil Fund, showing for each individual the amount which he is liable to pay for the admission of his family to the additional benefits of the Provident Branch, according to the particulars of each family, which will be furnished to the Actuary by Messrs. Coutts & Co.

The following Reports and Statements which accompany this Memorandum will, it is believed, together with the further particulars to be supplied by Messrs. Coutts & Co., furnish all the *data* necessary for the Actuary's calculations.

J. HUDLESTON,
Secretary.

MADRAS CIVIL FUND OFFICE,
24th October, 1863.

List of Reports and Statements furnished to the Actuary.

1. List of Widows on the Fund on 1st May, 1863, showing the dates of admission as annuitants, their ages on that date, and the amount of pension paid to each.
2. List of Daughters on ditto ditto, showing ditto ditto.
3. List of Sons on ditto ditto, showing ditto ditto.
4. List of Remarried Ladies no longer on the Fund.
5. List of Remarried Widows who have reverted to the Fund.
6. List of Members in the Service, with their ages and the ages of their wives, on 1st May, 1863, as also the number of their children at each age on that date.
7. List of Annuitants on 1st May, 1863, with ditto ditto.
8. List of Widows admitted on the Fund from its commencement, showing lapses by death, &c., up to 30th April, 1863.
9. List of Daughters admitted on ditto from ditto ditto.
10. List of Sons admitted on ditto from ditto ditto.
11. Statement showing the amounts of Petty Charges on account of Office Establishment, &c., for the last 15 years, with an average for one year.
12. Statement showing the Amounts of Assistance granted to Sick Civil Servants, carried to the head of "Profit and Loss."
13. List of Annuitants under the Subsidiary Rules on 1st May, 1863, with their ages, &c.
14. Memorandum showing the Number of Members in the Service on 1st January in each year, commencing from 1st January, 1850.
15. Statement showing the Receipts and Disbursements of the Civil Fund Charity and Subsidiary Branches, from the year 1831 to 1861 inclusive.
16. Statement of Passage-money granted to Widows and Children for the last 8 years, from 1855 to 1862 inclusive, and the average for one year.
17. Statement showing the Subscriptions actually received to the Civil Service Annuity Fund of 1825 and 1818 from 1825-26 to 1862-63, at $3\frac{3}{4}$ per cent., and at 4 per cent. on the same allowances on which subscriptions to the Civil Fund are chargeable.
18. Estimate of Subscriptions to the Civil Fund, under the Provident scheme, for one year.
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20. Memorandum, showing all Retirements on the Annuity Fund of 1825, from 1st May, 1825, to 1st October, 1863, with the total number of years of their service, and the average number of years' service for one annuitant.
21. Estimate of Donations on account of Daughters under the operation of the Provident scheme for one year, based on the actual admissions to the Subsidiary Fund during the interval 1850-51 to 1862-63.
22. List of Civil Servants who died in the Service from 1825-26 to 1862-63, distinguishing those whose families were admitted on the Funds from those whose families never applied for its benefits.

23. List of Deceased Annuitants, distinguishing those whose families were admitted on the Funds from those whose families never applied for its benefits.
24. A Copy of the Deed of 1814.
25. Mr. Griffith Davies' Report on the Fund, dated 9th March, 1850.
26. Mr. F. G. P. Neison's ditto ditto, dated 27th December, 1852.
27. Mr. F. G. P. Neison's ditto ditto, dated 20th July, 1855.
28. Mr. W. Grant's ditto on the Subsidiary branch, dated 26th June, 1861.
29. Mr. W. Grant's ditto on the Civil Fund Charity Branch, dated 18th November, 1861.
30. Secretary's Memorandum on Mr. Grant's Reports.
31. Proceedings of a Quarterly General Meeting, dated 5th February, 1863, containing Trustees' Resolution on the Provident scheme, and Statements showing the condition of the Charity and Subsidiary branches of the Civil Fund on 1st January, 1863.
32. Statement showing the Capitals of the Charity and Subsidiary branches of the Civil Fund on 1st May, 1863, and the actual income to the Fund from subscriptions, &c., for 1862-63.
33. Rules of the Provident scheme, as finally adopted by the Service on the 16th October, 1863.
34. Copy of a Circular Letter addressed to retired members, explaining difference between the old and new benefits.

Note referred to in the foregoing Memorandum, p. 2.

The allowance of £45 private income to annuitants corresponds with the capital of £1,500 which, under the Resolution of 16th July, 1858, the Trustees were authorised to exclude from their calculations in estimating the private income derivable from the paternal estate by the family of a deceased subscriber, in order to determine the amount of annuity to which they may be entitled. The allowance of £45 is, therefore, due to the *whole* of the family, and not to each individual member or annuitant.

The plan of adjusting the account is that from the gross income derivable from the estate of deceased subscriber £45 is set aside. Then the remainder is divided into equal shares, corresponding with whole number of surviving members of deceased's family (widow and children), whether liable to come on the Fund, or superannuated, or otherwise ineligible.

The individual pensions are then reduced by the amount of these individual shares of the private income, and the balance is paid either to the mother on account of the family, or to the guardians, or separately to those of the daughters who may have attained their majority, if desired.

If the family consists of but one individual, and that individual should come on the Fund, he or she will derive the benefits of the full allowance of £45. But only £45 private income altogether is allowed to one family without reduction of pensions, except in the case of sons mentally or physically incapacitated, whose cases are disposed of under the special rule above.

3. There is, however, one more very important question which has since arisen, and which was communicated to me in a letter from the Secretary to Messrs. Coutts and Co., dated 9th February, 1865.

"Madras, 9th Feb., 1865.

"I annex an extract from a despatch of Sir C. Wood, dated 25th Nov., 1864, which I request you will forward to Mr. Brown, and inform him that, when sending in his Report, the Trustees will be glad if he will add his opinion as to the advisability of accepting the terms offered as to future interest.

"(Signed) W. HUDLESTON,
"Secretary Madras Civil Fund."

“Extract from the Despatch from the Right Honourable Sir C. Wood, Bart., Secretary of State for India, dated India Office, London, 25th November, 1862. No. 193.

Para. 11. “It only remains for me to convey to you the decision of Her Majesty’s Government as to

- “The Bengal Civil Fund;
- “The Madras Civil Fund, Charity Branch;
- “The Bombay Civil Fund, Provident Branch.

12. “There appears to be no ground for making any change in the management of these Funds, which will consequently, as heretofore, remain with the subscribers. In regard to the assistance from the State, Her Majesty’s Government have no intention of withdrawing the aid which has been hitherto granted, and they see no reason for increasing it. If the subscribers prefer it, there would apparently be no objection to granting, in lieu of the present indirect aids, an annual sum equal to the average of the donations during the past five years; the future interest on the balance of the Funds being in that case fixed at 5 per cent., and the remittance of the sums required by the Funds in England being made at the same rate of exchange as that fixed annually for the adjustment of transactions with the British Exchequer.”

4. If this proposition of the Government can be accepted without detriment to the interests of the Fund, it presents so many advantages in other respects, that I have thought it my duty to give special consideration to it; and the discussion of this subject follows the other points of interest above alluded to.

Tables of Observation of Mortality and Marriage.

5. In an inquiry of this kind the whole of the financial results must depend upon the correctness or sufficiency of the original tables of observation on which the monetary calculations are based. It is, therefore, an essential preliminary step to ascertain to what extent they can be trusted as likely to accord with the future experience of the Fund.

6. The previous actuarial Reports on the state of the Fund, giving valuations at different dates, are—

- (1.) 9th March, 1850—Mr. Griffith Davies, with valuation on 1st January, 1848.
- (2.) 27th December, 1852—Mr. Neison, with valuation to the same date.
- (3.) 20th July, 1855.—Mr. Neison’s second Report, with valuation on 1st January, 1854.
- (4.) 26th June, 1861—Mr. W. Grant, Report on the Subsidiary Branch, with valuation on 1st January, 1861.
- (5.) 18th November, 1861.—Ditto, Report on the Charity Branch to same date.

7. In the first of these Mr. Davies used his tables for the Madras Military Fund for valuing the pensions till death or marriage of the widows and daughters of members, and the Single Life Table for females, formed by him for the Bombay Civil Fund, and the Tables for Joint Lives of husband and wife, formed from the same table and that of the experience of the Fund as to Male Lives, which were computed therefrom by the Secretary of that Fund, Mr. Morris.

Neison—Mortality
of widows and
children.

8. Mr. Neison, however, in his first Report, compared the mortality of widows in the Bengal Military Fund with the mortality in England and Wales as given in his *Contributions to Vital Statistics*; and finding that their health did not appear to be much deteriorated by residence in India, adopted the latter table in his valuation of this Fund. For children he considered Mr. Davies' rate of mortality used in the Bombay Civil Fund too low, especially at the younger ages, and accordingly adopts his own Table for England and Wales.

Ditto of Members.

9. For members he considered that Mr. Davies' Table for the Bengal Civil Fund, up to age 40, continued for retired members by his own Table of Male Life for England and Wales, with certain interpolations from 39 to 45, would very nearly express the facts, and it shows after 40 a rather longer duration of life than Mr. Davies' table.

10. In his second Report Mr. Neison analyzed the experience of the Fund from 1762 to 1853, but as it exhibited the rates of mortality under years of service only, he assumed 20 as the average age of entry, and deduced the proportion surviving at every subsequent age to 100,000 assumed to enter at that age. From 84 to 90 it was interpolated, and then continued by the table in his former Report. The "equation of life" or number of years in which the living, at any age, would be reduced to one-half, is greater after age 50 by this table than even by the English Life Table. At about age 60 it is even two years higher, and he concludes that the schedules must be imperfect, especially as regards early members, and that on the whole it was still advisable to use the Table II. in his former Report, as more applicable to the circumstances of the Fund.

Grant's Tables.

11. Mr. Grant in both his Reports used Mr. Neison's data, and constructed new tables therefrom, though he pointed out that the ratio of marriages of daughters would no doubt be much greater than that of the remarriage of widows.

New data.

12. Considering, therefore, that additional light might be thrown by the records of the Fund on some of the important questions involved, I applied to the Secretary and received in July last year a list of members of the Civil Service, from 1762 to 1863, 825 in number. The dates of entry, and age at the time of retirement and death, were given in most cases; but in some it was impossible to distinguish whether the membership ceased by withdrawal or death, and in most cases the dates of marriage were defective.

13. After filling up all the blanks, as far as possible, from the documents referred to in the Memorandum for the Actuary, I had again recourse to the Secretary (Mr. Hudleston), who kindly took great pains to complete the information as far as possible, and, in January of the present year, I received a schedule with the dates

of marriage of 208 members in India and 5 in England, and at the same time through Mr. Ward (Messrs. Coutts & Co.), the dates of marriage of 104 annuitants living in England. The facts, as far as the original list permitted, had been in the mean time copied on cards, to facilitate the formation of the tables, and the blanks were now as far as possible filled up. A considerable delay had been caused, but it was hoped, that the great changes about to be effected were a sufficient justification for endeavouring to collect the experience of the Fund, to elucidate some points which in previous Reports had been assumed on information which was imperfect, though it was all that was then available.

14. Even now the early records of the Fund are in many respects defective, as the information about deceased members, not being asked for at the time, cannot now be obtained. I can only look upon the labour expended in perfecting the present lists as the commencement of a more accurate register from this time. If the date of entry of every member on the Fund, and his date of birth at the time of his withdrawal, retirement, and death, and his date of marriage, the date of birth of the wife, and of her death, and the dates of birth, withdrawal, and death of each of his children, be kept together in families, there would in a few years accumulate some very valuable materials for the correction of the existing tables of valuation, and probably also allow of much simpler methods of calculation than the complicated and doubtful assumptions to which we are now obliged to have recourse.

15. I need not enter into an explanation of the means adopted to complete the Table of Mortality by approximating in some cases where the facts were unknown. Of 300, whose ages at entry were unknown, but the other facts given, I have assumed the average age at entry to be 20; and in some other cases, in which the date of marriage was wanting, I have assumed the average age at marriage, in order to bring them into account. These corrections will probably affect the results very slightly, as, in order to merge the differences, I have given the final Table of Observations (A) in quinquennial periods of age.

16. The total number who entered is represented as 752. Of these, 288 died, 65 withdrew, 245 retired, and 154 were living on 1st January, 1863. Of the 245 retired, 42 died, 92 withdrew or died (not distinguished which), and 111 were living 1st January, 1863. Of the 752, 2 appear to have entered as married, and 319 were married afterwards.

17. In ascertaining the number who were exposed to risk, we deduct half of all who entered or left from any cause, and also half the number living on 1st January, 1863, as the ages last birthday are taken, and consequently they had only lived over half the current year of age. This would give 15,291 as the years of life in active service, and 288 deaths, or 1·884 per cent.; 65 withdrew, or ·425 per cent.; and 245 retired, or 1·602 per cent.

18. Amongst the retired members, some of them are described as died or withdrawn. There are no means now of distinguishing which, although from the advanced ages the former statement is the more probable. To be on the safe side, I have considered them all as deaths, and this would give the number exposed to risk as 3,607, and the deaths as 134, or 3·715 per cent.

TABLE A. *Madras Civil Service.—Observations of Mortality, Withdrawal, Marriage and Retirement, from 1762 to 1863, in Quinquennial Periods of Age.*

BACHELORS.								MARRIED MEMBERS.							
Age.	Entered.	Lived.	Died.	Married.	Retired.	With-drew.	Living in 1863.	Age.	Entered.	Lived.	Died.	Retired.	With-drew.	Living in 1863.	
15	2	2						15							
16	8	10						16							
17	12	22						17							
18	36	58						18							
19	99	157	..	1	..	..	2	19	1	1				
20	494	648	1	3	..	2	2	20	3	4					
21	58	698	6	16	..	..	2	21	1) 16	21				
22	26	700	11	18	..	1	5	22	18	39	1				
23	12	677	25	19	..	4	4	23	19	57					
24	2	627	9	21	..	3	6	24	1) 21	79	1	..	..	4
25	1	589	8	23	..	..	3	25	23	97				
26	..	555	7	21	..	1	5	26	21	118	2	..	..	2
27	..	521	13	23	..	4	4	27	23	137	2	..	..	4
28	..	477	9	16	..	5	2	28	16	147	2	..	..	3
29	..	445	6	14	..	2	1	29	14	156	4	..	..	2
30	..	422	7	50	..	3	0	30	50	200	3	..	..	3
31	..	362	2	12	..	5	3	31	12	206	4	..	..	2
32	..	340	1	11	..	3	1	32	11	211	3	..	..	4
33	..	324	5	6	..	1	1	33	6	210	6	..	..	4
34	..	311	3	14	..	2	1	34	14	214	2	..	..	2
35	..	291	3	7	..	1		35	7	217	7	..	..	2
36	..	280	10	9	..	5	3	36	9	217	3	..	..	7
37	..	253	6	5	..	3	1	37	5	212	5	1	..	4	
38	..	238	4	3	2	1	2	38	3	205	3	..	..	3
39	..	226	2	5	..	1		39	5	204	3	1	..	5	
40	..	218	5	4	1	2		40	4	199	3	1	..	5	
41	..	206	6	5	3	0		41	5	195	5	3	..	4	
42	..	192	2	..	3	2	1	42	..	183	3	..	..	7
43	..	184	2	1	3	3	2	43	1	174	3	1	..	4	
44	..	173	4	3	3			44	3	169	5	5	..	3	
45	..	158	..	1	16	3		45	1	157	7	8	..	3	
46	..	138	1	2	15	1		46	2	141	3	8	..	1	
47	..	119	2	4	9			47	4	133	..	8	..	2	
48	..	104	8	..	12	1		48	..	123	..	10	..	4	
49	..	83	3	..	10			49	..	109	1	18	..	4	
50	..	70	1	1	6			50	1	87	1	18	..	5	
51	..	62	1	1	2	1		51	1	64	2	6	..	6	
52	..	57	3	..	5			52	..	50	1	3	..	1	
53	..	49	2	..	3	1		53	..	45	3	4	..		
54	..	43	1	..	5			54	..	38	1	1	..	1	
55	..	37	1	..	6	1		55	..	35	1	3	..	2	
56	..	29	1	..	3			56	..	29	1	2	..		
57	..	25	..	..	2			57	..	26	2	6	..	
58	..	23	1	..	1			58	..	18	..	1	..		
59	..	21	..	..	2			59	..	17	1	4	..	
60	..	19	1	..	2			60	..	12	1	3	..		
61	..	16	..	..	2			61	..	8	..	2	..	
62	..	14	1	..	..	1		62	..	6	1	..	..
63	..	12	..	..	1			63	..	5	..	1	..	
64	..	11	..	..	2			64	..	4	..	..	..

TABLE A. *Madras Civil Service* (continued).

BACHELORS (continued).							MARRIED MEMBERS (continued).							
Age.	Entered.	Lived.	Died.	Married.	Retired.	With-drew.	Living in 1863.	Age.	Entered.	Lived.	Died.	Retired.	With-drew.	Living in 1863.
65	..	9						65	..	4	1			
66	..	9	..	..	1	1		66	..	3				
67	..	7						67	..	3	2			
68	..	7						68	..	1				
69	..	7	1					69	..	1				
70	..	6						70	..	1				
71	..	6						71	..	1				
72	..	6	..	..	1	1		72	..	1				
73	..	4						73	..	1				
74	..	4	2					74	..	1				
75	..	2	..	..	1			75	..	1				
76	..	1	1					76	..	1	1			
77	..							77	..					
78	..							78	..					
79	..							79	..					
	750	11,364	188	319	127	65	51		2) 319	4,998	100	118	..	103

TOTAL, BACHELORS AND MARRIED MEMBERS COMBINED.

Age.	Entered.	Lived.	Died.	Retired.	With-drew.	Living.	Age.	Entered.	Lived.	Died.	Retired.	With-drew.	Living.
15	2	2					49	..	192	4	28	..	4
16	8	10					50	..	156	2	24	..	5
17	12	22					51	..	125	3	8	1	6
18	36	58					52	..	107	4	8	..	1
19	99	157	..	..	..	2	53	..	94	5	7	1	
20	494	649	1	..	2	2	54	..	81	2	6	..	1
21	1) 58	703	6	..	..	2	55	..	72	2	9	1	2
22	26	721	12	..	1	5	56	..	58	2	5	..	
23	12	715	25	..	4	4	57	..	51	2	8	..	
24	1) 2	685	10	..	3	10	58	..	41	1	2	..	
25	1	663	8	..	..	3	59	..	38	1	6	..	
26	..	652	9	..	1	7	60	..	31	2	5	..	
27	..	635	15	..	4	8	61	..	24	..	4	..	
28	..	608	11	..	5	5	62	..	20	2	..	1	
29	..	587	10	..	2	3	63	..	17	..	2	..	
30	..	572	10	..	3	3	64	..	15	..	2	..	
31	..	556	6	..	5	5	65	..	13	1	..	..
32	..	540	4	..	3	5	66	..	12	..	1	1	
33	..	528	11	..	1	5	67	..	10	2	..	..
34	..	511	5	..	2	3	68	..	8	..	..	..
35	..	501	10	..	1	2	69	..	8	1	..	..
36	..	488	13	..	5	10	70	..	7	..	..	..
37	..	460	11	1	3	5	71	..	7	..	..	..
38	..	440	7	2	1	5	72	..	7	..	1	1	
39	..	425	5	1	1	5	73	..	5	..	..	..
40	..	413	8	2	2	5	74	..	5	2	..	..
41	..	396	11	6	..	4	75	..	3	..	1	..	
42	..	375	5	3	2	8	76	..	2	2	..	..
43	..	357	5	4	3	6	77	..	..	..	..	..
44	..	339	9	13	..	3	78	..	..	..	..	..
45	..	314	7	24	3	3	79	..	..	..	..	..
46	..	277	4	23	1	1							
47	..	248	2	17	..	2							
48	..	227	8	22	1	4							
	752	16,043	288	245	65	154							

TABLE A. *Madras Civil Service* (continued).

RETIRED MEMBERS.													
Age.	Entered.		Lived.	Died.	With-drew.	Living in 1868.	Age.	Entered.		Lived.	Died.	With-drew or Died.	Living to 1868.
	Married after Retirement.							Married after Retirement.					
35							65	..	1	113	1	5	5
36							66	1	..	103	..	..	2
37	..	1	1				67	..	..	101	3	3	2
38	..	2	3				68	..	..	93	3	2	
39	..	1	4				69	..	..	88	2	1	6
40	..	2	6				70	..	..	79	..	1	1
41	..	5	11				71	..	..	77	2	2	3
42	..	3	14				72	..	1	71	1	1	4
43	..	4	18				73	..	..	65	..	5	3
44	..	11	29				74	..	..	57	2	1	1
45	..	24	53	..	3	1	75	..	1	54	5	1	2
46	1	20	70	1			76	..	..	46	1	2	3
47	1	16	86				77	..	..	40	..	2	
48	..	21	107	2	1	1	78	..	..	38	1	1	2
49	..	27	130	..	1	6	79	..	..	34	2	4	
50	..	24	147	1	1	9	80	..	..	28	1	3	1
51	2	8	146	..	2	3	81	..	..	23	..	4	1
52	..	8	149	1	2	5	82	..	..	18	3	3	1
53	..	7	148	..	1	4	83	..	..	11	..	3	
54	..	6	149	..	4	1	84	..	..	8	..	2	1
55	..	9	153	..	2	4	85	..	..	5	..		
56	..	5	152	1	3	5	86	..	..	5	..	1	
57	1	8	152	1	4	3	87	..	..	4	..	1	1
58	..	3	147	1	2	4	88	..	..	2	..		
59	..	5	145	1	2	6	89	..	..	2	..		
60	1	5	142	2	4	3	90	..	..	2	..		
61	1	4	138	..	3	1	91	..	..	2	1	1	
62	..	..	134	1	4	2							
63	..	2	129	2	3	7							
64	1	2	120	..	1	7							
									245	3,852	42	92	111

TABLE A. Madras Civil Service.—Observations of Mortality, Withdrawal, Marriage and Retirement, from 1762 to 1863, in Quinquennial Periods of Age.

Age.	BACHELORS.							MARRIED.					
	Entered.	Lived.	Died.	Married.	Retired.	With-drew.	Living to 1863.	Entered.	Lived.	Died.	Retired.	With-drew.	Living to 1863.
15-	157	249	..	1	..	..	2	1	1	..	..	..	..
20-	592	3,850	52	77	..	10	19	77	200	2	..	..	4
							As marrd.	2					
25-	1	2,587	43	97	..	12	15	97	655	10	..	..	11
30-	..	1,759	18	93	..	14	6	93	1,041	18	..	..	15
35-	..	1,288	25	29	2	11	6	29	1,055	21	2	..	21
40-	..	973	19	13	18	7	3	13	920	19	10	..	23
45-	..	602	14	7	62	5	..	7	663	11	52	..	14
50-	..	281	8	2	21	2	..	2	284	8	32	..	13
55-	..	135	3	..	14	1	..	..	125	5	16	..	2
60-	..	72	2	..	7	1	..	..	35	2	6	..	..
65-	..	39	1	..	1	1	..	..	12	3	..	..	..
70-	..	26	2	..	1	1	..	..	5	..	..	..	..
75-	..	3	1	..	1	..	..	..	2	1	..	..	..
Total...	750	11,364	188	319	127	65	51	319 2	4,998	100	118	..	103

Age.	ON SERVICE, BACHELORS AND MARRIED MEMBERS COMBINED.						Age.	RETIRED.				
	Entered.	Lived.	Died.	Retired.	With-drew.	Living to 1863.		Entered. B. and M.	Lived.	Died.	Withdraw or Died.	Living to 1863.
15-	157	249	..	..	..	2	35-	4	8	..	..	..
20-	592	3,473	54	..	10	23	40-	28	78	..	..	..
							45-	114	446	3	5	8
25-	1	3,145	53	..	12	26	50-	53	739	2	10	22
30-	..	2,707	36	..	14	21	55-	30	749	4	13	22
35-	..	2,314	46	4	11	27	60-	13	663	5	15	20
40-	..	1,880	38	28	7	26	65-	1	498	9	11	15
45-	..	1,258	25	114	5	14	70-	1	349	5	10	12
50-	..	563	16	53	2	13	75-	1	212	9	10	7
55-	..	260	8	30	1	2	80-	..	88	4	15	4
60-	..	107	4	13	1	1	85-	..	18	..	2	1
65-	..	51	4	1	1	1	90-	..	4	1	1	..
70-	..	31	2	1	1	..						
75-	..	5	2	1	..	..				
Total..	752	16,043	288	245	65	154		245	3,852	42	92	111

19. The following table shows the rate of mortality per cent. on 100 living in the middle of the year of age by the experience of the Madras Civil Service from 1762 to 1863 (Table I.) compared with Mr. Neison's Table II., in his First Report, 1852, which formed the basis of the many tables in use and the table deduced by him in his last Report from the mortality in years of service. It is also compared with the Observations in the Bengal Civil Service, from 1801 to 1858, in my Report recently completed for the Bengal Civil Fund.

Abstract A.

Rate of Mortality deduced from Observations in the Madras Civil Service, 1762 to 1863, compared with the Tables in Mr. Neison's Reports, and with the Rate of Mortality in the Bengal Civil Service, 1801 to 1858.

Age.	MADRAS CIVIL SERVICE, 1762 TO 1863.			NEISON.		Bengal Civil Service. S. Brown.
	Active.	Retired.	Both.	Table II. Report, 1852.	Table H. in Years of Service. Original facts, Madras Civil Fund.	
15-	..	..	..	..	..	2.24
20-	1.72	..	1.73	1.41	1.39	1.65
25-	1.71	..	1.71	1.59	1.64	2.02
30-	1.35	..	1.35	1.77	1.31	1.47
35-	2.03	..	2.02	1.94	1.85	2.19
40-	2.08	..	2.00	2.37	1.91	2.08
45-	2.12	2.09	2.11	2.71	1.81	1.76
50-	3.07	1.73	2.30	2.50	2.53	2.54
55-	3.34	2.38	2.62	2.74	2.75	2.71
60-	4.08	3.15	3.27	3.77	3.26	4.26
65-	8.33	4.17	4.55	5.43	2.59	6.22
70-	6.90	4.49	4.67	8.02	4.55	6.34
75-	57.14	9.57	10.40	12.07	8.64	20.93
80-	..	24.84	24.84	21.74	17.72	..
85-	..	12.12	12.12	..	14.29	..
90-	..	66.67	66.67	..	100.	..
Exposed to risk	1.88	3.72	2.23	..	1.96	2.10
Died	15291	3607	18898	..	17108.5	22766
	288	134	422	..	335	478

20. It appears from the above table that at nearly all ages, except the younger ages, 20-30, the mortality on the whole experience of the Madras Civil Service is below that in Mr. Neison's Table, from which his own and Mr. Grant's extended tables have been computed. There is reason to think that, if the observations had been confined to the more recent years, a still greater improvement would have been perceptible. This favourable result is more marked when compared in decennial periods of age, as shown in the following Abstract B.

21. Indeed, a very well graduated table of mortality might have been formed from the new observations in the first column, but, considering the number of money tables which would have to be substituted for those in use, and that the assumed rates

of mortality are in favour of the stability and security of the Fund, as well as the want of further observations on female lives, and the rates of marriage amongst widows and daughters of members, I have thought it better, on the present occasion, to be content with the satisfactory conclusion that the basis of the tables in use gives an ample margin for safety so far as the assumed rate of mortality is concerned.

22. Abstract B¹.

Rates of Mortality in Decennial Periods of Age (Active and Retired).

Age.	MADRAS CIVIL SERVICE.			BENGAL CIVIL SERVICE.		Farr's Healthy Life (England), Males.
	1762 to 1863. New Observations.	NEISON.		Entered, 1801 to 1868.	In Years of Service 1790 to 1842.	
		Table in use.	Table H. In Years of Service.			
15-	1.64	1.18	1.06	1.74	2.16	.69
25-	1.54	1.69	1.52	1.78	1.76	.82
35-	2.01	2.16	1.70	2.14	2.75	.93
45-	2.20	2.61	2.30	2.08	3.76	1.27
55-	2.91	3.26	2.86	3.34	4.71	2.50
65-	4.60	6.84	4.21	6.26	9.09	5.49
75-	14.36	15.22	11.36	20.93	..	12.82
85-91	20.51	26.33	..	..	..	28.35
Total	2.23	..	..	2.10	2.30	

It will be noticed that the mortality in the Madras Civil Service is generally less than that in the Bengal Civil Service, from which I have recently constructed an entirely new set of tables for the valuation, and that, except at ages 45-55, the tables in use very nearly accord with the latter observations. As compared with Farr's Healthy Life Table (England), the mortality in the Madras Civil Service is below the age of 55—generally a constant of about one per cent. in excess.

23. I was anxious also to deduce from the records of the Fund the mortality amongst married as distinguished from the unmarried members, and the mortality amongst wives and widows, and the ratio of marriages amongst widows and daughters. But though the facts as to members and their wives and children now living are sufficiently well recorded, those of earlier date are generally deficient, so that it will require a few years of carefully recorded dates to allow of a sufficient number to be collected for any practical use. In the earlier years, in some cases the dates, in others the ages of marriage of either husband or wife, are wanting. Some are described as married twice, but no information about the first wife given. In some cases the ages at first marriage may be assumed by taking them a year before the birth of the first child, though this method is not certain, as the first child recorded may not have been the first born. In some, also, we may supply the mean age of entry as 20, and thence deduce the age at the date of other events. But, on the whole, I think it better to wait till the present statistics of this subject—important as it is—are more complete and ample.

24. But so far as these facts could be approximated to fill up the blanks in the schedules and obtain some information as to the rate of mortality, marriage, and retirement amongst bachelors, and mortality and retirement amongst the married members of the Fund only, I have endeavoured to do so, and the following Abstract embodies the results of Table A.

Abstract B³.

Mortality amongst Bachelors and Married Members compared.

	MADRAS CIVIL SERVICE, 1762 TO 1863.						BENGAL CIVIL FUND, 1850 TO 1863.						MADRAS MILITARY FUND, 1822 TO 1857.		
	BACHELORS.			MARRIED MEMBERS.			BACHELORS.			MARRIED MEMBERS.		BACHELORS, ACTIVE AND RETIRED.			
	Exposed to Risk.	Rate per Cent.			Exposed to Risk.	Rate per Cent.		Died.	Married.	Retired.	Died.	Retired.	Died.	Married.	
		Died.	Married.	Retired.		Died.	Retired.								Died.	Married.
15-	169	..	59	..	5	..	..	..	..	..	..	..	..	2.39	.22
20-	297.5	1.75	2.59	..	157.5	1.27	..	1.22	8.16	..	..	..	..	2.98	2.88
25-	2503	1.72	3.88	..	596	1.68	..	2.19	8.74	..	1.23	..	..	2.78	5.66
30-	1693.5	1.06	5.49	..	978	1.84	..	.81	13.67	..	1.63	..	..	2.73	7.25
35-	1251.5	2.00	2.32	.16	1018.5	2.06	.20	.54	7.50	.54	2.14	.46	..	1.89	5.99
40-	943	2.01	1.38	1.91	887.5	2.14	1.13	1.04	2.60	4.67	.91	.61	..	3.87	5.94
45-	558	2.51	1.25	11.11	621	1.77	8.37	1.99	2.99	23.68	2.75	11.78	..	1.15	2.88
50-	264.5	3.02	.76	7.94	256.5	3.12	12.48	7.84	3.92	19.60	2.60	15.58	..	6.02	1.21
55-	126	2.38	..	11.11	113.5	4.41	14.10	..	..	50	3.74	20.56	..	..	..
60-	67	2.99	..	10.45	31	6.45	19.36	..	..	..	..	38.30	..	..	..
65-	37.5	2.67	..	2.67	10.5	28.57	..	..	..	..	..	28.57	..	..	..
70-	24	8.33	..	4.17	5	..	..	..	..	..	..	100	..	..	..
75-	2	50	..	50	1.5	66.67	..	22.22	..	..	..	..	..	..	..
Total . . . .	..	1.77	3.01	1.20	..	2.14	2.52	1.54	8.39	1.44	1.69	3.38	2.77	4.05	..
Exposed to Risk } Number } Died, } &c. . . }	10614	..	..	..	4677	..	..	..	2919	..	3549.5	..	27844.5	..	..
	..	188	319	127	..	100	118	45	245	42	60	120	772	1127	..

The observations in the Madras Civil Service extend over the whole period of more than 100 years, whilst those in the Bengal Civil Fund are only for the 13 years to 1863. There is, consequently, much greater regularity in the percentage of mortality in the former, and at the same time they show, as might be expected, a much higher rate.

25. In regard to the rate of marriage amongst bachelors, however, the rate recorded in the former seldom exceeds 40 per cent. of the latter. Though this result may be partly due to the facilities for marriage being less in India in former times, the difference is too great not to lead to the suspicion that many have married whose dates of marriage have not been given, and they have consequently been counted as bachelors. This seems the more probable, as the mortality amongst bachelors is shown as on the whole less than that amongst married men, which is contrary to the fact in nearly all other observations. The proportion of marriages is also considerably less (at least one-fourth) at all ages than in the Madras Military Fund for 35 years,

1823 to 1857, which does not seem consonant with the relative conditions of the Civil and Military Services.

26. The proportion of retiring members is also very small, both amongst bachelors and married men, when compared with that in the recent experience of the Bengal Civil Fund; so that, in all respects, it seems desirable to collect the facts more accurately and minutely from the present time.

27. As, however, the experience of the Bengal Civil Fund—under other heads—has been recently given to the members in my Report on the condition of that Fund, it may be useful to compare the tables in use in the Madras Civil Fund with the 13 years' experience of the Bengal Civil Fund, from 1850 to 1862.

28. First, as to the mortality amongst the wives of members and their widows (the former entering into the Joint Life Table by which the subscriptions are valued, and the latter into the tables for valuing widows' pensions), the following table shows the comparison, in decennial periods of age, of Mr. Neison's table (taken at the mean age) with the recently printed experience of the Bengal Civil and Madras Military Funds in my Reports thereon, dated 1865 and 1862.

Abstract C.

Comparison of Rates of Mortality amongst Wives and Widows.

Age.	NEISON'S TABLE FOR MADRAS (VIL (at Mean Age).		BENGAL CIVIL, 1850 TO 1862.		MADRAS MILITARY, 1808 TO 1858 INCLUSIVE.		Farr's Healthy Life.
	Wives.	Widows.	Wives.	Widows.	Wives.	Widows.	
15-	.85	.84	2.08	..	1.74	.65	.77
25-	1.31	1.04	1.39	.66	1.23	1.51	.89
35-	1.91	1.19	.95	.76	1.36	1.17	1.00
45-	2.52	1.50	.52	1.01	.87	1.72	1.19
55-	3.88	2.48	1.90	1.84	1.36	1.87	2.16
65-	6.53	5.13	..	3.19	..	4.08	4.99
75-	13.89	11.62	..	12.24	..	11.20	11.87
Exposed } to risk } Died . . . .	..	..	1.31 4135 54	1.54 1170 18	1.34 22424.5 300	1.68 8343.5 140	

Mr. Neison's table for widows, though it shows a higher mortality at all ages under 75 than the experience of the Bengal Civil Fund for 13 years, is generally less than that of the Madras Military Fund under 55; and though I think it will require correction at the more advanced ages, I do not feel justified in altering the existing tables until further observations have been collected, as at these ages the rate does not much exceed the mortality of females in England by Farr's Healthy Life Table.

29. Again, as to the rate of marriage compared amongst the widows and daughters of members in the Madras and Bengal Civil Funds, we find the following to be the summary in quinquennial periods of age:—

Abstract D.

Rates of Marriage amongst the Widows and Daughters of Members.

Age.	MADRAS CIVIL FUND, NEISON.	BENGAL CIVIL FUND.	
	Widows or Daughters.	Widows.	Daughters.
15-	5.00	..	2.80
20-	5.50	7.14	9.69
25-	3.51	3.92	4.91
30-	3.05	3.00	3.19
35-	1.88	.76	
40-	.88		
45-	.79		
50-			

If the few facts in the Bengal Civil Fund could be considered sufficient authority (being only 103 marriages of daughters and 8 marriages of widows), Mr. Neison's table, which is used for valuing the annuities both of widows and daughters, scarcely shows at ages under 30 a rate of marriage high enough for the widows, and still less for the daughters, which, as Mr. Grant suggested, considerably exceeds that of widows. This table also will, I think, require correction when the experience of the Fund has been more fully collected. With the existing materials it would be premature to alter the tables.

30. Lastly, as to the rate of mortality amongst children of both sexes under 20, for which we have the means of comparing recent and rather extensive series of observations.

Abstract E.

Rates of Mortality amongst Children of both Sexes.

Age.	NEISON'S TABLES.	BENGAL CIVIL FUND, 1850 TO 1863.		MADRAS MILITARY FUND, 1808 TO 1858.	
	Sons and Daughters.	Sons.	Daughters.	Sons.	Daughters.
0-	14.63	6.64	6.12	9.14	7.84
1-	6.17	6.92	5.82	5.64	5.32
2-	3.38	2.77	3.48	2.29	2.63
3-	2.39	1.20	.99	1.39	1.45
4-	1.77	.42	.52	.82	1.34
0-5	3.38	3.44	3.29	3.53	3.47
5-10	.94	.46	.48	.53	.57
10-15	.66	.43	.19	.23	.32
15-20	.75	.32	.66	.56	.56
Exposed to risk	..	7751	7711.5	33851.	35737.5
Died .. . . . .	..	104	90	498	499

At the mean of the quinquennial period, 0 to 5, Mr. Neison's table does not differ much from either the experience of the Bengal Civil or the Madras Military Fund, but he estimates a much higher mortality in the first year of life, and also at all ages from 5 to 20. This class of facts also requires correction by the collection of original data, as the above tables do not correspond sufficiently at each age to be applied at once to alter the tables in use.

TABLE No. 2. *Madras Civil Fund.—Pensioners, Members and their Families, showing the Number in each Class living at each Age on 1st May, 1863.*

INCUMBENT.								RETIRED MEMBERS WHO ABIDE BY THE OLD RULES.	
Widows.		Sons.		Daughters.				Married.	
Age.	No.	Age.	No.	Age.	No.	On Subsidiary Fund.		Age.	No.
						Age.	No.		
23	1	6	1	2	1	19	3	63	1
28	1	7	1	6	1	21	1	68	1
30	1	8	3	7	3	22	2	76	1
34	1	9	2	8	2	23	2		
35	2	10	1	9	1	24	1		
Returned 1	}	11	1	10	3	25	3	Total	3
37		2	12	1	13	3	26	3	
39	1	13	2	14	4	27	2		
40	2	14	2	15	2	28	2		
42	2	16	1	16	2	29	1	Widowers.	
Returned 1	}	18	1	17	2	30	2		
43		1			18	1	34	1	
44	3					37	2	59	1
46	1					38	1	65	1
47	1	Total	16	Total	25	39	1	75	1
48	1					40	1		
49	1					43	1	Total	3
50	1	33	1	Above 19.		44	1		
52	4	36	1			50	1		
54	1							Single.	
56	1			25	1	Total	31		
Returned 1	}	Total	2	32	1			54	1
57		1			37	1			64	1
58	1			38	1			81	1
59	1			39	1				
61	1			41	1			Total	3
62	1			42	1				
63	1			43	2				
64	1			44	1				
65	2			59	1				
66	2							Sons of ditto.	
67	1			Total	11				
68	1							9	W. 1
69	1							1	1
70	1							18	1
72	2							Total	3
Returned 1	}								
73		1							Daughters.
74	2							20	1
76	2								
79	1								
80	1								
84	1								
88	1								
Total	58								

TABLE No. 2. *Madras Civil Fund* (continued).

MEMBERS ON SERVICE WHO ABIDE BY THE OLD RULES.			
Married Members.			
Age.	Wives.	Number of Sons under 19.	Daughters.
28	1	2	1
43	1	4	
51	1	2	1
53	1	1	1
Total....	4	9	3

MEMBERS ON SERVICE WHO HAVE ACCEPTED THE NEW SCHEME.											UNDER 16 YEARS' SERVICE.		
Married Members.				Widowers.				Single.			Age.	Married Members.	Single Members.
Age.	Number of			Age.	Number.	Number of		Age.	Number.	Age.	Married Members.	Single Members.	
	Wives.	Sons under 21.	Daughters.			Sons under 21.	Daughters.						
22	1			32	1	..	3	20	5	20	..	5	
23	2			36	1	1		21	2	21	..	2	
24	2	1		42	1	4	3	22	5	22	1	5	
25	2			43	1	2	4	23	6	23	2	6	
26	1	1	3	46	2	5	1	24	3	24	2	3	
27	4	7		49	1	1	3	25	6	25	2	6	
28	4	6	3	Total	7	13	14	26	2	26	1	2	
29	2	2	2	AGES OF CHILDREN.				27	7	27	4	7	
30	3	7	3	Age.	Sons under 21.	Daughters.		28	3	28	4	3	
31	1	1						29	1	29	2	1	
32	3	4	2					31	2	30	3		
33	3	3	3					32	3	31	1	2	
34	3	4						34	1	32	3	3	
35	2	1	2					35	1	W. 1 }			
36	4	7	8	Age.	Sons under 21.	Daughters.		36	2		38	4	
37	4	2	5	0	W.	9	W.	9	37	2	34	2	1
38	5	11	6	1		12		8	39	2	35	2	1
39	3	6	4	2		19		2	42	1	36	4	1
40	7	19	13	2		14		1	43	2	W. 1 }		
41	2	4	2	3		14		1				37	3	2
42	7	18	20	4	1	9	2	14	Total	56	38	2	
43	4	9	8	5	2	14		9			39	2	1
44	1			6		13	2	8			Total	46	51
45	2	10	5	7		7	2	5					
46	1	1	2	8		8		8					
47	1	1	3	9		8		5					
48	3	9	12	10	1	11	1	7					
49	2	6	4	11		10		7					
50	5	14	8	12	2	8	1	5					
51	5	11	10	13	2	9		10					
52	1	6	3	14		7	1	1					
55	2	4	5	15	1	8		2					
				16		3	1	8					
				17	1	4	1	6					
				18	3	5	1	1					
				19	1	6		3					
				20	1			1					
				21	..		1	1					
				22	..		1						
				23	..			2					
				24	..			1					
Total	99	175	140	Total	15	184	17	141					

TABLE NO. 3. *Madras Civil Fund.—Comparison of the Number of Pensioners and Members in each Quinquennial Period of Age, and of their Children, between the Ages at which the Annuities increase, living at the date of each Valuation.*

	Jan. 1, 1848.	Jan. 1, 1854.	Jan. 1, 1861.	May 1, 1863.	Married Mem- bers. Active. (Wives' Ages not given.)	1848.	1854.	1861.	1863.	
									Married Men.	Bachelors and Widowers without Children.
Widow's Age.										
20-	2	2	..	1	20-	4	3	..	4	22
25-	4	1	2	1	25-	16	17	..	13	20
30-	3	7	4	2	30-	22	24	..	12	7
35-	2	4	5	6					W. 1	
40-	5	3	6	9	35-	29	10	..	18	7
45-	4	9	5	4					W. 1	
50-	6	4	5	6	40-	16	42	..	22	3
55-	6	8	6	5					W. 2	
60-	4	7	8	4	45-	13	7	..	9	
65-	3	3	5	7					W. 3	
70-	2	5	5	7	50-	10	7	..	13	
75-	..	2	2	3	55-	4	5	..	2	
80-	..	..	2	2						
85-	..	..	1	1						
					Total	114	115	..	93	59
Total ..	41	55	56	58	Aver. Age ..	37.8	38.2	..	W. 7 } 39.1	27.6
Aver. Age	47.5	51.1	54.4	55.3						
					Wives' Ages.					
Sons.					17-	..	..	6	3	
0-	4	2	4	..	20-	..	..	16	15	
6-	6	3	5	7	25-	..	..	15	15	
10-19	16	15	13	9	30-	..	..	25	25	
					35-	..	..	21	16	
					40-	..	..	10	12	
Total ..	26	20	22	16	45-	..	..	8	4	
Aver. Age	11.2	11.7	11.3	11.0	50-	..	..	2	2	
					55-	..	..	2	1	
					Total ....	..	..	105	93	
Daughters.					Aver. Age ..	..	..	33.1	32.6	
0-	7	1	4	1						
6-	8	4	6	7	Sons' Ages.					
10-19	3	23	12	17	0-	75	94	70	80	
					6-	22	45	42	36	
Total ..	18	28	22	25	10-19	52	53	75	75	
Aver. Age	6.7	14.1	10.1	11.7	Total	149	192	187	191	
					Aver. Age ..	7.0	6.6	7.9	7.7	
Not on Subsid. Fund.										
19-	..	..	1		Daughters.					
20-	4	1	1		0-	68	69	70	65	
25-	6	2	..	1	6-	39	45	38	30	
30-	..	6	1	1	10-19	41	37	58	53	
35-	..	1	5	3						
40-	1	..	3	5	Total	148	171	166	148	
45-	1				Aver. Age ..	6.5	7.4	7.3	7.5	
50-	..	1								
55-	..	..	1	1						
Total ..	12	11	12	11						
Aver. Age	29.2	32.4	36.5	40.3						

TABLE No. 3. Madras Civil Fund (continued).

Retired Married Members. (Wives' Ages not given.)	1848.	1854.	1861. (Assumed as in 1854.)	1862.		Members Married. Ages.	1848.	1854.	1861.		Total.	1863.	
				Married Men.	Bachelors and Widowers without Children.				Less than 16 Years' Service.	Less than 25 Years' Service.		Married Membs. less than 16 Years' Service.	Single Membs. ditto.
45-	6	5	5	6	1	20-	4	..	6	6	..	4	22
50-	10	10	10	18	4	25-	16	..	12	12	..	13	20
				W.1		30-	22	..	13	14	..	12	7
55-	14	9	9	16	3	35-	29	..	(35) 2	20	..	W.1	2
				W.1								5	
60-	13	18	18	15	1					15		W.1	
65-	9	10	10	W.3		40-	16	..	..		
70-	4	10	10	14	W.1	45-	13						
				W.2		50-	10						
75-	5	1	1	11		55-	4						
80-	..	5	5	W.2	W.1	60-							
				2									
85-	..	..	..	W.1									
				1									
Total	61	68	68	89	9	Total Members in Service. Ages.							
Aver. Age	59.5	62.5	62.5	W.10	W.4	19-	..	1					
				62.1	51.4	20-	..	24	..	23			
Wives' Ages.						25-	..	36	..	29			
30-	..	..	..	4	..	30-	..	31	..	20			
35-	..	..	..	7	..	35-	..	13	..	29			
40-	..	..	..	11	..	40-	..	51	..	21			
45-	..	..	..	14	..	45-	..	12					
50-	..	..	..	14	..	50-	..	8					
55-	..	..	..	15	..	55-	..	6					
60-	..	..	..	9	..								
65-	..	..	..	11	..	Total ..	..	182	..	122			
70-	..	..	..	3	..		1 Jan.	184	1 Jan.	167			1 May 159
75-	..	..	..	1	..								
						Years of Service.							
Total ....	..	..	..	89	..	0-	..	29					
Aver. Age	..	..	..	53.6	..	5-	..	32					
						10-	..	30					
Sons' Ages.						15-16	..	4					
0-	..	7	7	13	..								
6-	..	12	12	14	..	Total ..	..	95					
10-19	..	46	46	60	..								
Total ....	..	65	65	87	..								
Aver. Age	..	11.7	11.7	11.5	..								
Daughters.													
0-	..	8	8	11	..								
6-	..	8	8	17	..								
10-19	..	42	42	51	..								
Total ....	..	58	58	79	..								
Aver. Age	..	11.2	11.2	11.4	..								

Members and their families living at dates of valuation.

31. Some useful deductions may be made by comparing together the members living at the date of each valuation with their wives and children as to number and ages. But the comparison is only fair, if a common measure be taken, and I have therefore reduced all classes to their proportion, to 100 total members living in the Service at each date, 1854, 1861, and 1863. It would have been better to have taken the total number of members, whether in the Service or retired; but it is only on the last occasion that the total number can be considered accurate for both combined. In 1848 only the married members are given; in 1854 and 1861 the number, respectively 184 and 167, is taken from List No. 14; and in 1863, number 159, from the total enumerated in Table No. 3, p. 22, distinguished there as married, widowers, and bachelors.

Abstract F.

Proportion Living to 100 Members in Service, whether Married or Single.

	Jan. 1, 1854.	Jan. 1, 1861.	May 1, 1863.
Pensioners—Widows	29·9	33·5	36·5
" Sons under 19	10·9	13·2	10·1
" Daughters under 19	15·2	13·2	15·7
Married Members or Widowers with Children, in Service	62·5	62·9	62·9
Sons of ditto under 19	104·4	112·0	120·1
Daughters of ditto under 19	92·9	99·4	93·1
Married Members or Widowers with Children, Retired ..	37·0	40·7	62·3
Sons of ditto under 19	35·3	38·9	54·7
Daughters of ditto under 19	31·5	34·7	49·7
Number of Sons under 19 in each family, in Service	1·67	1·78	1·91
" Daughters ditto ditto	1·49	1·58	1·48
" Sons under 19 in each family, Retired	·96	·96	·88
" Daughters ditto ditto	·85	·85	·80

32. From this little table we draw the conclusion that, compared with 100 members on Service at each period, the number of widows has been increasing—the children who are receiving pensions under age 19 have not increased in the course of the 9 years but taking the two sexes together, the number has been nearly stationary.

33. The number of married members in service has also maintained nearly the same proportion at each valuation, but the proportion of their children living under 19 has somewhat increased in the 9 years.

34. But the proportion of retired married members to 100 in the Service has increased considerably, especially in the last 2 years—the proportion at the three periods being about 37, 41, and 62 per cent., and their children 66·8, 73·6, and 104·4 to each 100 members in Service.

35. The number of daughters living under age 19 in each family, whether *in service* or *retired*, is in each case about 12 per cent. less than the number of sons, and the number of children in the former was 3·16, 3·26, and 3·39, and in the latter, 1·81, 1·81, and 1·68 at each valuation respectively. But in the last case it must be noticed that Mr. Grant adopted, in 1861, the same actual number as Mr. Neison in 1854, in the absence of fuller information about the families of retired members.

Average ages of living pensioners, members, and their families.

36. Another observation, from the same table, may be made as to the average age in different classes, and in this respect we can compare also the valuation of 1848, as shown by the following table:—

Abstract G.

Average Ages of Pensioners, and of Members and their Families, living at Date of Valuation.

	1848.	1854.	1861.	1863.
Pensioners—Widows	47·5	51·1	54·4	55·3
Sons	11·2	11·7	11·3	11·0
Daughters	6·7	14·1	10·1	11·7
Do. under Subsidiary Rules ..	29·2	32·4	36·5	40·3
In Service—Husbands	37·8	38·2	..	39·1
Wives .....	..	..	33·1	32·6
Sons	7·0	6·6	7·9	7·7
Daughters	6·5	7·4	7·3	7·5
Retired—Husbands	59·5	62·5	62·5	62·1
Wives .....	..	..	..	53·6
Sons .....	..	11·7	11·7	11·5
Daughters .....	..	11·2	11·2	11·4

37. The average age is always taken as last birthday, and that of widows and daughters receiving pensions under Subsidiary Rules appears to have steadily increased, but the remaining classes have varied but little. In the Service the average age of the husband is now 39·1, of the wife 32·6, so that the difference of seven years, on which the tables of values are based, may be safely continued for the present. Amongst retired members, however, the difference of age is somewhat greater, the husband being 62·1 and the wife 53·6, or 8½ years. The children of the former average about 7·6 years, and amongst the retired about 11·5 years of age.

38. These ages are higher than the average in the Bengal Civil Fund, which about the same date was found to be *active service*—husband 35·4, wife 30, difference 5·4 years; *retired*, husband 54·5, wife 45·3, difference 9·2 years. The average age of the children of members in Service was about 6·4 years, and of retired members 12·1 years; but this includes the daughters who are living beyond 21, whilst in the above table only the children of both sexes under 19 are included.

39. The calculations as to average ages also confirm the tables in my Reports on the Madras Military and Bengal Civil Funds, showing the increasing difference in age between husband and wife in proportion as the husband is in the more advanced ages of life; but as, from paucity of numbers, the results are somewhat irregular, I have not thought it necessary to make the comparison here.

40. From Table No. 3 may also be adduced the proportion living in each quinquennial period of age, so as to show the changes that may have occurred during the past 15 years, and may be useful for reference when the operation of the new Rules is compared with the past history of the Fund.

New Tables constructed for the present Valuation.

41. The instructions contained in the Memorandum required a considerable number of new tables to be formed, but as the basis of them all is for the present the rate of mortality amongst the members, their wives, and widows, which Mr. Neison adopted in 1848, the tables at 8 and at 4 per cent. which he formed, and which were considerably extended by Mr. Grant, have been used as far as they are available under the old Rules.

42. But another series, at 6 and at 5 per cent., had to be formed in the same manner, and one or two completed which were left imperfect at the former rates. Before proceeding to explain how the amount was arrived at, which the retired subscribers to the Civil Fund have to pay to entitle them to the benefits of the new scheme, it may be well to describe the application of the old and the formation of the new tables.

Incumbent Annuities. 43. 1.—Value of widows' annuities of £300, payable half-yearly in advance till death. At 8 per cent. this value is deduced from the D and N columns in Mr. Neison's Table XIV. (1848), from Table V., by adding to the pure annuity .750 at each age, to make it equivalent to the payment half-yearly in advance. These values will be found, for such as were living 1st January, 1848, in Table VII., and in 1854 in Table XXXV., and for other ages in Mr. Grant's Report on the Charity Branch, for 1st January, 1861, Appendix J. But as the table is not given entire, I have had it computed throughout, and subjoin it in Appendix IV.

44. 2.—To a daughter or son till 19. The terms of the Memorandum imply that a son or daughter received the like annuity till death, up to age 19, and the same amount of donation, £300, at that age, convertible in the case of daughters, under the Subsidiary Rules. Mr. Davies, in 1850, valued these by the same Table III. in his Report. But Mr. Neison adopted different tables, using for sons' benefits values deduced from Table VI., being mortality only till age 19; but for the values of daughters' benefits Table VIII., being the values of annuities till death or marriage

before 19, and the endowment of £300 if living at 19. It makes the value of the daughter's benefits a little less than that of the son, at all ages, as may be seen by comparing Tables XVII. and XX. Mr. Grant, in 1861, adopted these separate values. But, keeping to the terms of the printed circular and the Memorandum, I have used for the values of daughters' benefits in this case the same table as for sons' benefits. The difference is very small.

45. 3.—For daughters above age 19, for whom the subsidiary payment had not been made, the annuity of £50 till marriage or death, granted in lieu of the donation of £300, has been valued by Mr. Neison by his Table XXXIV., which is the same as that for the widows' annuity, and for which consequently the similar table in Appendix IV. is applicable at any required age.

Subsidiary Fund. 46. 4.—Fatherless daughters for whom the subsidiary payments have been made, above the age of 19, are entitled to the annuity of £100 half-yearly in advance till marriage or death, the value of which is computed by the above Table, and which will also be found at 8 and at 4 per cent. in Mr. Grant's Report on the Subsidiary Branch of the Fund, Tables I. and I.(a).

47. 5.—But for fatherless daughters for whom the subsidiary payments have been made, who are under 19, and still on the Charity Branch, are required the values of their deferred annuities of £100 a year, to commence at 19 if they should then be living and unmarried. The value of the deferred annuity of £1 at 8 and at 4 per cent. will be found in Mr. Grant's Tables II. and II.(a), and he brings into account the values of the donation of £300 at 19, as an endowment to be transferred to the Subsidiary Account.

48. But as at 6 and at 5 per cent. I had in this Report estimated the value of the £300 endowment at 19 as part of the benefits under the Charity Branch, I have formed Table No. 7(a), Appendix IV., in a somewhat different manner from Mr. Grant's.

The value of an annuity, at age 19, of £100, payable half-yearly in advance till marriage or death, is, at 6 per cent., £927·2, deducting £300, leaves £627·2 excess of value if the daughter is then living unmarried. Consequently, at any age m , under 19, $£627·2 \times \frac{D_{19}}{D_m}$, the D , by Neison, Table V., expresses the value of this excess over the benefits in the Charity Branch.

Value of increase of pension if the mother dies before her son or daughter attains 10 years of age. 49. There is, however, a small item, as regards sons and daughters, which has not been taken to account in the Valuation Tables at 8 and 4 per cent., that is the increase of pension from £30 to £50 below 6, and from £50 to £80 from age 6 to 10, if the mother dies before the children attain the latter age; but considering the average age of the incumbent annuitants,

and the slight risk of the contingency in question for so short a period, there seems no necessity to form tables under the old Rules for the purpose.

50. The above tables, which are required for the valuation of the incumbent liabilities under the old scheme at 8 and 4 per cent., have been completed by the computation of similar tables at 6 and 5 per cent.

51. The next set of tables relate to the values of contingent liabilities.

Tables for values
of contingent
liabilities.

6.—Values of reversionary pensions to the wives of living members, if they survive their husbands, the age of the husband being taken on the average as 7 years older than the wife. In Mr. Neison's preparatory Table XII., at age 46·39, the number dying has been accidentally misquoted from Table II. as 1769 instead of 1669, and the wrong log. taken, and consequently the additions of Col. K at all younger ages from 20 to 46 also require correction, as well as the values of the reversionary annuity in Table XI. at the same ages. The same error has crept into the 4 per cent. table. The effect of the correction is slightly to diminish the values, but would not cause, on the whole, any great difference in the final results.

52. A more important error, however, has escaped notice in the 4 per cent. tables. In this case the value of p_m , or of the widows' annuity till marriage or death, has been taken at every age from the 8 per cent. table, when the value at 4 per cent. should have been computed, and brought forwards. The annuity, also, instead of being assumed as payable half-yearly in advance till marriage or death, is taken quarterly in advance, and reducible to one-half on remarriage. This correction will make a considerable difference in the results of this class of liabilities. Thus, at age 33 last birthday, $p_{m+\frac{1}{2}}=10\cdot246$, at 8 per cent., in Neison's Table XII., quarterly in advance, reducible to one-half on remarriage.
9·622, at 8 per cent., if valued half-yearly in advance
till marriage or death.
14·409, at 4 per cent., ditto ditto.

53. At the wife's age, 33, the value at 4 per cent. would be about 50 per cent. more than at 8 per cent., and about 40 per cent. more than that involved in Mr. Neison's Table XII.(a). At age 60 the differences would be about 30 and 20 per cent. respectively.

54. It thus follows that in the 4 per cent. valuations a much larger reserve should be made, and that even in the 8 per cent. a correction should be allowed for the different conditions on which the reversionary annuity has been assumed to be payable.

55. In the new tables for the value of the wife's reversionary annuity after the husband, at 6 and at 5 per cent., these errors have been corrected.

56. 6.—Values of sons' and daughters' reversionary annuities after Father. Unfortunately the same mistake in bringing forward the value of benefits to sons and daughters respectively at 8 per cent., instead of 4 per cent., has been made in Tables XXIII.^(a) and XXVI.^(a).

	4 per cent.	8 per cent.
Thus, in Table XXIII. ^(a) , for sons at age 0, p_m should be	£744·09,	instead of £498·96.
And in Table XXV. ^(a) , for daughters at ditto, ,,	£734·50,	,, £493·88.

And so on, corrected for each age under 19.

57. I have also endeavoured to approach rather nearer to correctness by including in the reversionary benefits the value of the increase of pensions if the mother should die before the children attain 10 years of age, and making this additional value dependent upon the death of the father.

58. There may be also a few cases in which the father may die before the children are 10 years of age, the mother having died first, in which case the increased value after both parents are dead—as shown in Tables Nos. 2 and 3, Appendix IV.—would be the true value represented by p_m in the table of reversionary benefits. But these cases are rare, and, in so large a valuation, may be omitted without much risk, more especially as it is difficult to distinguish in the list of members and their families which are first or subsequent wives and first or subsequent families.

59. The values of the reversionary benefits to sons and daughters under 19, for whom the subsidiary payment has not been made, may be computed by the same table. The donation of £300 is only convertible into the prolonged annuity of £50 until marriage or death if it was proved that the daughters were left in indigent circumstances, and the annuities were even then reducible by the amount of any private income in excess of £45. The value of the annuity at 19 would depend on the rate of interest assumed, as follows:—

At 8 per cent., £396.	At 5 per cent., £512·1
6 ,, £469·4	4 ,, £580·9

60. It may be safely concluded that, even at the lowest rate of interest, the value in excess of the £300 donation would be much more than met by the restriction under which it is given, as we shall see hereafter in the inquiry as to what extent the liabilities are affected by the "property" clause. It is evident that, in including in the benefits the donation of £300 as an endowment payable at 19 for daughters under that age, we make an ample reserve for the liability.

Daughters on the Subsidiary Fund. 61. 7.—But in the case of daughters, for whom the subsidiary payments have been made, we must—as has been done by Mr. Grant in his able report—divide them into two classes, those who are above 19 years of age, and those who are under age 19. The table for the former would simply be that of a

reversionary annuity on the father's death, till marriage or death, which may be valued at 8 and 4 per cent. by Mr. Grant's Tables V. and V.^(a), and for which further tables have been computed, in nearly the same form, at 6 and 5 per cent.

62. In regard, however, to the values at ages below 19—which Mr. Grant, in Tables VI. and VI.^(a), treats as those of a deferred reversionary annuity after the father, to commence at that age, setting against them the value of an endowment of £300 at 19, to be transferred from the Charity to the Subsidiary Branch—I have adopted a different rule, in consequence of the £300 being already included in the value of the benefits on the Charity Branch. Taking the value of an annuity of £100 a year half-yearly in advance till marriage or death, at age 19, according to the rate of interest employed, and deducting therefrom £300, the difference is the excess value to which the daughter is entitled if she is living at 19, and still unmarried, and the father be then dead.

If we call this excess value V , this is expressed for age m by $V \cdot \left(\frac{D \cdot {}_{19}l_{54} - l_{m+25}}{D_m \cdot l_{m+25}} \right)$, the D being taken from Neison's Table V., and the l from Table II. But the daughter has also the chance, if the father is living when she attains that age, if unmarried, of being entitled to a reversionary annuity of £100 a year after his death; and calling the value of such annuity at that age V' , we have a further value $= \frac{V' \cdot D_{19}l_{54}}{D_m l_{m+25}}$. The combination of these two values, shown in Table No. 7^(a), Appendix IV., constitutes the total worth of the daughter's expectations.

63. The whole of the tables found in Mr. Neison's and Grant's Tables of valuation under the old Rules. Reports for 8 and 4 per cent. have been computed at 6 and 5 per cent., with the amendments and additions above explained, and these constitute the means of making a complete valuation of the liabilities under the old Rules at all these rates of interest.

64. The only tables used for valuing the members' subscriptions are the Joint Life Annuities during the Joint Lives of Husband and Wife for 16 and for 25 years' service, which will be found at 8 and at 4 per cent. in Mr. Grant's Report on the Charity Branch, Tables X. and XII. and X.^(a) XII.^(a). These I have also computed at 6 and 5 per cent., and added to them at those rates of interest the values of annuities for the same terms of service on the single lives of members by Neison's Table II.

65. Under the new Rules all these tables had to be recomputed, at Valuation Tables under new Rules. 8, 6, 5, and 4 per cent., since p_m , which is the basis of the reversionary values, was different in every case from the former. As, however, they are generally similar in the mode of construction, I will not stop to describe them particularly. The explanations given in Mr. Neison's and Mr. Grant's Reports are quite sufficient for any one who desires to understand their formation. I will merely show in what respects they differ from the tables under the old Rules, stating generally that when

an event is supposed to occur in the middle of a year I have not thought it necessary to discount the value for half a year, since in all other parts of the calculation interest is supposed to accumulate yearly, and the omission I have made is on the side of security, by slightly increasing the reserve for the liability. It is also more strictly in accordance with the fact, as the age at valuation is taken at the mean between each two successive ages, when the event (whether death or marriage) is also supposed to occur. The first payment is consequently not deferred for half a year, but is supposed immediately due.

Widows' pensions. 66. The pensions to widows under the new Rules, being continued for life but reducible to one-half on remarriage, required a table of annuities for life to be formed at each rate of interest from Mr. Neison's Table VI., at 6 and 5 per cent., or from the D and N columns Table XIV. and XIV.(a), at 8 and 4 per cent. By taking half the value from this new table, and half the value by the table under the old Rules, till marriage or death at each age, the new Valuation Table was formed.

Son's benefits. 67. New tables were computed at each age, extending the benefits till 21 years of age instead of 19, at the higher rates of annuity, and also for the increase of pension of £10 a-year, from age 0 to 10, in case of the mother's death before the son attains 10 years, both being formed from Neison's Table VI.

Daughter's benefits. 68. These tables, though similar in form, were computed from Table V. of Neison, containing the annuity till marriage or death, the increase of £10 a year in case of the mother's death whilst the daughter is under 10 years of age, and of £25 a year if she is above that age and unmarried, involving also the use of Table VI. But the value of the endowment of £300 on marriage was calculated from Mr. Grant's Table XVI., in his Report on the Charity Branch in 1861; showing the number living unmarried and the number who marry at each age up to age 61.

Reversionary benefits to wives, sons, and daughters. 69. The tables for the reversionary benefits to wives, sons, and daughters, after the death of the husband and father, followed in all respects the same mode of formation as those under the old Rules; but they had all to be calculated afresh at the different rates of interest, as the new values obtained for the incumbent liabilities, or p_m , have to enter in an early part of the table and alter all the rest of the columns at every age.

**Values of sub-
scriptions.** 70. The tables of joint life annuity of husband and wife for 16 and 25 years' service, under the old Rules, are sufficient for computing the new rates, except that for unmarried members, the single life table must be formed for the same terms of service. Deducting the value by the former from the latter at each age,

allows of the computation of the values of subscriptions when they are reduced from $2\frac{1}{2}$ to 1 per cent., after 16 years.

Marriage dona- 71. I had intended to form from the records of the Fund a new
tions of members. table of the rate per cent. of marriage amongst bachelors at every age ; but the observations are not sufficiently accurate at present for the purpose. There seems no reason to doubt that the similar Table 25 (B), in my recent Report on the Bengal Civil Fund, showing, out of 10,000 entering at 20, the proportion surviving unmarried or marrying at every age up to 60, would be quite sufficient for any calculations required for the donations payable on each marriage if the rate of marriage amongst bachelors in the Madras Civil Fund should become higher in future years. This table was deduced from 13 years' experience of the Bengal Civil Fund, 1850 to 1862 inclusive, from 599 members, who were either living unmarried, on 1st January, 1850, or entered the Fund since, and of whom 245 had married in the 13 years.

72. With these explanations of the new tables, the construction of which has involved so much time and labour, I proceed to consider the results of the valuation under the old and under the new scheme.

Amount to be required from Retired Subscribers to entitle their Families to the Benefits of the New Scheme.

73. The first point on which the decision of the Actuary is required is as to the amount which the retired subscribers ought to pay as an equivalent for the additional contingent liability incurred by the Fund, if their families are admitted to the benefits of the new scheme, of which the option was given them by a circular from the Secretary, bearing date 25th October, 1863. In this circular, of which I give a copy in Appendix II. A., the conditions under which the offer was made were clearly stated, and the relative benefits under the old and under the new scheme were fairly compared.

74. The form of reply announcing the assent of the member to join the New Provident Scheme, or to abide by the old Rules of the Civil Fund regarding widows and orphans, contained on it the information respecting his family required for the adjustment of the appropriated capital, his name, date of birth, whether married or single, date of birth of wife if living, number of sons living under the age of 21, their dates of birth ; number of daughters living and unmarried, their dates of birth ; whether the subsidiary payments to the Civil Fund were made on account of the daughters, or not. The replies, which were handed to me by Messrs. Coutts & Co., produced a mass of information more complete than any which had yet been given respecting the families of retired annuitants, in which the previous valuations have been very defective.

75. It not only served the immediate purpose of this inquiry, but helped to fill up blanks in the schedules of original observations, which from this time may be kept

up, and in a few years form some valuable data for the correction of the existing tables in use.

76. A summary of these replies, arranged alphabetically under the members names, will be found marked B, Appendix II., distinguishing in separate lists those who have signified their assent to joining the new scheme, or those who abide by the old Rules.

77. The next step was to arrange them under ages, beginning with the youngest married member, and against each name giving the age of his wife and of each living son, and daughter if living unmarried. Against these were inserted in columns the full values of the benefits under the old and new Rules, computed according to the instructions at 6 per cent. by the new tables formed for the purpose, as I have before explained. These will be found in the general valuation, Appendix III.

78. The most difficult part of the question as to the value under the old Rules was the extent to which the full value would be diminished by the property disqualification clause. The proportion ascertained from incumbent pensions by comparing the diminished with the full values, taken on the average of any one or of all the actuarial valuations which have been made, was not sufficient. That would only show the amount of diminution in pensions that were granted, but not paid in full; but there were many families who received no pension at all, by reason of the member having left property beyond the limit which entitled to a pension.

79. Again, the diminutions of incumbent pensions were actual facts at the time when ascertained, and though the average does not differ much at each valuation, they might not represent the condition as to property of any one or of the whole body of the existing retired annuitants, whose circumstances as to amount of property might vary between the present time and their respective deaths, on which the diminution of the pension was contingent.

80. The Memorandum for the Actuary contains suggestions on this head, that "as the circumstances of the Fund have altered greatly since 1814, when the Fund was established on the footing recently modified, and notably in 1825, when the present Retiring Annuity Fund was established; in 1833, when the trading privileges were abolished; in 1853, when the rules of the Retiring Annuity Fund were made less favourable; and, in 1861, when the exclusive privileges of the Service were greatly restricted, the rates of pay having also been much reduced in the course of years, and the means of providing a private income for their families in a great measure withdrawn from the members of the Service," it would be more fair to divide the periods under review into groups of ten years, and calculate separate averages for each. It seems probable, indeed, that of late years a larger proportion of pensions to be granted would be paid either in full or in part.

81. Mr. Grant, in his Report 1861, also discusses this question, and goes into some calculations to show how many widows would be living, from the average number who had left widows, whether admitted or not.

	8 per Cent.	4 per Cent.
In 1861 the pensions actually granted, paid in full, were valued at	£188,824	£190,328
Ditto under existing regulations	£121,980	£167,007
	=87·87 per cent.	=87·75 per cent. of full pensions.

82. The maximum number of annuitants would depend upon the number of married pairs, and this had been continually increasing up to 1854.

	Number Married.	In the Service.	Proportion Married.
Of members on service, 1833-38	88		
1838-43	100	Jan. 1, 1848,	$\frac{114}{194} = 59$ per cent.
1843-48	$112\frac{1}{2}$	,, 1854,	$\frac{115}{182} = 63$,,
Jan. 1, 1848	114	,, 1861,	$\frac{105}{166} = 63$,,
,, 1854	115	May 1, 1863,	$\frac{100}{159} = 63$,,
,, 1861	105		

83. Up to 1861, under regulations then in force, 122 widows have been admitted—

28 died after admission,
9 ceased by becoming possessed of property,
27 remarried,
58 living as pensioners.

122

84. But the number who never applied, in consequence of being possessed of property, was very considerable. The list of deceased annuitants, from 1803 to 1861, showing whether their families were admitted or not, gives a total of 131, of whom 22 only were admitted, and 109 entailed no liability.

85. By Neison, 1st January, 1854, out of 104 annuitants, 68 were married and 36 unmarried, or 65·4 per cent., and $\frac{68}{104} \times 131 = 85$, as the number of widows who would have been admitted; but 22 only were admitted, and the remaining 63 not admitted, or $\frac{22}{85} = 25·88$ per cent. admitted.

86. Similar results are obtained from members in Service. Since 1825, from 135 deceased members, 53 widows were admitted. Taking the same proportion as before, 88 of these members would have been married, and $\frac{53}{88} = 60·2$ per cent. admitted.

87. To bring the information down to the latest date, I have carefully analysed the Lists No. 22 and 23, given in the Appendix I., the former showing of civil servants, who died in the Service from 1825 to 1863, the number of those whose families were admitted to pensions on the Fund, and of those whose families never applied for its benefits, the latter exhibiting the same facts as to the families of deceased annuitants from 1803 to 1863. The summary for each list, and for each year, will be found in Appendix II., C and D, and grouped in periods of years, gives the following results:—

Abstract H.

Widows of Annuitants and of Members in Service admitted on the Fund.

Years.	IN THE SERVICE.			Admitted per Cent. of Total, assuming 60 per Cent. to be Married.	Years.	ANNUITANTS.			Admitted per Cent. of Total, assuming 80 per Cent. to be married.
	Admitted.	Not admitted.	Total.			Admitted.	Not admitted.	Total.	
1825 to 1833	10	24	34	49.0	1803 to 1833	3	24	27	13.9
1833 to 1853	34	42	76	74.6	1833 to 1853	13	63	76	21.4
1853 to 1861	12	10	22	99.7	1853 to 1861	6	28	34	22.1
1861 to 1863	4	1	5	100.0	1861 to 1863	3	1	4	93.7
Total	60	77	137	73.0		25	116	141	22.2

88. In 1854, 1861, and 1863, the proportion of married members in Service was 63 per cent. of the whole; in 1848, only 59 per cent., and as the above list comprises a large proportion of deaths at still earlier periods, I think we shall be very near the truth in assuming 60 per cent. of the total deaths in the Service to have been those of married members. Then $137 \times .6 = 82.2$, of whom 1825-64, 60 were admitted, and $\frac{60}{82.2} = 73$ per cent.

89. But of the retired members a larger proportion is married. Thus, at the present valuation, we find amongst the retired—

89 married,
 10 widowers with children,
 4 ditto without children,
 9 bachelors.

112

Taking the married only (as widowers' children form but a small part of the liability), $\frac{89}{112}$ gives 79.5 per cent. married, or say 80 per cent., and $141 \times .8 = 113$; consequently $\frac{25}{113} = 22.1$ per cent. of the families of retired members admitted to the Fund on the average of the whole period, 1803 to 1863, which is also the rate for the latter part of the period, 1853 to 1861.

90. Of those admitted, however, a certain proportion does not receive the benefits in full. To ascertain this proportion we may compare the value at 8 per cent. of the full and the diminished pensions, on the average of the different valuations:—

Jan. 1, 1848	<u>£91,250</u>	= 83·8 per cent.
	£108,942	
„ 1854	<u>£111,321</u>	= 78·6 „
	£141,595	
„ 1861	<u>£121,980</u>	= 87·9 „
	£138,824	
May 1, 1863	<u>£120,295</u>	= 85·3 „
	£141,059	
Total	<u>£444,845</u>	= 83·9 „
	<u>£530,420</u>	

Thus the full pension of those admitted may be assumed to be diminished by the property disqualification to the extent of about 84 per cent., or, taking the present time, only about 85 per cent.

91. Applying this to the 22·2 per cent. admitted, we find $22·2 \times 85 = 18·9$ per cent. only, actually paid to the families of retired members of the pensions that will have to be paid when the restrictive clause as to property is wholly removed.

92. This may appear a great reduction, but even in the memorandum by Mr. Birch, quoted by Mr. Neison in his first Report, he concluded that not one-fourth of the annuitants would, under the existing system, leave a title to their widows for any benefit whatever from the Fund, independent of any reduction of those actually admitted.

93. On the whole I come to the conclusion, that the fairest estimate would be to assume, that under the present rules 20 per cent. only of the total reversionary pensions to the families of retired members fall as a liability on the Fund.

94. By the same method of reasoning, of those in the Service, the nearest estimate gives rather more than 60 per cent., and of both active and retired, about 40 per cent. of the full reversionary pensions as the probable amount that would fall upon the Fund, whilst the regulation as to exclusion on account of property remained in force.

95. Upon this basis the valuation under the old Rules and of the full value under the new Rules was made, and an alphabetical list of retired annuitants who had conditionally accepted the new scheme, with the amount payable by each for the difference in the value of the benefits he would thereby secure to his family, was sent to Messrs. Coutts & Co., on 30th August last with a brief explanation, as an answer to inquiries that might be made.

96. But it was afterwards found that several of the members had already paid, under new Rule 12, the amount that was necessary to place them on the footing of members whose families are entitled to the full benefits, and I have accordingly amended the List E, Appendix II., by striking out their names and putting them in a separate List F, Appendix II. Another List G, Appendix II., contains the names of those retired members who abide by the old Rules. The number is that in Messrs. Coutts' list, and the ages are added, that they may be more easily found in their place in the valuation.

97. The total number of members on the corrected List E is 69, and the total amount they have to pay is—

<i>Total Value of Benefits.</i>			
	Under Old Rules.	New Rules.	Difference.
For Wives	£11525·3	£58004·7	£46479·4
„ Daughters	4856·4	40994·9	36138·5
„ Sons	1025·9	7981·4	6955·5
Total	£17407·6	£106981·0	£89573·4

98. In regard to the question whether retired members should be permitted to secure part only of the new benefits—as, for instance, for children and not for widows, and *vice versa*—by payment of the value of the additional liability for particular members of their family, I am decidedly of opinion that it should only be allowed separately in the case of *the wife*, or in the case of *the whole of the sons*, or *the whole of the daughters*. The tables on which the calculations are based assume average difference of ages which were originally deduced from the average of existing families, and they might be materially altered if a partial selection is made from a family. This explanation has been given to Messrs. Coutts & Co., and communicated in their circular to the members.

99. I must also draw particular attention to the fact that in all cases the estimated difference for daughters' benefits has been computed as if the member had decided to pay for the new benefits, whether the subsidiary payment had been made for his daughter or not. It seemed very desirable that under the new Rules there should only be one class of benefits for daughters, and not a combination partly of the old and partly of the new scheme; and having been requested, in the Memorandum, to calculate the payment to be required in any case of a retired member, who may not have placed his daughter on the subsidiary list, but may now desire to secure for her the larger annuity under the Provident scheme, I thought it better to name this latter value in all cases. The consequence is, that all who eventually pay for the increased benefits for daughters will constitute but one class in the Provident fund. The number not placed under the Subsidiary Rules is very small indeed, and there did not seem sufficient reason for continuing them as a distinct class under the new scheme.

Summary of Valuation of the Madras Civil Fund on 1st May, 1863.

VALUES OF LIABILITIES.

INCUMBENT PENSIONS.											
	No.	PENSIONS.		8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
		Now payable.	In full.	As now payable.	In full.	As now payable.	In full.	As now payable.	In full.	As now payable.	In full.
		£	£	£	£	£	£	£	£	£	£
a. Widows	58	14884·9	17,400	119540·	140195·1	137841·6	161841·6	149335·9	175467·9	162920·1	191599·2
b. Sons	16	1223·9	1,310	10069·8	10778·0	11077·7	11857·1	11578·7	12393·1	11931·4	12770·5
Ditto	2	93·6	100	944·4	1009·6	1129·9	1208·0	1250·3	1336·9	1399·7	1496·9
	18	1317·5	1,410	11014·2	11787·6	12207·6	13065·1	12829·0	13730·0	13331·1	14267·4
c. Daughters	25	1718·3	2,140	12293·1	15309·7	13679·2	17036·0	14274·4	17777·4	14489·7	19045·7
Ditto above 19	11	489·6	550	4690·7	5285·0	5568·3	6273·7	6138·2	6915·6	6829·8	7693·9
Ditto on Sub- sidiary Fund }	31	2705·7	3,100	24647·4	28079·0	29425·6	33523·2	32600·9	37145·0	36474·3	41628·1
	67	4913·6	5,790	41631·2	48673·7	48673·1	56832·9	53013·5	61838·0	57793·8	67367·7
Total .....	..	21116·	24,600	172185·4	200656·4	198722·3	231739·6	215178·4	251035·9	234045·0	273234·3
VALUES OF INCUMBENT PENSIONS IF PUT UNDER NEW RULES.											
a. Widows	58	..	..	..	144365·8	..	167354·2	..	181888·2	..	199203·0
b. Sons	18	..	..	..	15494·7	..	17144·2	..	18087·8	..	19131·7
c. Daughters	67	..	..	..	75229·0	..	89683·2	..	99146·7	..	110857·6
Total .....	..	..	..	..	235089·5	..	274181·6	..	299122·7	..	329192·3
d. Remarried widows	12	..	..	6642·3	7768·8	9200·1	10760·4	10806·9	12639·6	12816·8	14990·4
e. Retired mem- bers who abide by the old Rules ..	M. 3	Wives 3	3	502·1	2510·7	640·0	3200·1	707·8	3538·8	785·3	3926·4
		Sons 2	2	22·9	114·7	30·3	151·5	34·1	170·3	38·1	190·7
		Daughter 1	1	41·2	206·0	60·2	300·8	72·9	364·4	88·0	440·1
	W. 1	Son 1	1	20·2	100·9	26·8	133·9	30·3	151·6	34·3	171·3
	B. 8										
Total	12	..	..	586·4	2932·3	757·3	3786·3	845·1	4225·1	945·7	4728·5
Members on service ditto }	4	Wives 4	4	1004·0	2510·1	1390·6	3476·4	1659·6	4149·0	2011·3	5028·3
		Sons 6	6	202·1	505·1	253·9	634·8	278·6	696·5	305·9	764·7
		Daughters 3	3	221·9	554·7	329·4	823·5	400·6	1001·5	483·8	1209·5
Total .....	..	..	..	1428·0	3569·9	1973·9	4934·7	2338·8	5847·0	2801·0	7002·5
Total value of liabilities, <i>Old Rules</i>				180842·1	214927·4	210653·6	251221·0	229169·2	273747·6	250608·5	299955·7

Summary of Valuation of Madras Civil Fund (continued).

VALUES OF LIABILITIES.

	No.	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.			
		As now payable.	In full.	As now payable.	In full.	As now payable.	In full.	As now payable.	In full.		
£ Retired mem- bers who have conditionally accepted the new scheme B. & W.	73	Wives 73	10890.4	54451.8	14411.6	72057.9	16379.4	81896.7	18755.5	93777.6	
		Sons 79	955.8	4779.0	1156.3	5781.8	1238.3	6191.7	1323.1	6615.6	
		Daughters 94	3772.2	18861.2	5461.7	27308.4	6550.5	32752.5	7806.2	39030.9	
		W.9 Sons 7	100.6	502.8	120.8	603.8	129.1	645.6	137.8	689.1	
		W.7 Daughters 27	1201.1	6005.4	1726.1	8630.6	2061.6	10307.8	2445.4	12227.0	
Total.....	89	..	16920.1	84600.2	22876.5	114382.5	26358.9	131794.3	30468.0	152340.2	
VALUATION OF THE SAME AS UNDER NEW RULES.											
	M.	Wives 73	..	55181.8	..	72799.2	..	82721.1	..	94800.0	
		Sons 87	..	7965.5	..	9095.0	..	9750.0	..	10468.8	
		Daughters 108	..	30896.3	..	42406.0	..	50715.4	..	61750.5	
		W. Sons 8	..	811.8	..	928.8	..	996.2	..	1069.9	
		W. Daughters 29	..	9074.6	..	12275.1	..	14560.0	..	17575.3	
Total.....	..	..	103930.0	..	137504.1	..	158742.7	..	185664.5	
g. Members on Service ditto Resigned but families enti- tled	M92	Wives 92	22579.1	56447.7	31360.2	78400.5	37869.1	94672.8	46570.8	116427.0	
		Sons 172	6275.6	15689.1	7758.9	19397.2	8480.9	21202.2	9244.2	23110.6	
		Daughters 137	9691.5	24228.7	14286.0	35714.9	17319.1	43297.8	20918.8	52297.1	
	W.7	Sons 13	295.4	738.4	365.3	913.2	395.6	989.1	428.1	1070.3	
		Daughters 16	1160.0	2900.0	1708.7	4271.8	2070.0	5175.0	2496.6	6241.5	
		Wives 2	525.5	1313.7	729.2	1823.1	865.7	2164.2	1043.1	2607.6	
	B.56	Sons 5	117.6	294.0	138.9	347.3	147.0	367.4	154.7	386.7	
		Daughters 4	302.0	755.1	443.8	1109.5	536.9	1342.3	645.3	1613.3	
		Total.....	155	..	40946.7	102366.7	56791.0	141977.5	67684.3	169210.8	81501.6	203754.1
	VALUATION OF THE SAME AS UNDER NEW RULES.										
	M.	Wives 92	..	57367.7	..	83359.2	..	100876.5	..	124297.5	
		Sons 175	..	23413.1	..	28001.1	..	30634.7	..	33697.5	
		Daughters 137	..	28655.6	..	40396.2	..	49153.9	..	61123.6	
	W.	Sons 14	..	1224.9	..	1422.1	..	1539.4	..	1670.2	
		Daughters 16	..	3435.6	..	4836.2	..	5879.4	..	7301.9	
		Wives 2	..	1333.7	..	1884.6	..	2238.9	..	2699.7	
		Sons 6	..	505.2	..	564.7	..	598.3	..	634.1	
		Daughters 4	..	898.4	..	1263.3	..	1533.6	..	1898.4	
Total.....	..	..	116834.2	..	161727.4	..	192454.7	..	233322.9	
h. Estimated reserve for the contingent benefits of future children of exist- ing marriages, old Rules			3653.2	9133.0	5057.0	12642.4	5925.7	14814.4	6935.5	17338.7	
	Ditto, new Rules .....		..	11919.9	..	15678.0	..	18307.9	..	21782.0

Summary of Valuation of Madras Civil Fund (continued).

VALUES OF LIABILITIES.

	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	As now payable.	In full.	As now payable.	In full.	As now payable.	In full.	As now payable.	In full.
	£	£	£	£	£	£	£	£
j. Old Rules.—Estimated reserves for the wives and families of 63 bachelors and widowers if they should marry hereafter	6535·7	16339·2	10139·1	25347·8	12956·0	32390·0	16784·6	41961·4
Ditto, new Rules .....	..	18153·9	..	29182·3	..	37361·1	..	46783·2
k. Passage-money to widows and children ..	..	1912·2	..	2072·1	..	2160·3	..	2255·1
l. Advances to sick members .....	..	1593·5	..	1726·8	..	1800·3	..	1879·3
m. Charges of management and contingencies .....	..	4457·4	..	5371·2	..	5973·9	..	6660·2
VALUES OF ASSETS.								
n. Capital of the Fund .....	..	617901·	..	617901·	..	617901·	..	617901·
o. Estimated amount, at 6 per cent., to be paid by retired members who have conditionally accepted the new scheme .....	..	89573·4	..	89573·4	..	89573·4	..	89573·4
p. Value of members' subscriptions— One member, under 16 years' service, who abides by the old Rules }	..	107·4	..	114·8	..	118·7	..	123·0
Subscriptions of members who have accepted the new scheme, valued as under the old Rules :— Unmarried members	51	6197·3	..	6878·1	..	7215·2	..	7516·4
Married members and widowers with families	46	6073·1	..	6499·1	..	6731·8	..	6981·7
	..	12270·4	..	13377·2	..	13947·0	..	14498·1
Valued as under new Rules :— Unmarried members	56	9010·9	..	10172·4	..	10832·7	..	11543·7
Married members and widowers with families	99	25516·4	..	27923·5	..	29296·8	..	30804·9
	..	34527·3	..	38095·9	..	40129·5	..	42348·6
q. Old Rules.—Value of donations. Subsidiary payments for future born daughters of present marriages ..	..	924·3	..	1014·9	..	1064·1	..	1116·3
Old Rules.—Ditto for daughters from probable marriages of bachelors ..	..	802·3	..	931·7	..	1005·1	..	1085·0
New Rules.—Ditto for marriage and birth of each son and daughter ..	..	4626·2	..	5100·	..	5363·	..	5646·4
r. Value of Government donation of Rs. 12,950 .....	..	8254·3	..	8944·6	..	9325·2	..	9734·4
s. Value of gain by exchange :— Government donation, Rs. 40,000 ..	..	25496·	..	27628·	..	28804·	..	30068·
" " Rs. 14,000 ..	..	8923·6	..	9669·8	..	10081·4	..	10523·8

Valuation of Existing Liabilities, 1st May, 1863.

100. Though the various and complicated contingencies, either under the old or new scheme, require a great mass of preliminary tables, and from the instructions in the Memorandum at four different rates of interest—8, 6, 5, and 4 per cent.—I will endeavour to bring the results into as small a compass as possible, comparing them together, and then give an opinion on the various questions submitted.

101. In order to simplify the process of calculations, I have placed together, in Appendix IV., the series of tables finally used in the present valuation, and, as far as they will be required on future occasions, until the bases of the tables are altered. They are given for each of the above rates of interest for the valuations both under the old and the new scheme.

102. In the summary of the valuation on 1st May, 1863, pp. 38–40, will be found all the total values of each class, brought under one view, and we may examine the results separately.

103. I. *Incumbent Liabilities—Old Rules.*—Although, in the Memorandum for the Actuary, the amount of capital to be set aside as appropriated to meet these liabilities, together with those which are contingent for the families of members retired or in the Service who decide to abide by the old Rules, is only required at 6 per cent. interest, I have thought it better to compute them also at the other rates of interest, in order to compare the present condition with the past condition of the Fund at former valuations.

a. Widows' Pensions.

104. The total number is 58, the amount payable in full would be £17,400 per annum, and that actually payable, as diminished by the "property clause," is close upon £14,885 per annum, showing a proportion of 85·5 per cent. At 6 per cent. the full value is £161,842, and of the diminished pensions £137,842, or 85·2 per cent., very nearly the same. The average value of each full annuity is 9·3, which very nearly corresponds with the mean age, 61.

105. Comparing the present valuation at 8 per cent. with those made by Mr. Neison and Mr. Grant at the same rates of interest, the following is a summary of the results:—

	No. of Widows.	Full Pensions.	Pensions paid.	8 PER CENT.		Proportion per Cent. of full Pension paid.	Average Value of Annuity of £1.	Equivalent Age.
				Value of full Pension.	Value of Pensions paid.			
		£	£	£	£			
Neison, 1 Jan., 1848 ..	41	12,300	10,356	108,942	91,250	83·8	8·857	56
" " 1854 ..	55	16,500	13,083	141,595	111,321	78·6	8·582	59
Grant, " 1861 ..	56	16,800	14,774	138,824	121,980	87·9	8·263	61
" 1 May, 1863 ..	58	17,400	14,885	140,195	119,540	85·3	8·058	62

106. From this comparison it would appear that though the number of widows has increased considerably since 1848, yet the average age has so far increased also that the value of the full liability during the last nine years has actually diminished. The last three valuations were all made by the same table, and the first only differs by taking the age at last birthday, instead of an average advance of half a year for the mean present age in each case.

b. Sons' Pensions.

107. Under age 19 there are 16 in number, and there are 2, who, under special rule, receive annuities of £50 each, above that age. The total full annuities would be £1,410 per annum, and those actually paid £1317·5 per annum.

108. At 6 per cent. the full value would be £13065·1, and of those actually payable £12207·6, being a proportion of 93·4 per cent. The estimated value of the latter has been obtained from the former by reducing it in the proportion in which the annuities are actually diminished by the property clause. In cases under 10 years of age, the deduction would not be in exactly the same proportion when the annuity came to be increased according to the Rules, but they are too few to affect the results seriously.

109. Of the 18 annuitants, 6 were orphans who had lost both parents, or whose mothers had remarried, and 2 of them under 10 years of age were consequently taking higher annuities, and by the new tables, at 6 and 5 per cent., the increased annuity of the latter until 10 years of age was brought into account. The values at 8 and at 4 per cent. were by Mr. Neison's Tables XVII. and XVII_(a), in which this slight addition is omitted.

c. Daughters' Pensions.

110. At ages under 19, we find on the present valuation 25, the full pension of which would be £2,140 per annum, and those actually payable £1718·3. The value at 6 per cent. of the former is £17,036, of the latter £13679·2, found in the same manner as the sons' annuities.

111. Above age 19 there are 11 receiving £50 a year in lieu of the donation, but liable to reduction by the "property clause"; their full pensions being £550 per annum, and so reduced £489·6 per annum. The value, at 6 per cent., is £6237·7 for the former, and £5568·3 for the latter.

112. Of these 36 annuitants, 14 had lost both parents, or the mother had remarried, and 2 of them were taking the higher annuities under 10 years of age.

113. These annuities for sons and daughters, independent of those on the Subsidiary Fund, may be compared with the values at the previous investigations.

	1848.		1854.		1861.		1863.	
	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.	Sons.	Daughters.
Number	26	18	20	28	22	22	16	25
„ above 19 .....	..	12	..	11	..	12	..	11
8 per Cent. Valuation } of full Pension }	£ 15,825	£ 10,924 } 5,389 }	£ 12,992	£ 16,452 } 5,136 }	£ 13,509	£ 14,303 } 5,695 }	£ 10,778	£ 15,310 } 5,285 }
Average Value	608·7	543·7	649·6	553·5	614·	588·2	673·4	572·1

114. The values of the reduced pensions have only been obtained by proportion, so that it is not worth while to make the comparison, but the average values to each child fluctuate within certain limits without showing any increasing liability.

115. I have before explained that in the construction of the tables at 6 and at 5 per cent., I have followed the statement in the Memorandum, which after age 14 would, at the same rates of interest, make a slightly increased value for daughters' pensions up to age 19, over Mr. Neison's values.

116. The next item is the transfer from the Subsidiary Fund of the values required for daughters' incumbent annuities of £100 a year under those rules. By List No. 13, Appendix I., in which the ages are given, they amount to 31 in number, the full annuities being £3,100 per annum, and the amount actually payable £2705·6. The total value at 6 per cent. is £33523·2, and of those actually payable £29425·6, being 87·8 per cent.

117. As the principal and subsidiary capital accounts are amalgamated, from 1st May, 1863, there is no longer any object for keeping these liabilities as a separate account, and I have, therefore, brought them into their place in the general valuation.

118. These various items constitute the whole of the incumbent liabilities, and the total value of the annuities actually payable under the old Rules, at the various rates of interest, is—

At 8 per cent.	.	.	.	.	£172185·4
6 per cent.	.	.	.	.	£198722·3
5 per cent.	.	.	.	.	£215178·4
4 per cent.	.	.	.	.	£234045·

119. To complete the required estimates under the old Rules, we must add such of the contingent liabilities as may yet come on to this branch.

d. *Contingent Pensions of Remarried Widows.*

120. The first of these is the estimated value of the annuities of remarried widows, who may survive their second husbands and return to the Fund. Those who have already returned, 4 in number, from List 5, are included in List 1, and Item a in valuation. But in List 4 are given the names, date of remarriage, and age on 1st May, 1863, as far as they could be ascertained, of 20 widows on the Fund who have remarried, from 1798 to 1863; but the ages only of 12, since 1835, could be ascertained with sufficient accuracy. Of 7 whose ages are given, the average present age would be nearly 43, and the average age on remarriage 38. Of 5 whose age were approximated by taking 20 as the average age of the husband on entering the Service, and 7 years as the mean difference in age of husband and wife, the average present age would come out as 45, and the average age at marriage about 30. The remaining 8 were remarried between 1798 and 1822, and we may safely leave them now out of the account. If we assume that the remaining 12 are all living (though this is hardly probable), and take the average present age at 45, there can be little doubt that the result will be sufficiently near for all practical purposes without putting a value against each of the names. The result would be by table—

	In full.	Reduced Pensions.
At 8 per cent.	$2\cdot158 \times \pounds 300 = 647\cdot4 \times 12 = \pounds 7768\cdot8$	$\pounds 6642\cdot3$
6 per cent.	$2\cdot989 \times \pounds 300 = 896\cdot7 \times 12 = \pounds 10760\cdot4$	$\pounds 9200\cdot1$
5 per cent.	$3\cdot511 \times \pounds 300 = 1053\cdot3 \times 12 = \pounds 12639\cdot6$	$\pounds 10806\cdot9$
4 per cent.	$4\cdot164 \times \pounds 300 = 1249\cdot2 \times 12 = \pounds 14990\cdot4$	$\pounds 12816\cdot8$

121. The probable reduction of pension on account of the "property clause" is assumed to be in the same proportion as that of widows now on the Fund, 85·5 per cent., which gives the values of the diminished pensions as above.

122. The amount might possibly be sufficient, if the full values were reduced still further, since some widows might be left in the possession of property which would wholly exclude them from the Fund, but in the absence of more accurate information, it is better to allow sufficient margin.

123. Mr. Grant, in his valuation for 1861, justly brought this liability to account, and seems to have had nearly the same list to compute from, as he also leaves out the first 8, and estimates the values of 11 then remaining—

At 8 per cent.	$\pounds 7507\cdot5$ for full Pensions.
4 per cent.	$\pounds 10351\cdot8$ „

reducing them in the diminished proportion of then existing widows for the property clause. The large apparent difference at 4 per cent. arises from his having used Mr. Neison's Table XI._(a), in which the p_m , at 8 per cent., has been imported into the 4 per cent. table. The average age also appears to be only 30, which leads me to think that it may have been the age at marriage instead of the existing age.

e. *Liabilities for Families of Members who abide by the Old Rules.*

124. The last contingent liability under the old scheme is that of members who, in reply to the circular sent to them, have elected to abide by the old Rules. These are taken from Retired Members' List G. They consist of a very small number—only 9; of these, 3 are described as widowers (of whom 2 have no sons under 21, or daughters unmarried), 3 single, and of 3 the ages and particulars of family (if any) are not given. The total value of the liability is as follows—that of the diminished pensions being only 20 per cent. of the full pensions, for the reasons more fully explained in Articles 93, 94:—

Value of Contingent Pensions.

	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	In Full.	Reduced.	In Full.	Reduced.	In Full.	Reduced.	In Full.	Reduced.
Wives, 3	£ 2510·7	£ 502·1	£ 3200·1	£ 640·0	£ 3538·8	£ 707·8	£ 3926·4	£ 785·3
Sons, 3	215·6	43·1	285·4	57·1	321·9	64·4	362·	72·4
Daughters, 1	206·	41·2	300·8	60·2	364·4	72·9	440·1	88·
(on Subsidiary Fund)								
Total	2932·3	586·4	3786·3	757·3	4225·1	845·1	4728·5	945·7

125. But there are also a few members on Service who appear amongst the list of those who have decided to abide by the old Rules. They are but 4 in number—the families consisting of 6 sons and 3 daughters. The additional liability under the old Rules is, consequently, very small; and as it would be very desirable to arrive, as soon as possible, at the uniform working of the new scheme, I would suggest that they should, till retirement from Service, have the option of accepting the new scheme upon paying up any arrears of contributions which they might have to pay under the new Rules, with interest. The full and diminished values reserved for this contingent liability are as follows:—

	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	In Full.	Reduced.	In Full.	Reduced.	In Full.	Reduced.	In Full.	Reduced.
Wives, 4..	£ 2510·1	£ 1004·0	£ 3476·4	£ 1390·6	£ 4149·0	£ 1659·6	£ 5028·3	£ 2011·3
Sons, 6..	505·1	202·1	634·8	253·9	696·5	278·6	764·7	305·9
Daughters, 3..	554·7	221·9	823·5	329·4	1001·5	400·6	1209·5	483·8
Total..	3569·9	1428·0	4934·7	1973·9	5847·0	2338·8	7002·5	2801·0

126. The preceding items, a to e, comprise all those which, according to the instructions in the Memorandum, are to be valued at 6 per cent., and capital set aside at that rate to meet them, the total amount of which will be £210653·6.

f. and g. Liabilities for the Families of Members who have elected to join the New Scheme.

127. We now come to the consideration of the values of the contingent liabilities appertaining to the members who have elected to be placed under the new Rules. These are also to be valued at 8, 6, 5, and 4 per cent. ; but as it is important to ascertain the excess value over the old, which is required to be reserved in consequence of the adoption of the new scheme, we must also value these contingent liabilities at the same rates of interest, supposing them to have continued under the old Rules.

128. This is necessary with the view of obtaining the proportion of surplus which remains in the existing capital towards carrying out the new objects, and whether the intended increase of donations and subscriptions is fully adequate to the alterations proposed.

129. Before proceeding to the detailed examination of each item, it may be convenient to state, in a few words, the condition of the Fund and the charges that would be made on the actual capital on 1st May, 1863, supposing that, after reserving the incumbent liabilities, and for the families of those members who have decided to abide by the old Rules at 6 per cent. interest, the whole of the contingent liabilities for the retired members and those on Service were also charged (as has been done in former Reports) as if the full pensions were reduced in the same proportion as the value of incumbent widows' pensions in full bears to the value of their reduction caused by the possession of private property.

130. This common ratio is taken from the valuation at 8 per cent., and it will be seen by the Summary, pp. 38-40, is $\frac{\pounds 119540}{\pounds 140195\cdot 1}$, a little more than 85 per cent. for the liabilities under the old Rules, and (which is still nearer the same rate at 4 per cent.) for the excess of the liabilities under the new Rules over those under the old, at 4 per cent.

131. Computing all the contingent liabilities at this rate of reduction, and comparing the results with the balance of the actual capital of the Fund on 1st May, 1863, after reserving for the incumbent liabilities, and for those members who adhere to the old Rules, at 6 per cent., we shall have the following results:—

1st May, 1863.—Capital	£617901·
Old Rules—Liabilities valued at 6 per cent.	210653·6
	<hr/>
	407247·4

		£407247·4
Old Rules—f.	Contingent liabilities, at 8 per cent., retired members	71910·2
„	g. Ditto, members on Service	87011·7
„	h. Ditto for future children of existing marriages	7768·1
„	j. Ditto for families of Bachelors, if they marry	13888·3
„	k, l, m. Miscellaneous	7968·1
		<hr/> 188536·4
		218711·0
New Rules—f.	Excess of liabilities, at 4 per cent., Retired members	56175·3
„	g. Ditto, members on Service	60131·9
„	h. Ditto, for future children of existing marriage	7044·1
„	j. Ditto, for families of bachelors, if they marry	13116·0
		<hr/> 136467·3
		<u>£82243·7</u>

132. It appears from this statement that the total liabilities under the old Rules for all the existing members on 1st May, 1863—valued as required by the new regulations—would, under the proportion ascertained by the methods hitherto followed, absorb £399190·0 of the existing capital of £617901, leaving a surplus of £218711.

133. The excess of liabilities under the new scheme over the old for the members then existing, valued at 4 per cent., of which the details may be seen in the summary of the valuation, pp. 38–40, would require a reserve of £136467·3, which would still leave a surplus of £82243·7, without taking into account the future contributions and donations to be received from the members still in the Service.

To proceed to a more minute examination of each item—

134. The values of the first of the contingent liabilities is shown under

f. For the Reversionary Pensions of Wives, Sons, and Daughters of Retired Members who have provisionally Elected to join the New Scheme.

The names are the same as those which have been given in the Alphabetical List E, but they have been re-arranged under ages commencing with the youngest age of the husband, with the youngest age of the wife, and showing the ages of the sons and daughters in each family, placing against each the respective value of the benefits according to each rate of interest. This admits of several useful deductions as to the number of children in families according to the ages of the parents, and the corresponding reserves required at the more advanced ages.

135. The total number of members somewhat differs from that given in List 7, in consequence of the corrections which were effected by the members' own statements in their replies to the circular sent out by Messrs. Coutts & Co. Having carefully compared these forms with the original list, I have adopted finally the facts which are given in Table f as the most accurate statement which has yet been obtained as to the wives and families of the retired members.

136. The total number of married members is 73, with 79 sons living under age 19, and 94 daughters, of whom many will be found above age 19, in consequence of the subsidiary payments having been made for them. In fact, the number not entitled to subsidiary benefits is very small, being only 25 out of the 94. There were 9 widowers, having 7 sons and 27 daughters, entitled under the old Rules to reversionary benefits; 1 widower without children, and 6 bachelors, making, with 12 retired members who abide by the old Rules, the total number of 101 on the retired list living 1st May, 1863.

137. The average number of children living in a family with both parents is, sons under 19, 1·05; daughters unmarried at any age, 1·25; together, 2·32; or 7 children to every 3 families.

In the families of 9 widowers the proportion of sons living under 19 was less, being ·78; and of daughters living unmarried at any age still more, being 3; both together 3·78 to each family.

138. The total value of the liabilities for the reversionary benefits to wives and children, and the reduction estimated, as I have before explained, on account of the effect of the "property clause," at the several rates of interest, is as follows:—

		8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
		Reduced.	Full.	Reduced.	Full.	Reduced.	Full.	Reduced.	Full.
		£	£	£	£	£	£	£	£
Married members 73	Wives ... 73	10890·4	54451·8	14411·6	72057·9	16379·4	81896·7	18755·5	93777·6
	Sons 79	955·8	4779·	1156·3	5781·8	1238·3	6191·7	1323·1	6615·6
	Daughters 94	3772·2	18861·2	5461·7	27308·4	6550·5	32752·5	7806·2	39030·9
Widowers 9	Sons 7	100·6	502·8	120·8	603·8	129·1	645·6	137·8	689·1
	Daughters 27	1201·1	6005·4	1726·1	8630·6	2061·6	10307·8	2445·4	12227·0
Total		16920·1	84600·2	22876·5	114382·5	26358·9	131794·3	30468·0	152340·2

139. It will be sufficient to take one rate of interest to ascertain the average value of the benefits in each class, and for this purpose to select 5 per cent. At this rate the average value of the wives' reversionary benefit is £1,122, corresponding nearly to the husbands' age 58; of the sons' benefits £78·4, about sons' age 12; and of the daughters' benefit £348·4, about daughters' age 19.

For the reversionary benefits of the sons of widowers the average value is £92·2, being age 11, and of daughters' benefits £381·8, being a little below the value at age 21.

140. These ages do not differ much from the average values found in the Retired Service of the Bengal Civil Fund, on 30th April, 1863, in which the husbands' age was found by this process to be 54, the sons' 11, and the daughters' about 21.

141. The total values at 6 per cent. will not exactly agree with those which were shown in article 97, and the corrected List E, showing the difference to be paid by retired members to place their families under the new Rules, because those who have retired since 27th July, 1860, are included in the present list, as bringing on liabilities under the new scheme, for which a reserve must be made.

142. The next inquiry is as to the total values which would have to be reserved under the new Rules for the families of the same retired members. For the convenience of comparison they have been classified in precisely the same way, and the value set against each age from the new tables which I have computed.

143. It will be seen that, as far as regards the wives' reversionary pensions, there would be but a very small addition required for the change proposed to continue half the pension during the second marriage, if the widow married again, provided the clause for reduction of pension on account of private property were not in force. At 8 per cent. interest the reserve is the same, because Mr. Neison's Table XI, used in former valuations, was actually framed on the supposition that the annuity would be continued at the rate of one-half during the second marriage. The only difference would be that he has assumed it as payable quarterly instead of half-yearly. A slight correction might be made in the result on this account. Mr. Grant, in his Report 1861, p. 30, has shown how this may be done by multiplying ·125 into each widow's annuity = £37·5, and reducing it in the average ratio of a contingent to a full pension. In the present case it would be about age 52½ for the valuation age of the wives of retired members, or $£37·5 \times \cdot 2667 = £10 \times 73 = £730$, thus giving $£54451·8 + £730 = £55181·8$ as the increased reserve for the whole class.

144. At the other rates of interest, 6, 5, and 4 per cent., the increase is only £741·3, £824·4, and £1022·4 respectively.

145. It is only when we take into account the very great reduction in the liabilities caused by the "property clause," that we begin to perceive the heavy excess of reserve which the new Rules will require to be made. Thus we have—

Value of Liabilities for

	WIVES.				SONS.				DAUGHTERS.			
	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.
New Rules	£ 55181·8	£ 72799·2	£ 82721·1	£ 94800·0	£ 8777·3	£ 10023·8	£ 10746·2	£ 11538·7	£ 39970·9	£ 54681·1	£ 65275·4	£ 79325·8
Old Rules	10890·4	14411·6	16379·4	18755·5	1056·4	1277·1	1367·4	1460·9	4973·3	7187·8	8612·1	10251·6
Excess	44291·4	58387·6	66341·7	76044·5	7720·9	8746·7	9378·8	10077·8	34997·6	47493·3	56663·3	69074·2

146. It would appear therefore, from this comparison, that if the total value of the liabilities under the old Rules is to be set aside at 8 per cent., and the excess of the value under the new Rules over that under the old Rules at 4 per cent., the account would stand thus—

	Wives.	Sons.	Daughters.	Total.
Value under old Rules, 8 per cent.	£ 10890·4	£ 1056·4	£ 4973·3	£ 16920·1
Excess value under new over old Rules, 4 per cent.	76044·5	10077·8	69074·2	155196·5
Total	86934·9	11134·2	74047·5	172116·6

147. By the extended application of the new Rules to children under age 21, the claims of an additional number are brought in for valuation, the wives being the same in number, but showing a rather higher liability by the continuance of half the pension during second marriage. Of sons of married members the number is 87, instead of 79 under the old Rules, and of sons of widowers 8 instead of 7, whilst the number of daughters of married members is 108 instead of 94 under the old Rules, and of daughters of widowers 29 instead of 27.

148. *g. Reversionary pensions to wives, sons, and daughters of members in the Service, under the old and new Rules, compared.*

149. Some slight alterations in the original List, No. 7, have been made from the circulars sent to the members on service, at present on leave of absence in England. The total numbers so corrected are, 76 married members, whose families consist of 178 sons under age 19, and 140 daughters living unmarried, giving the proportion of 1·85 sons and 1·46 daughters, together 3·31 children to each family, or nearly 10 children to each three families.

150. In the families of 7 widowers there were 13 sons under age 19, and 16 daughters living unmarried, being 1·86 sons and 2·29 daughters, together 4·15 children in each family.

151. There were also two members who had resigned the Service, but whose wives and families, consisting of 5 sons and 4 daughters, are described as entitled to the benefits of the Fund.

152. Taking as before the valuation at 5 per cent., as the rate for obtaining the average age, we find the value of the full reversionary pensions to the 96 wives to be £98821·8, or an average of £1029·4, which very nearly corresponds to age 35.

153. For the 178 sons the total value of the reserves is £21898·7, average £123, corresponding to mean age about 9 years, and for the 140 daughters £44299·3, average 316·4, corresponding to age 10 very nearly.

154. In estimating the reserves for the daughters' reversionary pensions under the old Rules, I have assumed that they all come under the benefits of the Subsidiary Fund, since I found no distinction in the List 7, and the very large proportion so provided for amongst the retired members shows that the excess of liability thus assumed will very little disturb the general results of the valuation.

155. In allowing, however, for the diminution in those reserves on account of the "property clause," the proportion would be about 40 per cent. less, or 60 per cent. of the full value, if we took into account only the families of members who die whilst on service. But we must bear in mind that a considerable number of them will hereafter retire, as shown in the observations of the Madras Civil Service Table A, in which out of 321 married members who were entered on the list, 118 are stated to have retired. Out of the families of retired members, a larger proportion under the old Rules received no benefits from the Funds, so that it is necessary to combine both classes to estimate the probable diminution in the value of the reserves that would be required. By turning to article 87, p. 35, it will be seen that, according to the records of the Fund, only $60 + 25 = 85$ families were admitted for 278 deaths of members, either on Service or annuitants. By the present valuation it appears that out of 260 members, either on Service or retired, there are 172 married, and 189 if we include widowers with children, the former being 66·2 per cent. of the whole, and the latter 72·7 per cent. Reducing the total number of 278 deaths in these proportions, we should find only $\frac{85}{184} = 46·2$ per cent. of families of married men had been admitted, or $\frac{85}{202} = 42·0$ per cent. of the families of married men and widowers with children combined, the remaining families having been excluded wholly by the possession of private property. But of those admitted not more than 85 per cent. of the pensions, as was shown in art. 90, may be reckoned upon as paid in full, and which applied even to the former of these rates would show (as I before stated) not more than 40 per cent. of the full value as the reserve, which under the old Rules would have to be set aside to meet the liabilities for the reversionary pensions to wives and children of members now in the Service.

156. On these data the following would be the summary under the old Rules:—

	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	Reduced.	Full.	Reduced.	Full.	Reduced.	Full.	Reduced.	Full.
	£	£	£	£	£	£	£	£
Married members 96	24108·6	60271·5	33480·0	83700·0	40394·4	100986·0	49625·2	124062·9
Wives .. 98	6595·3	16488·2	8151·7	20379·3	8906·4	22266·1	9704·8	24262·0
Sons 183	10215·4	25538·5	15059·2	37647·9	18256·6	45641·6	22048·0	55119·9
Resigned 2	295·4	738·4	365·3	913·2	395·6	989·1	428·0	1070·3
Daughters 144	1160·0	2900·0	1708·7	4271·8	2070·0	5175·0	2496·6	6241·5
Widowers 7								
Sons 13								
Daughters 16								
Total	42374·7	105936·6	58764·9	146912·2	70023·0	175057·8	84302·6	210756·6

157. In estimating the same class of liabilities under the new Rules, a correction must be made as before in the results by Mr. Neison's Table, at 8 per cent., to allow for the pensions being payable half-yearly in advance instead of quarterly, by adding £10 for each widow, or £960 + £20 in the whole. The excess value of the reserve for each rate of interest will then be found, as follows:—

	WIVES.				SONS.				DAUGHTERS.			
	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.
	£	£	£	£	£	£	£	£	£	£	£	£
New Rules	61251·5	88885·5	107469·3	152281·7	25946·2	30953·0	33825·5	37161·9	33653·2	47437·2	57714·0	71748·1
Old Rules	24108·6	33480·0	40394·4	49625·2	6890·7	8517·0	9302·1	10132·9	11375·4	16767·9	20326·6	24544·5
Excess ..	37142·9	55405·5	67074·9	82656·5	19055·5	22436·0	24523·4	27029·0	22277·8	30669·3	37387·4	47203·6

158. And continuing the same method as before of reserving the old portion of liability at 8 per cent., and the excess that would arise from the adoption of the new Rules at 4 per cent., we should have to set aside an amount of capital as follows:—

	Wives.	Sons.	Daughters.	Total.
	£	£	£	£
Value under old Rules, 8 per cent. . .	24108·6	6890·7	11375·4	42374·7
Excess value under new Rules over old Rules, 4 per cent.	82656·5	27029·0	47203·6	156889·1
Total	106765·1	33919·7	58579·0	199263·8

159. The extension of the benefits to age 21 will increase the number of sons entitled in this class from 196 to 204, the number of daughters remaining the same, 160.

160. Taking the members on Service and retired together, the excess value of the benefits under the new scheme as compared with the old, and computed at 4 per cent., amount to the large sum of £155196·5 in the former class, and £156889·1 in the latter, together £312085·6.

161. There still remain two items of contingent liability, which though not so important as those we have examined, are too great to be wholly neglected, that of future children of present marriages, against which would have to be set the value of the donation of £30 on the birth of each daughter if they are placed on the Subsidiary Fund, and that for the wives and families of present bachelors, if they should marry hereafter, against which will have to be set the value of the increased contributions which they will have to pay after 16 years' service over the unmarried rates, and of the donations on marriage, and on the birth of each son or daughter.

162. *h.* Mr. Grant in his Report, p. 29, alludes to both of these liabilities, and adopts for the former Mr. Davies' estimate in the Bengal Civil Fund, as equal to one-fourth of the existing value of the reversionary benefits to children.

163. In my recent Report of the Bengal Civil Fund, p. 40, I have taken some pains to arrive at an approximate estimate, by ascertaining the proportion of children in each family according to the age of the husbands; and beginning with '5 between ages 20-25, the adjusted average came out very closely an increase of 1 in family for every 5 years of age of the husband up to 40-45, when it reached the maximum number of children, 4·5 in each family. The next step was to consider, that, if both parents lived to each successive period of 5 years, a reserve should be made of the value of the contingent reversionary interest of a son or daughter at birth discounted for the interval to the present ages of the parents. The final result for all the existing members showed that, under these conditions, the reserve for this liability would be equal to about 20 per cent. of the total value of the children's contingent pensions.

164. In order to compare the average number of children existing in a family, we may turn to the Valuation Table, *g.*

Abstract I.

	MADRAS CIVIL FUND, 30TH APRIL, 1863.					BENGAL CIVIL FUND.	
	Married Members.	Sons.	Daughters.	Both.	Average to each Family.	In 1863.	Adjusted Average.
20-	5	1	.	1	·2	·5	·5
25-	13	18	9	27	2·1	1·2	1·5
30-	13	19	9	28	2·2	1·9	2·5
35-	18	27	25	52	2·9	2·8	3·5
40-	22	53	43	97	4·4	4·4	4·5
	At 19	1					

165. On the whole the adjusted average appears sufficiently near to afford a safe approximation, and making the reserves in the proportion of the final result, 20 per cent. of the values of contingent pensions of the children of members on service, we have under the old and new Rules—

Estimated Reserves for Contingent Benefits to the future Children of Present Marriages.

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
New Rules	£ 11919·9	£ 15678·0	£ 18307·9	£ 21782·0
Old Rules	3653·2	5057·0	5925·7	6935·5
Excess	8266·7	10621·0	12382·2	14846·5

Considering the advanced age of the retired married members, there does not seem any necessity to add to this liability on their account.

166. j. In regard to the reserves that should be made for the probabilities of marriage, and the future wives and families of the members at present unmarried, Mr. Grant estimates them in proportion to those for existing married members on service and retired, and then takes one-third of the amount, which reduces the total to less than 12 per cent. of the former.

167. But in my Report on the Bengal Civil Fund, the value deduced from the table of experience of the Fund, showing the proportion of bachelors who would marry or die in each year of age, brought out a total more than one-third of the values of the whole reversionary benefits to wives and children of the married members. The rate of marriage, however, was so high as compared with the records of this Fund, shown in Abstract B², art. 24, that I should hesitate in adopting it for the present occasion, or to frame a table from the latter till confirmed by further observations.

168. In order to form a rough approximation, however, we may assume that the present average age of bachelors is between 27 and 28, whilst the average age at marriage is very nearly 30, that there are on an average 4·5 children to a marriage (one-half sons and one-half daughters), and one with another assumed to be born 5 years after marriage, which accords very well with the tables in use, in which the fathers' age is assumed to be 35 years older than the children's. Then, if we add to the value of the wife's reversionary pension, at the husband's age 30, that of the children's reversionary benefits at birth, discounted for 5 years, we should have in hand the value of the contingent benefits for wives and children for each bachelor at the date of marriage, assuming that he will certainly marry. Thus, at 5 per cent.—

		New Rules.	
Husb. age 30.	Value of wife's reversionary benefits,	£1068·3	=£1068·3
Age 0.	Value of son's " " "	207·2 × ·7835 × 2·25 =	365·3
"	" daughter's " " "	302·0 × ·7835 × 2·25 =	532·4
			£1966·0

The value of the contingent benefits for wife and children at the date of marriage thus appears, at 5 per cent. interest, to be £1,966, and if discounted for 3 years to the present age of bachelors, about 27, would be £1698·2. It appears from the experience of the Fund, that out of 750 members who entered as bachelors about 210 had either married or died under age 27½, and of the remaining 540 about 192 married before retirement, which would be rather more than 35 per cent. If this proportion may be assumed for 56 members living in the Service as bachelors, and also 7 widowers in the Service, total 63, the number of marriages to be expected amongst them would be 22, and this multiplied into the above value would give £37,361 as the reserve for this item, at 5 per cent. interest.

169. By the same method of reasoning, the values, at the four rates of interest under the old and new Rules, would be found as follows, the former being taken at 40 per cent. of the full values, as liable to the depreciation for the "property clause."

Estimated Value of Liabilities for Wives and Families of Bachelors and Widowers if they should Marry hereafter.

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£
Old Rules.—Value of benefits for wife and family at date of marriage, husband's age 30	935·6	1372·3	1704·4	2145·5
New Rules.—Ditto	1039·2	1579·9	1966·0	2494·3
Old Rules.—Value of ditto for 63 bachelors and widowers at mean age 27, if they should marry hereafter	6535·7	10139·1	12956·0	16784·6
New Rules.—Ditto	18153·9	29182·3	37361·1	48783·2
Excess value under new over old Rules	11618·2	19043·2	24405·1	31998·6

170. With the exception of the liability for reversionary benefits to second wives and families, should the existing members become widowers and marry again, which has not been brought to account, because their subscriptions are assumed to be payable only during the duration of the existing marriages, and consequently leave the excess after that term, together with the marriage and birth donations to meet this risk, there appear only three remaining items on this side of the account, namely—

- k. Passage-money granted to widows and children, List No. 16.
 l. Assistance granted to sick members, carried to the head of "profit and loss,"
 List No. 12.
 m. Charges of management and contingencies, List No. 11.

171. In regard to the first and second of these items, Mr. Grant considers they may fairly be valued by the average annuity for the whole term of the lives of members in the Service, and the last by a similar annuity for the whole life, whether on service or after retirement. Mr. Neison computes this value on 182 members in the Service on 1st January, 1854, as on an average 9·694, at 8 per cent., corresponding very nearly to ages 36–37 and 14·448, at 4 per cent., which is also near the value at age 36. These values Mr. Grant uses, and they seem to be almost equally applicable to the results of the present investigation; but as the average age of bachelors and married members together in the Service corresponds more nearly to 35, I have taken the equivalent annuity at the four rates of interest:—

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
Age 35. Value of annuity on member's life,	£9·775	£11·779	£13·101	£14·606

The 6 and 5 per cent. being approximated, as there seemed no necessity to compute the whole table for this particular case.

172. The average passage-money paid, which Mr. Grant, from 1855 to 1860, found to be £290 per annum, by adding the two years, 1861 and 1862, averages £300 per annum. Consequently, the reserves should be—

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
k. Reserve for passage-money for } widows and children . . . }	£1912·2	£2072·1	£2160·3	£2255·1

The average value of an annuity during the life of a member whilst in the Service will be found, from the table, Appendix IV., to be, at age 35—

At 8 per cent.	6·374
6 per cent.	6·907
5 per cent.	7·201
4 per cent.	7·517

173. The assistance granted to sick Civil servants carried to the head of profit and loss is shown in Appendix I., List No. 12, for the years 1801 to 1862—the total amounting to 2,62,208 rupees, and averaging 4,230 rupees annually. The fluctuations in the list are very great—from 45,532 rupees in 1830 to 1,312 rupees in 1803, and from 1849 to 1858 there are no quotations. For the last five years, 1858 to 1862, they have only averaged 2,557 rupees per annum. As the maximum amount to which a sick member can become indebted to the Fund is now limited, it is probable

we may reasonably reckon on £250 per annum being sufficient to carry to account for this item, and which, valued by the above annuities, would give—

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
l. Reserve for assistance to sick members, } carried to "profit and loss" . . . }	£1593·5	£1726·8	£1800·3	£1879·3

174. The average charges of management, taken from Appendix I., List No. 11, are deduced from the statements for the 15 years 1848 to 1862, and show about 4,562 rupees per annum. If we assume £456 per annum, it will probably allow for some slight permanent increase, as the recent average is swelled by an unusual charge in 1861; and this sum, multiplied into the annuities given in Art. 171, makes the reserves—

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
m. Reserve for charges of manage- } ment and contingencies . . . }	£4457·4	£5371·2	£5973·9	£6660·2

175. The preceding comprise estimates for the whole of the liabilities which, under any head, may fall upon the Fund, so far as the complicated nature of some of the contingencies allow of an accurate computation being made. It is not to be expected that, from the changes going on, not merely in the probable rates of mortality and marriage, but in the constitution of the Fund itself, they should be accepted as free from the revision which subsequent observations, and the careful recording of all the facts, may render advisable. But they are given as the results of the best judgment, which a sincere anxiety to arrive at the truth has brought to bear on these difficult questions, and I trust they will be found to correspond very nearly with the future history of the Fund.

176. On the other side of the account we have to examine the assets by which these liabilities are to be met, and by the rules laid down, the valuation of them is of a much more simple character.

177. The first and most important item is the capital of the Fund. As the Principal and Subsidiary Capital Accounts are to be amalgamated from the 1st May, 1863, I take the total as I find it in the accounts on 1st January, 1863, and add one-third of the increase between that and the 1st January, 1864, to bring it to the date of valuation.

	Rupees.
n. Capital of the Fund, 1st Jan., 1863.—Charity Fund . . .	43,02,035
Subsidiary Branch . . .	17,67,051
Total . . .	60,69,086
On 1st Jan., 1864	68,98,861
	3) 3,29,775
	1,09,925
Total estimated capital on 1st May, 1863	61,79,011
say £617,901.	

178. The next important item under the Provident scheme is the amount to be paid by the retired members, who have conditionally accepted the new scheme, for the difference in the value of the benefits to their wives and families which they will gain by the exercise of their option. If any member should not eventually confirm the conditional choice, the liability on the other side will be diminished accordingly.

Value of benefits under new Rules . . .	£106981·0
Ditto under old Rules	17407·6
<hr/>	
o. Estimated amount to be paid by retired members who have conditionally accepted the new scheme	£89573·4 (Art. 97)
<hr/>	

179. The estimated value of the subscriptions of members in the Service under the old Rules, at the rate of $2\frac{1}{4}$ per cent. on all allowances, for 16 years, commencing from arrival in India, and under the new Rules, to be continued in the case of married members and widowers with children, during the whole further period of service; but in the case of unmarried members, or widowers without families, to be reduced to 1 per cent. after 16 years, and raised to the former rate, if they marry, require special tables for valuation.

180. The practice hitherto has been to place against the number of members at each age the total value of their life annuities during the temporary periods of payment, and then multiply the average annuity so obtained into the total income from subscriptions. But it is evident this method does not take into account, with sufficient accuracy, the increasing rates which are paid by the members on Service, as their allowances increase with advancing age. I propose to endeavour to make a nearer approximation to the true value of this asset.

181. By means of List No. 18, which gives an estimate of the subscriptions for one year under the Provident scheme, calculated on the salaries and allowances to which each member was entitled in May, 1863, the total annual income from subscriptions is computed to be 57,551 rupees.

182. But as those who have completed sixteen years, whether married, widowers, or single, are distinguished from the rest, I have, from the other lists, placed against each name the age of the member at that date, and reclassified them—beginning with the youngest—so as to show the average salary corresponding to each year of age, and obtained the value of the total subscriptions at each age according to the remaining term of service for which the subscription is due. The small amount that may be recovered from members under Rule 13, from such as had ceased to subscribe between 27th July, 1860, and 1st May, 1863, I have not the means of accurately estimating.

183. In Mr. Grant's Report, p. 19, it is stated, that from the contributions received in 1860, 1 per cent. on the official salaries and emoluments of members under

16 years' service would yield 7,505 rupees per annum; that 1 per cent. on the salaries of members under 25 years' service would produce 16,242 rupees per annum, and 1 per cent. on the salaries of all members in the Service, supposing their numbers and emoluments to continue as thus stated, would yield 28,366 rupees. The number of married members only is given as 67, and their subscriptions as 16,887 rupees, and of single and married together at 122, but it appears that the numbers represent only such members as are under 45 years of age.

184. In List No. 18, the total subscriptions of all the members, in number 159, single and married, with the exception of 4, who adhere to the old Rules, are given as 56,676 rupees 10 annas, at $2\frac{1}{4}$ per cent., and 874 rupees 9 annas at 1 per cent. of the single members of more than 16 years' standing. At 1 per cent. this would be equal only to a total of 26,065 rupees for those members who have accepted the new scheme. Of members under 16 years' service, the total subscriptions at the rate of 1 per cent. would be 10,209 rupees per annum by the above list—one described as married being returned as single in List No. 6. The following is the general summary:—

Abstract J.

Total Salaries of Members under 16 and above 16 Years' Service, and 1 per Cent. thereon.

	UNDER 16 YEARS' SERVICE.			ABOVE 16 YEARS' SERVICE.		
	No.	Total Salaries.	1 per Cent. on ditto.	No.	Total Salaries.	1 per Cent. on ditto.
Unmarried members	50 } 1 }	Ra. 4,33,000	Ra. 4,330	5	Ra. 1,04,260	Ra. 1,043
Married members	42 } 2 }	5,63,401	5,635	47 } 1 }	13,76,656	13,766
Widowers with children	2	24,400	244	5	1,04,600	1,046
	97	10,20,907	10,209	58	15,85,516	15,855
Married members who adhere } to the old Rules	1	8,800	88	(3)	(90,200)	(902)

185. It would appear, from the returns of salaries and emoluments made in this list, that 1 per cent. on the total under 16 years' service would yield 10,208 rupees, and at $2\frac{1}{4}$ per cent. the total would be 22,968 rupees, and 198 rupees for four members (one only being under 16 years' service), who abide by the old Rules. But in the Appendix B to the Report presented to the Quarterly General Meeting, 5th February, 1863, I find the subscription for the year 1862 estimated at 17,937 rupees.

186. Mr. Grant, in 1860, gives the income from subscriptions as 16,887 rupees, and in the margin quotes for the five years, 1856 to 1860. The year 1858, which is the highest, shows only 22,156 rupees.

187. I conclude, therefore, that certain deductions should be made from List No. 18, but as three names appear without any subscriptions, as if they had compounded, and as it is an official document carefully drawn up, I have used it in the estimation of the value of subscriptions under the old and new Rules.

188. The single member under 16 years' service, who abides by the old Rules, stands at age 28, and the value of his annual subscription of 198 rupees is—

At 8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
Rs. 1074·3	Rs. 1147·6	Rs. 1187·4	Rs. 1229·6
Say £107·4	£114·8	£118·7	£123·0

189. For those members who have accepted the new scheme the total values of the temporary annuity, for 16 years' service, have been computed in the tables in Appendix IV., at each rate of interest, for the unmarried members separately, and for the married and widowers with families, and the average annuity deduced at each rate of interest.

190. The same process has been carried out for the values of annuities continued for the remainder of 25 years of service of members existing at each age.

191. The total amount of subscriptions is deduced from the incomes in each class, as shown in Abstract J., Art. 184, continued in the case of married members, at $2\frac{1}{4}$ per cent. throughout.

192. In the case of unmarried members, I have taken the proportion which, by Art. 168, would probably remain unmarried to the end of the term of 25 years' service, to be very nearly 35 per cent., and reducing their subscription income from $2\frac{1}{4}$ to 1 per cent., multiplied into the excess of the average value of annuity to the end of 25 years' service over that for 16 years' service. The reduction of the income, after 16 years' service, would be $\text{Rs. } 12,088 \times \cdot 65 \times \frac{1\cdot 25}{2\cdot 25} = 4,366$ rupees, the value of which must be deducted.

193. The following shows the results:—

Abstract K.

Values of Subscriptions for both Classes in the Old and in the New Scheme, and the Excess of Value of Subscriptions under the latter.

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
OLD RULES.—Unmarried members.				
Average value of annuity	6.361	7.060	7.406	7.715
Value of subscriptions of Rs. 9742.5	£6197.3	£6878.1	£7215.2	£7516.4
Married members and widowers with families.				
Average value of annuity	4.592	4.914	5.090	5.279
Value of subscriptions of Rs. 13225.5	£6073.1	£6499.1	£6731.8	£6981.7
Total values	£12270.4	£13377.2	£13947.0	£14498.1
NEW RULES.—Unmarried members.				
Average value of annuity	8.073	9.182	9.840	10.587
Value of subscription of Rs. 12,088	£9758.4	£11098.9	£11895.4	£12797.6
Average value of annuity after 16 years' service	1.712	2.122	2.434	2.872
Value of Rs. 4,366, reduction to one per cent. to be deducted	£747.5	£926.5	£1062.7	£1253.9
Leaving net value	£9010.9	£10172.4	£10832.7	£11543.7
Married members and widowers with families.				
Average value of annuity	5.481	5.998	6.293	6.617
Value of subscription of Rs. 46,555	£25516.4	£27923.5	£29296.8	£30804.9
Total values	£34527.3	£38095.9	£40129.5	£42348.6
Excess of value of subscriptions under new over old Rules	£22256.9	£24718.7	£26182.5	£27850.5

194. I should have preferred valuing the subscriptions of members, whether under the old Rules for 16 years' service or under the new Rules to the end of service, as represented on an average for 25 years, by an annuity increasing in the proportion in which each member's salary and emoluments increase with advancing age.

195. I have, from List No. 18, analyzed the salaries, and found the average rate for each age, as shown in the table in Appendix III, and also in the Summary, the average rate at every fifth year of age from 20, assumed as the entrance age. The following shows the total salaries and the average just stated:—

Abstract L.

Total Salaries of Members Living in the Service 1st May, 1863, and Average Salary at every Fifth Year of Service.

Ages.	Number of Members.	Total Salaries.	Average Salary.	At Mean Age.
20-23	13	Rupees. 49,800	Rupees. 3,831	20
23-28	33 } 2 }	2,27,547	6,896	25
28-33	23 } 1 }	3,15,360	13,711	30
33-38	23	3,93,260	17,098	35
38-43	28	7,01,750	25,062	40
43-48	15	3,43,542	22,903	45
48-53	18	5,82,164	32,342	50
53-58	2 } 1 }	92,000	46,000	55
Total ..	155 } 4 }	27,05,423	17,460	

196. From this summary it is evident that, except at the mean age 45, the average future salaries might be computed for each member and the present value ascertained as an increasing annuity, on which the percentage of subscriptions may be valued. But it seems to me scarcely advisable to effect so great a change from the statement for a single day, and I have therefore arranged the facts, so that at the next quinquennial valuation a similar classification might be made and the average of the two then taken, if thought advisable, for the proposed new method of valuing this item.

q. Value of future Donations.

197. Under the old Rules the only donations to come into the valuation are those payable on the birth of each daughter to secure the subsidiary benefits, and as we have assumed that in all cases such benefits will be secured, the value of these donations may be computed as an asset.

198. The increase in the families of existing married members has been taken to be 20 per cent. on the value of their present contingent interests, and though this would be equivalent to a larger number, according to the value at birth, I think we may take it as the proportion for the cash value of the donations, setting the discount to the time of payment against the probable slight increase in number.

199. This would give children of married members $\frac{342}{2} \times 2 \times \text{£}30 = \text{£}972$ for the value of this item under the old Rules in existing families, the sons and daughters (though afterwards differing in number on the Fund) being taken as of equal numbers at birth.

200. Another approximation would be by Abstract I., Art. 164, which, at the rate of increase there indicated, would give 103 children to be born in families in which the father's age is under 40, say 52 daughters, and as these may be supposed to be born one with another 5 years from the mean present age of 30, if both the parents live so long, we have $52 \times £30 = £1560 \times \frac{D_{35.28}}{D_{30.23}}$, which at the different rates of interest would give—

At 8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
£924.3	£1014.9	£1064.1	£1116.3

201. The donations payable for the daughters of the 22 members who it was computed would marry out of the 56 living bachelors, may be estimated at $2.25 \times £30 = £675$ for each family. This discounted for 5 years from the date of marriage, at say age 30, and for three years more to the present mean age 27, for the 22 members, would yield at the different rates of interest—

At 8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
£802.3	£931.7	£1005.1	£1085.0

202. Under the new scheme, however, no donations will be payable on the birth of a son or daughter, except by those members who shall enter the Service as married, or who marry after 1st May, 1863.

203. We have, therefore, only to estimate the value in the last case for the 22 members before alluded to, comparing, however, their marriage donation of 1,500 rupees, 500 rupees on birth of a daughter, and 250 rupees on birth of a son. Reasoning as before, this would give $(250 \times 2.35) + (500 \times 2.25) = 1687.5$ rupees, say £168.75, discounted for 5 years, which together with 1,500 rupees = £150, will be the total value of donations at date of marriage, and the total discounted as before, for 3 years, will be a near approach to the value of this item. For the 22 computed marriages this will amount to—

	At 8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£4626.2	£5100.0	£5363.0	£5646.4
Excess value under new over old Rules .. }	£3823.9	£4168.3	£4357.9	£4561.4

The only other items which are available for assets are the Government donation and the gain by exchange.

204. r. Mr. Grant contends against Mr. Neison's view that the former was available to meet the liabilities during the natural lives of the whole of the members, that it was merely a grant to the Service, and, consequently, could only extend until retirement; and further, that it must be limited to the term of the present married members' lives, as a portion must be reserved to meet their liabilities under second marriages. If the former view is correct—that it would cease to be allowed by the

Government if all the members were retired—we must of course estimate it by the average annuity on the lives of members in the Service. But it appears to me that the latter method reduces the value too much, as the unmarried as well as the married members have an interest in its estimated value, and that the only portion not to be brought to account is that which would be continued to new members entering after the date of valuation.

205. I have, therefore, used the same value as for items **k** and **l**, that is, an annuity during term of service at the average present age of 35, which is rather less than the average value deduced from the actual annuities of all classes combined, and will probably correspond with the average actual age at other valuations also.

The estimate for 12,950 rupees (= £1,295) Government donation is then—

At 8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
£8254·3	£8944·6	£9325·2	£9734·4

206. **s.** The gain by exchange being the difference returned by the Government to the Fund in the form of a donation—in consequence of the old arrangement with the late Court of Directors that the rate of exchange was to be 2s. 3d. per standard rupee—is shown by Mr. Grant to have varied from 1856 to 1860, from about 11,000 to 14,000 rupees, at which rate he took it in the latter year.

207. But in the accounts for 1862, I find this donation stated as 46,725 rupees, and in the account for 1864, as 41,333 rupees.

208. If 40,000 instead of 14,000 rupees may now be considered as the rate of this donation, or £4,000 a year, the value by the preceding average annuities—which I think would be fairly applicable in this case also—would be

At 8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
£25,496	£27,628	£28,804	£30,068

NOTE.—Feeling some difficulty of explanation in the sudden rise in the amount of this item, I applied to Messrs. Coutts & Co., and was favoured by them, through the kindness of Sir H. C. Montgomery, with the following memorandum from the India Office, which fully bears out the valuation which I have put upon it. Up to 1860-1, the differences of the rates of interest and of the exchange were combined.

Madras Civil Fund—Charity Branch.

	Difference between Rate of Interest on Bonded Property and Rate formerly allowed.			Difference of Exchange on Advances made in England between the Current Rate and the Rate formerly allowed.			Combined.		
	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.
1860-61							207,114	13	1
1861-62	164,722	5	1	43,130	7	0	207,852	12	1
1862-63	164,722	5	1	40,434	12	7	205,157	1	8
1863-64	196,722	5	1	46,724	10	3	243,446	15	4

209. Having thus estimated the value of every item of the liabilities and assets, at the four different rates of interest, I proceed to present a balance sheet of the Fund, on 1st May, 1863, in the form required by the new Rules, and as set forth in the Memorandum for the Actuary. As the details are given in the summary of the valuation, p. 38-40, it will be better to state the results in the briefest manner.

Balance Sheet of the Madras Civil Fund, 1st May, 1863.

LIABILITIES.		At 6 per Cent.	At 8 per Cent.	At 4 per Cent.	Total.
		£	£	£	£
Old Rules.	a, b, c. Value of the incumbent liabilities of the Fund	198722·3			
	d. Value of reserve for remarried widows	9200·1			
	e. Ditto for retired members who abide by the old Rules . . .	757·3			
	Ditto for members on service ditto	1973·9			
					210653·6
Old Rules.	f. Ditto for contingent reversionary annuities, retired members	..	16920·1		
New Rules.	Ditto ditto valued as under new Rules	185664·5			
	Under old Rules	30468·0			
	Excess . . . . .	..	..	155196·5	
					172116·6
Old Rules.	g. Ditto ditto members on service . . . . .	..	40946·7		
	Valued as under new Rules	233322·9			
New Rules.	„ under old Rules	81501·6			
	Excess . . . . .	..	..	151821·3	
					192768·0
Old Rules.	h. Ditto for future children of present married members . . .	..	3653·2		
	Valued as under new Rules	21782·0			
New Rules.	„ under old Rules	6935·5			
	Excess . . . . .	..	..	14846·5	
					18499·7
Old Rules.	j. Ditto for liabilities under the probable marriage of bachelors	..	6535·7		
New Rules.	Valued as under new Rules	48783·2			
	„ under old Rules	16784·6			
	Excess . . . . .	..	..	31998·6	
					38534·3
Old Rules.	k. Ditto for passage-money to widows, &c. . . . .	..	1912·2		
„	l. Ditto for advances to sick members . . . . .	..	1593·5		
„	m. Ditto for charges of management . . . . .	..	4457·4		
					7963·1
Total estimated liabilities		210653·6	76018·8	353862·9	640535·3
ASSETS.					
Old Rules.	n. Capital, 1st May, 1863 . . . . .	..	617901·0		
New Rules.	o. Payments to be made for new benefits by retired members	..	..	89573·4	
					89573·4
Old Rules.	p. Value of subscriptions of a member who abides by old Rules	..	107·4		
„	Ditto of members who elect the new scheme . . . . .	..	12270·4		
New Rules.	Ditto valued as under new Rules	42348·6			
	Ditto ditto as under old Rules	14498·1			
	Excess . . . . .	..	..	27850·5	
					40228·3
Old Rules.	q. Ditto of donations for subsidiary payments for future } born daughters of present married members }	..	924·3		
„	Ditto for daughters from probable marriages of bachelors	..	802·3		
New Rules.	Ditto ditto valued as under new Rules	5646·4			
	Ditto ditto as under old Rules	2201·3			
	Excess . . . . .	..	..	3445·1	
					5171·7
Old Rules.	Ditto of Government donation . . . . .	..	8254·3		
					8254·3
Total estimated assets . . . . .		..	640259·7	120869·0	761128·7
SURPLUS . . . . .		..	..	..	120593·4

210. It thus appears that, even after making the Reserves for all the incumbent liabilities and for those of the members who abide by the old Rules, at 6 per cent., the estimated surplus amounts on 1st May, 1863, to the large sum of £120,593·4.

211. Indeed, without any payments from the retired members, and without the value of the increased subscriptions and donations from members in the Service, the existing capital and the old rates of subscriptions and donations would very nearly suffice to carry out the new scheme so far as the existing members, retired or on service, are concerned. It would not, however, admit of the existing incumbent pensions to widows and children being placed on the same footing.

212. In this estimate I have taken the exchange, as 10 rupees to the £ sterling, that being the rate at which it is said that for some years past the transactions of India with the British Exchequer have been settled. If the old arrangement with the late Court of Directors, alluded to in Mr. Grant's Report, p. 21, stands permanent, viz., 2s. 3d. per standard rupee, at which rate the amount paid to the local Government will be much less than that actually disbursed, the difference returned to the Fund in the form of donation would evidently in the long run be worth very much more than he brings to account, viz., 14,000 rupees at 8 per cent., valued at 83,454 rupees. The Government donation is fully equal on the average to the items of passage-money, advances to sick members, and charges of management, so that the payments which remain are almost entirely pensions payable in England, whilst the receipts are mostly the subscriptions and interest paid in India. Consequently, if the Fund were closed to new members nearly its whole capital would eventually be converted into pensions payable in England, and the donation arising from so high a value given to the rupee in the exchange would considerably increase.

213. But Mr. Grant, in both his Reports, converts sterling money, at 1s. 11d. per sicca rupee, and at the rate of 15 sicca for 16 standard rupees, or £1=11·13 rupees. Mr. Neison converts his results at 1s. 11d. per rupee, or £1 = 10·435 rupees. In the Bengal Civil Fund Report, the rate was taken as £1 = 10·24 rupees. In the Madras Military Fund Report, £1=8·75 rupees. In the Appendix F of the accounts of the present Fund, I find the estimate, dated 1st January, 1863, of annuities, payable in 1863, as £22327·85, or 195744·6 rupees, which is £1=8·767 rupees; and 1st January, 1865, total pensions £21281·3, or 186564·6 rupees, which is £1=8·767 rupees as before.

214. I should have been disposed therefore to have converted the English money computations into rupees, in the same manner as in the Madras Military Fund, by £1=8·75 rupees; but that the question of the exchange is part of that involved in the Government proposal to be considered separately, and I have consequently not brought into the preceding account the gain by exchange which forms part of Mr. Grant's surplus.

215. Before proceeding to examine the question of the surplus, it may be well to endeavour to reply to the question in the Memorandum as to the mode in which the charges are to be debited to the several capital accounts in due proportion, if the present system is continued. "They will be chargeable to the New Capital Account, at (say) 4 per cent. interest, so far as they are in excess of the charges properly devolving on the Fund under the former Rules, and these last charges only will be debitable to the ordinary Capital Account at 8 per cent. interest."

216. According to the preceding Balance Sheet, it would appear that under the old Rules to provide for the existing incumbent liabilities would only require £210653·6 of a 6 per cent. capital and £76018·8 of an 8 per cent. capital. If the former was computed at 8 per cent., it will be seen in the Summary, Art. 102, that only £180842·1 would be required.

217. But the latter value is obtained after allowing of large deductions for the families of members who receive no benefits from the Fund. If they had been diminished merely in the proportion in which the pensions to the families of members actually on the Fund are reduced by the "property clause" (as has been done in previous Reports), the Reserves would have been very much higher. Thus, $\frac{£172,185}{£200,656} = .858 \times £186,967 = £160,438$, which would have been reserved on this principle, instead of £57866·8, the value of the contingent benefits to the families of members retired and on service.

218. On the other hand, the excess of value under the new Rules for these two large items would have been proportionately diminished.

Thus, $.858 \times £356,094 = £305,568$, the value under the old Rules at 4 per cent., which deducted from £418,987, the full value under the new Rules at 4 per cent., would give the excess only £113,419, instead of £307017·8, as it now stands in the Balance Sheet.

219. To be on the safe side, therefore, we assume that, out of the capital, £210653·6 is set aside to meet the *incumbent liabilities* under the Charity and Subsidiary Funds as united.

220. There would then remain the contingent liabilities, of which the proportion under the old Rules is in value £76018·8, which includes miscellaneous items, and which are covered, in fact, on an average by the Government donation of 12,950 rupees. The values of subscriptions, donations for the births of children, and Government donation, under the old Rules, amount altogether to £22358·7, which being deducted from £76018·8 leaves £53660·1 required from the 8 per cent. capital to meet the liabilities under the old Rule. We have then—

Total capital		£617901·
Reserve for incumbent liabilities	£210653·6	
Ditto for contingent liabilities, valued as under old Rules	} 53660·1	264313·7
Leaving surplus for new liabilities		<u>353587·3</u>

221. Since the excess value of the liabilities under the new Rules at 4 per cent. over those under the old Rules at 4 per cent. is only £353862·9, it would appear that, if all the previous assumptions are correct, the new scheme could be carried out, without any additional contributions either from the retired members or from the members on service, beyond the rates which they now pay.

222. This view is confirmed by the fact that, even if the total Reserves for the new scheme, after providing for the liabilities of the incumbent pensions, and all who abide by the old Rules at 6 per cent., be estimated at 4 per cent., they only amount to £489552·6, without any deduction for the proportion which would under the old Rules receive no benefit whatever from the Fund by reason of the "property clause." This will be seen by adding together the liabilities, f, g, h, j, towards which the existing capital, after deducting £210653·6, as above, from £617,901, leaves £407247·4 available. This requires only £82305·2 to be made up by the payments of the retired members and the additional subscriptions and donations from those in service. These, as proposed in the new Regulations, amount in value to £120,869, so that they could be reduced in value by more than 30 per cent. and yet balance the account.

223. But if we consider that the whole of the capital is at present bearing 8 per cent., we may further compute the new liabilities for members retired and on service at 8 per cent., without any deduction for the "property clause," and at this rate the sum of the value of the items f, g, h, j, is found to be only £250,838, which is greatly within the limits of the balance of the 8 per cent. capital, viz., £407247·4, after providing for the incumbent liabilities at 6 per cent.

224. In all this reasoning the incumbent pensions are supposed to be as now—under the old Rules, and subject to the "property clause." But if the members, retired and on service, were admitted to the benefit of the new Rules without further contributions, it would naturally occur to consider whether all pensions on the Fund ought not to be placed on the same footing, since it is manifest that the capital has accumulated from the self-denial of members who are now deceased, and the high rate of interest at which their subscriptions have been laid out.

225. I have, therefore, valued the liabilities of existing pensioners as they would be under the new Rules, at 8, 6, 5, and 4 per cent., to see what additional burden

would be brought on the Fund were they also admitted, without extra payment, to the same benefits as the contingent pensioners under the new Rules. The results are as follows:—

Abstract M.

Values of Incumbent Liabilities, 1st May, 1863, if placed under the new Rules.

	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£
Widows, 58	144365·8	167354·2	181888·2	199203·0
Sons, 16	14485·1	15936·2	16750·9	17634·8
Do. (£50 annuity) 2	1009·6	1208·0	1336·9	1496·9
Daughters, 67	75229·0	89683·2	99146·7	110857·6
Values under new Rules (in full)	235089·5	274181·6	299122·7	329192·3
Do. under old Rules (reduced by "property clause")	172185·4	198722·3	215178·4	234045·0
Excess	62904·1	75459·3	83944·3	95147·3

Amongst the widows' annuities the principal cause of excess is the cessation of the "property clause," as under the new Rules all the annuities would be paid in full; but in the daughters' pensions a large part of the increase, which is very considerable, is due to the greater annuity which is proposed to be given if the mother be dead or remarried.

226. To come now to the proportion of charges which would be borne by the several capital accounts if the present system is continued.

227. It is evident that this may vary from time to time, at the different valuations, according to the number of pensions charged upon the Fund, and what portion of them may fairly be considered as paid under the old Rules, the balance of them being under the new Rules. Even the rate at which they would be diminished by the "property clause" if the old Rules were in force, might vary from time to time, and the true estimate would be little more than conjecture. But on the whole, for the present occasion and until a new valuation leads to a new adjustment, I think it may fairly be concluded that the estimated value of the reversionary pensions for the families of members in the service on 1st May, 1863, would be the best proportion now to assume. In them we have taken into account, under the old Rules, the probable diminution on account of the "property clause," whether the pensions fall due whilst in the service or after retirement. For the retired members only, the proportion under the old Rules would be considerably less, as might be reasonably expected from the higher emoluments which are attainable in the Service for the last few years before retirement. If we were to take the incumbent pensions as a measure, we should be under the disadvantage of not knowing precisely how many are wholly excluded from the benefits.

228. For members in the Service, the estimated value of total benefits to their families under the old Rules is, £40946·7 at 8 per cent. under the old Rules, and £151821·3 at 4 per cent. for the excess of benefits under the new Rules. The proportion is, consequently, about $21\frac{1}{2}$ per cent. for the old, and $78\frac{1}{2}$ per cent. for the new Rules; or, in so doubtful a question, we might say 25 per cent. for the former and 75 for the latter. This appears to be, on the present occasion, the rate at which the charges, which fall in after the 1st May, 1863, should be debited respectively to the old and to the new Fund which will commence from that time.

229. The surplus of the subscriptions are more easily settled, since the old Fund will take all that are paid under 16 years' service, and the new Fund all that are in excess of that period of service; and also the marriage and birth donations, so far as they are above what would have been paid under the old Rules, will go to the new Fund and the balance to the old.

230. In regard to miscellaneous items, passage money, advances to sick members, which appear to be within the limits of the Government donations, they may reasonably be considered as falling wholly upon the old Fund and provided for by this donation, which also belongs to the old Fund.

231. But the great difficulty of fairly adjusting two Funds to bear different rates of interest, and liable to charges the true proportion of which may even, if known, be constantly changing, and which, from their very nature, can only be allotted to one or the other by conjecture and frequent readjustments, renders it a very desirable thing, if possible, to do away with the distinction and constitute only one Fund at a common rate of interest.

232. This is what the offer of the Government, as quoted in the Minutes of the meeting, 30th January, 1863—if it can be accepted without prejudice to existing rights and interests—is calculated to effect. The words are important:—

“If the subscribers prefer it, there would apparently be no objection to granting, in lieu of the present indirect aids, an annual sum equal to the average of the donations during the past five years; the future interest on the balance of the Funds being in that case fixed at 5 per cent., and the remittance of the sums required by the Funds in England being made at the same rate of exchange as that fixed annually for the adjustment of transactions with the British Exchequer.”

233. It is presumed that the direct donation of 12,950 rupees annually is not included in this question. But the benefit obtained by the rate of exchange under the old arrangement with the late Court of Directors, will require a careful inquiry as to its average amount for the last few years and probable amount hereafter, if it is to be given up for what it is understood has for some years been an average rate of 10 rupees to the £1 in the adjustments with the British Exchequer. It would appear by the Memorandum from the India Office, that in 1861–2 and 1862–3, the last two years of the Charity Branch, the difference of exchange on advances made in England

between the current rate and the rate formerly allowed, averaged 41,783 rupees per annum. I think we are justified, therefore in assuming that at least 40,000 rupees will be allowed by the Government as the fixed annual donation under this head.

234. The other and most important indirect aid, is the difference between 8 per cent. interest on the whole capital of the Fund, applicable to the original objects, and 4 per cent., which could have been reckoned upon in the open market for first-class investments.

235. As no capital for the new scheme had accumulated until after 1st January, 1863, it may perhaps be allowed by the Government to take the average rate of 4 per cent. on the capital, as it stood on the 1st of January in each year, for the 5 years terminating 1st January, 1863, as the indirect aid to be so commuted. In the accounts for 1862 and 1864 the capital of the Charity and Subsidiary Branches is stated—

1st Jan., 1859	Rs. 50,61,723
1860	52,94,841
1861	55,32,542
1862	58,01,325
1863	60,69,086
	<u>5)277,59,517</u>

Average of 5 years 55,51,904 × 4 per cent. = Rs. 2,22,706.

The average donation for interest at 4 per cent. would be 222,706 rupees, and this would accordingly be the direct aid, which by this proposition the Government would annually allow to the Fund,—the whole of the capital of the Fund, whether under the old or new scheme, being then guaranteed 5 per cent. interest.

236. If the whole of the liabilities and assets of the Fund, both under the old and new Rules, be computed at 5 per cent. interest, the following will be the

Balance Sheet on 1st May, 1863.

VALUE OF RESERVES.		£	VALUE OF ASSETS.		£
O. R.	a, b, c. Incumbent liabilities	215178·4	n.	Capital in hand	617901·0
"	d. Remarried widows	10806·9	o.	Amounts paid by retired members . .	89573·4
"	e. Retired members	845·1	p.	Subscriptions { Retired members . .	118·7
	Do. on Service	2338·8		{ Members on Service	40129·5
		<u>229169·2</u>	q.	Donations, marriages, and births . . .	5363·0
N. R.	f. Contingent reversionary benefits, } members retired	158742·7	r.	Government donation, Rs. 12,950 . .	9325·2
"	g. Do. do. on service	192454·7			
"	h. Do. for future children of present } members	18307·9			
"	j. Do. under the probable marriages of } bachelors	37361·1		Surplus	116440·7
"	k. Passage-money for widows	2160·3		Government donation in lieu of inte- } rest, valued at	159916·8
"	l. Advances to sick members	1800·3			
"	m. Management charges, &c.	5973·9			
		<u>9934·5</u>			
		645970·1			<u>276357·5</u>

237. The total liabilities at 5 per cent., £645970·1, do not differ much from the value by reserving for the incumbent liabilities, under the old Rules by 6 per cent., and, for the contingent liabilities for their proportion, under the old Rules at 8 per cent., and their proportion of excess under the new Rules at 4 per cent., the total being as we have seen in the first Balance Sheet, £640535·3.

238. If we take into account the payments by retired members, and the increased rates of subscription and donations under the new Rules, the surplus will be £116440·7, whilst under the former Balance Sheet it was £120593·4; but then we have in addition the Government donation in lieu of interest, in which the interests of existing members may be taken at least by the annuity at 5 per cent., at the average age of 35, during the period of service=7·201. This makes the share of this Government donation to the present members equivalent to £159916·8.

239. Unless, therefore, the condition as to the rate of exchange should be deemed too unfavourable, it would appear to me highly advisable and conducive to the interests of the Fund to accept the Government proposition, as avoiding the difficulties and probable errors in the constant readjustment of two Funds at different rates of interest, simplifying the accounts, and securing a permanent instead of a fluctuating source of income. It is true the capital might continue to increase; but it would be in a great measure owing to the subscriptions and donations under the new Rules, which are only computed to bear 4 per cent. interest, whereas it is understood that the whole of the capital will, under the Government proposal, bear 5 per cent. interest.

240. It is evident upon a careful consideration of the whole subject, that the present satisfactory condition of the Fund has arisen from the restrictive clauses as to property, which wholly deprived many families of its benefits, whilst the contributions of the members continued to increase rapidly under the very high rate of interest of 8 per cent. It is also clear that the existing members have only assisted in part towards the large surplus which appears in the accounts. Therefore it is only just, that, if the Fund will bear it without additional payments, the present pensioners as well as the retired members should be brought under the new scheme without any extra charges. If this cannot be done with safety, at any rate the payments by the retired members should be greatly reduced from the estimate we have put upon them, inasmuch as they have already contributed to the surplus much more in proportion than the members now in the Service.

241. But before coming to a conclusion on this point it is essential to ascertain, if possible, whether, under the altered conditions and the greatly enlarged benefits now proposed, the future members will by their mere subscriptions and donations pay sufficient to secure the advantages they are to receive. If not, it would be for the members to consider whether the future rates must be raised, or whether as members

of the same Service they are to participate to some extent in the present prosperity of a Fund, the amount of which is probably due in great measure to the forbearance of members whose families and themselves have all passed away without sharing in it.

242. On entering the Service unmarried, at 20, we assume that those who marry will marry about age 30, under the new Rules, at which age the value of the wife's reversionary pension is £1068·3 At 5 per cent.
 The value of the son's reversionary pension after father at birth is £192·4, and of daughter's is £277·8; and assuming 4·5 children to each family, half sons and half daughters, born on an average 5 years after marriage, we shall have $\left. \begin{matrix} \text{£192·4} \\ \text{£277·8} \end{matrix} \right\} \times 2\frac{1}{2} \times \cdot 7835 = \text{£828·9}$; value of children's benefits at birth 828·9
 payable if the member at 20 lives to 30 $\frac{D_{30}}{D_{20}} = \cdot 5289 \times 1897\cdot 2$
£1003·4

243. By the statistics of the Fund, it appears, that out of 750 members who have entered unmarried, from 1762 to 1863, about age 20, 319 had married and 51 were still living as bachelors. If we consider, then, that half the bachelors marry, it will probably be very near the truth, and it is confirmed by the facts in the Military Fund, in which, out of 1,481 who had entered between the years 1823 and 1840, 677 had married up to 1858, and 85 were living as bachelors in 1858. If of this number half should marry afterwards, it would show, as before, very nearly half of all who entered. At this rate the liability, at age 20, for probable future wives and and children of bachelors would be £501·7.

244. Against this we have to set the value of the subscriptions of $2\frac{1}{4}$ per cent. on the total income. The average income throughout the period of service, as shown in art. 195, may be taken as £1,746, including the increase in the later ages before retirement, and $2\frac{1}{4}$ per cent. thereon gives an annual average payment of £39·3. The value, therefore, may be ascertained by a temporary annuity on a single life, from 20 to 30, and then on the joint lives ages 30·23 (being computed only during the duration of the first marriage), if he should live to 30. The former $\left(\frac{N_{20} - N_{30}}{D_{20}} \right)$. . . = 7·192
 The latter $\frac{D_{30}}{D_{20}} = \cdot 5289 \times 8\cdot 781$. . . = 4·644
£39·3 × 11·836
= 465·2

245. This result very nearly agrees with the value of his payments up to 25 years' service, but reduced to $1\frac{1}{4}$ per cent. on income after 16 years, if he should

L

not marry before retirement, the total value of which is £460·9, and may be considered equivalent to the value of his subscriptions, whether he marries or not, and therefore not reducible for the chance of his marrying.

246. But besides the subscriptions we have the donation on marriage, £150, and £25 on the birth of each son, and £50 on the birth of each daughter, say, $\left. \begin{array}{l} \text{£25} \\ \text{£50} \end{array} \right\} \times 2\frac{1}{4} \times \cdot 7835$ = £132·2
 which being payable if the member age 20 lives to 30, $\frac{D_{30}}{D_{20}} = \cdot 5289 \times \text{£282·2} = \text{£149·3}$
 and being dependent on a bachelor marrying, say one half = £79·7
 making the total value of his subscriptions and donations £544·9

247. It appears, therefore, that we have a value of £544·9 to cover an estimated risk of £501·7, and may rest satisfied, so far as these rough estimates can be trusted, that there is no danger to the Fund from future liabilities under the new regulations proposed.

248. I return to the consideration of the surplus by the balance sheet, at 5 per cent., and put the following propositions hypothetically for the members to decide thereon.

249. If the members are willing to allow all who were pensioners on the Fund on 1st May, 1863, to be admitted to pensions under the new Rules, on the ground that the previous reductions on account of the "property clause" had aided in the accumulation of the surplus, the cost of such admission may be estimated as follows:—

	£
Total value, under new Rules, of pensions to widows	181888·2
Ditto ditto sons	18087·8
Ditto ditto daughters	99146·7
Total	<u>299122·7</u>
Total value of pensions as now granted	<u>215178·4</u>
Excess to be provided from surplus	<u>£83944·3</u>

250. There would also be a small addition for the new benefits to those members, on service and retired, who abide by the old Rules, if they should be allowed to reconsider their choice and pay the more moderate amounts next to be considered.

251. If it be admitted that, instead of paying the full value of the excess of benefits under the new as compared with the old Rules, the retired members should

only pay in the same proportion of *this* excess-value by direct payment, as members in the service will pay towards *their* excess-value by the additional annual subscriptions and donations to be required from them, a rough estimate may be made of this just proportion in the following manner:—

		AT 5 PER CENT.		
		New Rules.	Old Rules.	Excess.
		£	£	£
Members on Service.	g. Value of benefits to existing families	192454·7	67684·3	
	h. Ditto to future children of present marriages	18307·9	5925·7	
	j. Ditto to families of bachelors who may marry	37361·1	12956·0	
		248123·7	86566·0	161557·7
	p. Value of Subscriptions	40129·5	13947·0	
	q. Value of Donations	5363·0	1064·1 1005·1	
	45492·5	16016·2	29476·3	
Retired members.	f. Value of benefits to families	158742·7	26358·9	132383·8

Then $\frac{29476\cdot3}{161557\cdot7}$ equals nearly $18\frac{1}{4}$ per cent., and $\text{£}132383\cdot8 \times \cdot 1825 = \text{£}24,160$, which is the amount the retired members would then be required to pay, instead of $\text{£}89573\cdot4$, which would further diminish the surplus by $\text{£}65413\cdot4$.

252. If these suggestions are accepted, it may be said that, in round numbers, 27 per cent. only of the sums named to each retired member in the Circular need be demanded, and the difference returned in cases where the payments have been already made, though it would be more correct to compute them by the 5 per cent. tables.

253. If the members should feel disposed to reduce the subscriptions under the new Rules from 1st May, 1863, from $2\frac{1}{4}$ to 2 per cent. during the period of service, reducing the rate to 1 per cent. after 16 years' service—in the case of unmarried members until they marry—the cost may be roughly estimated at one-ninth of the whole value of the subscriptions, or $\text{£}4458\cdot8$. The marriage and family donations should remain as now fixed to compensate for a probable increase in the marriages.

254. The total deductions from the surplus—which is supposed to include the Government donation in lieu of interest—will then be,

	£
Incumbent pensions	83944·3
Retired members	65413·4
Members on Service	4458·8
	£153816·5

leaving the balance in favour of the Fund $\text{£}122,541$, besides the value of the proposed annual Government donation in lieu of profits by exchanges to be negotiated with the Government.

255. But if the subscriptions of present members be reduced to 2 per cent., those of future members would, no doubt, be fixed at the same rate, and this would reduce the value, at age 20, of the future subscriptions and donations from £544·9 to £493·2, against the estimated family benefits of £501·7.

256. The subscriptions of future members will not bear much further reduction in view of the new benefits to be granted, unless their value is made up by giving them an interest in the existing surplus, and I should hesitate to recommend any greater diminution in the payments than these, until the new scheme has been fairly tried and subjected to the test of a few years' experience.

257. There are still some questions unsettled on which fresh data are required. especially the probability of an increase in the actual number of marriages, and perhaps a correction of the data examined at the beginning of this Report as to the present proportion of marriages amongst bachelors, differing as it does from that of the other Funds.

258. More minute information of the mortality amongst the wives and children of members and the rate of marriage amongst their daughters would also be desirable.

259. With these elements of uncertainty, I do not think it would be judicious at present to indulge in too liberal a diminution of the assets (actual and estimated), though they appear to afford ample margin to meet any changes which may be going on in the preceding subjects of inquiry.

260. I have endeavoured to work up the materials at command to throw as much light as possible on the real condition of the Fund, and conclude by expressing a hope that the prudence and sagacity which have placed it in so flourishing a condition under the old Regulations may be rewarded with like success in the greatly extended benefits which the present scheme confers.

I have the honour to be,

Gentlemen,

Your very faithful servant,

SAMUEL BROWN,

Actuary.

GUARDIAN ASSURANCE OFFICE,

11, *Lombard Street, London,*

7th December, 1865.

REPORT

ON THE

MADRAS CIVIL FUND.

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(This Appendix having been printed separately, has been reprinted.)

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Documents referred to in the Memorandum for the Actuary.

- No. 1. Madras Civil Fund.—List of Widows on the Fund on 1st May, 1863, showing the dates of their admission as annuitants, their ages on that date, and the amount of pension paid to each.
- No. 2. List of Daughters on the Charity Branch on 1st May, 1863, showing their ages, &c.
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- No. 5. List of Remarried Widows who have reverted to the Fund, living 1st May, 1863.
- No. 6. List of Members in the Service, with their ages and the ages of their wives, on 1st May, 1863, as also the number of their children at each age on that date.
- No. 7. List of Annuitants, with their ages and the ages of their wives on 1st May, 1863, as also the number of their children at each age on that date.

The above two Lists, Nos. 6 and 7, were afterwards corrected, as seen in the valuation, by returns obtained from members in England.
- No. 8. List of Widows admitted on the Fund from its commencement, showing lapses by death, &c., up to 30th April, 1863.
- No. 9. List of Daughters admitted on the Fund from its commencement in 1787, showing lapses by death, &c., up to 30th April, 1863.
- No. 10. List of Sons admitted on the Fund from its commencement in 1787, showing lapses by death, &c., up to 30th April, 1863.
- No. 11. Charity Branch.—Statement showing the amounts of Petty Charges incurred on account of Office Establishment, &c., for the last 15 years, with an average for one year.
- No. 12. Statement showing the Amount of Assistance granted to Sick Civil Servants, carried to the head of "Profit and Loss."
- No. 13. List of Annuitants under the Subsidiary Rules on 1st May, 1863, with their ages, &c.
- No. 14. Memorandum showing the Number of Members in the Service on 1st January in each year, commencing from 1st January, 1850.
- No. 15. Statement showing the Receipts and Disbursements of the Civil Fund (Charity and Subsidiary Branches), from the year 1831 to 1861, both inclusive.
- No. 16. Statement of Passage-money granted to Widows and Children for the last 8 years, from 1855 to 1862, both inclusive, and the average for one year.
- No. 17. Statement showing the Subscriptions actually received by the Civil Service Annuity Fund of 1825, and by the Annuity Fund of 1818, from the official year 1825–26 to 1862–63, at $3\frac{1}{4}$ per cent., and at 4 per cent. on the same allowances on which subscriptions to the Civil Fund are chargeable.

- No. 18. Estimate of Subscriptions to the Civil Fund, under the Provident scheme, for one year, calculated on the salaries and allowances to which each gentleman was entitled for May, 1863.
- No. 19. List of Daughters of Retired Members for whom the benefits of the Subsidiary Rules have been secured, and who are still living and unmarried, so far as is known in the Fund Office.
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- No. 21. Estimate of Donations on account of Daughters under the operation of the Provident scheme for one year, based on the actual admissions to the Subsidiary benefits during the interval 1850-51 to 1862-63.
- No. 22. List of Civil Servants who died from 1825-26 to 1863-64, whilst in the Service, distinguishing those whose families were admitted on the Funds from those whose families never applied for its benefits.
- No. 23. List of Deceased Annuitants, distinguishing those whose families were admitted on the Fund from those whose families never applied for its benefits.
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No. 1. Madras Civil Fund.—List of Widows on the Fund on 1st May, 1863, showing the Dates of their Admission as Annuitants, their Ages on that Date, and the Amount of Pension paid to each.

No.	Names.	When Admitted.	Age on 1st May, 1863.		Amount of Pension paid.				
			Years.	ma. days.	£	s.	d.		
1	Mrs. L. Marriott	22nd February, 1805	80	4	0	300	0	0	
2	" C. Kinchant	24th August, 1809 .. .	79	4	22	300	0	0	
3	" A. Kenworthy	24th July, 1812 .. .	88	0	8	300	0	0	
4	" M. Droz	7th May, 1821 .. .	65	4	8	300	0	0	
5	" J. M. Uthhoff	13th August, 1822 .. .	62	9	6	300	0	0	
6	" H. C. Sewell	2nd June, 1823 .. .	66	7	24	300	0	0	
7	" E. M. Sullivan	6th October, 1823 .. .	65	5	15	*232	2	6	
8	Hon. Mrs. E. M. Harris .. .	17th May, 1824 .. .	73	4	3	296	5	0	
9	Mrs. S. Fullerton	18th September, 1824	68	1	22	300	0	0	
10	" C. Phillips	6th April, 1825 .. .	61	7	10	300	0	0	
11	" M. L. Munro	24th May, 1827 .. .	67	0	10	299	5	8	
12	" M. Dacre	23rd February, 1828	57	4	0	177	12	8½	
13	" E. Boutflour	7th September, 1830	84	4	0	237	8	8	
14	" E. Smith	2nd June, 1831 .. .	58	0	14	300	0	0	
15	" E. Bannerman	1st September, 1832	56	5	2	300	0	0	
16	" E. Robson	4th " 1833 .. .	74	4	0	300	0	0	
17	" C. Moore	13th December, 1834	76	2	29	300	0	0	
18	" E. Woolf	2nd March, 1836 .. .	72	1	30	300	0	0	
19	Lady A. Home	12th " " .. .	70	7	30	235	15	6	
20	Mrs. E. Mortlock	13th February, 1837	72	0	0	300	0	0	
21	" S. F. Stevenson	20th June, 1837 .. .	59	2	2	270	5	0	
22	" S. Oakes	20th August, 1837 .. .	49	10	0	300	0	0	
23	" L. A. Bushby	17th May, 1838 .. .	64	8	9	300	0	0	
24	" M. R. Vibart	6th November, 1839	52	9	4	150	0	0	
25	" A. J. Dumergue	22nd April, 1840 .. .	47	8	25	300	0	0	
26	" C. Cassin (late Watts)	26th November, 1840	72	8	28	196	10	8	
27	" E. Wetherell	1st March, 1842 .. .	52	3	18	300	0	0	
28	" F. M. E. Newbury .. .	27th August, 1842 .. .	43	10	3	290	7	4	
29	" C. Molle	2nd December, 1842	42	7	21	300	0	0	
30	" J. M. Bury	11th May, 1848 .. .	54	4	0	300	0	0	
31	" E. Monckton	19th December, 1848	37	4	0	222	10	0	
32	" M. Harrington	28th June, 1849 .. .	63	4	0	300	0	0	
33	" M. E. F. E. Lockhart .. .	30th January, 1850	42	4	0	236	0	0	
34	" M. Bell	25th August, 1850 .. .	40	4	0	300	0	0	
35	" C. C. Heath	28th January, 1851	66	4	0	300	0	0	
36	" L. Wright	30th December, 1851	50	4	0	265	7	4	
37	" H. Brown (late Pybus)	20th February, 1852	56	4	0	300	0	0	
38	" J. Babington	22nd April, 1852 .. .	74	4	0	68	14	10	
39	" E. H. Boileau	8th February, 1853	46	4	0	300	0	0	
40	" M. Swinton	24th October, 1853	44	4	0	26	1	11	
41	" M. Haig	31st May, 1854 .. .	69	4	0	300	0	0	
42	" M. Wedderburn	19th May, 1854 .. .	35	4	0	300	0	0	
43	" C. Sandeman	29th January, 1855	30	8	8	162	0	0	
44	" S. Gosling	1st April, 1857 .. .	28	6	16	197	8	0	
45	" J. C. Maitland (late Thomas)	9th " 1859 .. .	42	4	0	150	0	0	
46	" H. E. Sullivan	6th February, 1858	34	4	0	300	0	0	
47	" R. C. Morris	2nd August, 1858 .. .	52	4	0	300	0	0	
48	" S. K. Mayne	22nd November, 1858	39	4	0	216	10	8	
49	" E. A. Monk	3rd March, 1859 .. .	+76	4	0				
50	" A. F. Woodgate	13th April, 1859 .. .	+40	3	20				
51	" V. Dickinson	29th November, 1859	48	4	0	274	3	0	
52	" E. J. Jackson (late T. J. W. Thomas)	7th December, 1859	35	4	0	275	0	0	
53	" G. Grenfell	22nd February, 1860	35	4	26	300	0	0	
54	" L. Cochrane	7th May, 1861 .. .	44	0	18	300	0	0	
55	" A. Fullerton	5th July, 1861 .. .	37	4	0	300	0	0	
56	" C. E. Tod	14th November, 1861	23	5	16	300	0	0	
57	" E. A. Lavie	28th April, 1862 .. .	44	4	0	205	9	8	
58	" C. Walker	24th July, 1862 .. .	52	4	0	300	0	0	
1	Since lapsed.		Total.....		£	14,864 18 5½ } Including No. 7. }			
57	Now on the Fund.								

* Since become possessed of property, and off the Fund.

† Possesses property.

N

No. 2. *Madras Civil Fund.—List of Daughters on the Charity Branch on 1st May, 1863, showing their Ages, &c.*

No.	Name.	When admitted.	Age on	Amount of
			1st May, 1863.	Pension paid.
			Years. ma. days.	£ s. d.
1	Miss E. Sewell	2nd June, 1823	42 0 1	50 0 0
2	" C. M. Phillips	6th April, 1825	43 6 30	19 16 3
3	" E. G. Phillips	6th " "	41 6 18	19 16 3
4	" J. R. Rickards	27th November, 1834	32 5 20	50 0 0
5	" C. E. Moore	13th December "	44 7 7	50 0 0
6	" S. M. A. Moore	13th " "	43 1 24	50 0 0
7	" J. S. Moore	13th " "	38 8 1	50 0 0
8	" E. Woolf	2nd March, 1836	37 8 30	50 0 0
9	" M. H. Chinnery	20th May, 1837	59 5 13	50 0 0
10	" E. E. Pringle	5th September, 1847	17 8 26	100 0 0
11	" M. A. M. Bell	25th August, 1850	16 6 11	100 0 0
12	" J. M. Heath	28th January, 1851	39 4 0	50 0 0
13	" K. P. Smith	1st June, 1849	25 4 27	50 0 0
14	" C. A. Gleig	20th January, 1852	18 0 8	17 15 8
15	" A. Gleig	20th " "	16 8 9	17 15 8
16	" E. Gleig	20th " "	14 4 8	17 15 8
17	" A. Davidson	11th May, 1852	13 0 13	100 0 0
18	" A. U. Boileau	8th February, 1853	13 9 13	100 0 0
19	" M. H. Wedderburn	12th May, 1854	10 7 2	100 0 0
20	" C. E. Sandeman	17th May, 1855	7 11 14	50 0 0
21	" J. L. Tweedie	27th August, 1855	17 5 22	100 0 0
22	" A. S. Tweedie	27th " "	10 7 2	100 0 0
23	" E. E. Daniell	7th March, 1856	14 6 21	96 11 0
24	" E. M. Daniell	7th " "	10 11 14	96 11 0
25	" S. M. Gostling	1st April, 1857	8 5 20	50 0 0
26	" M. E. S. Lewin	28th July, 1858	8 6 18	75 17 9 $\frac{1}{2}$
27	" A. L. Lewin	28th " "	7 1 23	75 17 9 $\frac{1}{2}$
28	" M. L. Monk	3rd March, 1859	14 9 13	78 18 9
29	" G. F. Woodgate	13th April, 1859	15 10 24	52 15 9
30	" H. C. Woodgate	13th " "	14 0 18	52 15 9
31	" C. A. N. Woodgate	13th " "	6 5 23	5 11 6
32	" K. M. Grenfell	22nd February, 1860	9 6 11	50 0 0
33	" E. D. Grenfell	22nd " "	7 10 28	50 0 0
34	" G. D. Tod	14th November, 1861	2 10 28	30 0 0
35	" A. C. Walker	24th July, 1862	15 10 19	100 0 0
36	" E. Walker	24th " "	13 10 1	100 0 0
				£2,207 18 10 $\frac{1}{2}$

No. 3. *Madras Civil Fund.—List of Sons on the Fund on 1st May, 1863, showing their Ages, &c.*

No.	Names.	When Admitted.	Age on	Amount of	
			1st May, 1863.	Pension paid.	
			Years ms. days.	£	s. d.
1	Mr. H. Mortlock	13th February, 1837	36 4 26	50	0 0
2	" A. S. Bury	11th May, 1848	16 11 23	100	0 0
3	" W. F. Bury	27th " "	14 11 5	100	0 0
4	" J. A. R. Bell	25th August, 1850	14 5 22	100	0 0
5	" A. E. Cherry	3rd June, 1850	33 6 20	43	12 0
6	" W. E. Wright	30th December, 1851	18 5 6	100	0 0
7	" A. D. O. Wedderburn	19th May, 1854	8 8 25	50	0 0
8	" D. G. Sandeman	29th January, 1855	10 8 29	100	0 0
9	" A. S. A. Sandeman	29th " "	9 5 20	50	0 0
10	" A. L. Tweedie	27th August, 1855	13 6 7	100	0 0
11	" G. S. Tweedie	27th " "	12 1 11	100	0 0
12	" L. A. J. Daniell	7th March, 1856	8 1 24	46	11 0
13	" C. H. Gostling	1st April, 1857	7 5 21	50	0 0
14	" K. C. M. Lewin	28th July, 1858	11 0 10	95	17 9 ³ / ₄ *
15	" R. S. Lewin	28th " "	6 0 9	75	17 9 ³ / ₄ *
16	" M. A. Morris	2nd August, 1858	13 8 15	100	0 0
17	" H. B. Woodgate	13th April, 1859	8 1 15	5	11 6
18	" D. Walker	24th July, 1862	9 7 8	50	0 0
			Total	£1,317 10 1 ¹ / ₄	

No. 4.—*List of Remarried Ladies no longer on the Fund on 1st May, 1863.*

No.	Names.	Date of Remarriage.	Age on
			1st May, 1863.
			Years ms. days.
1	Mrs. Jervis .. .. .	.. .. ., 1798	
2	" Brodie	2nd July, 1804	
3	" Thursby	16th January, 1807	
4	" Brown	15th October, 1810	
5	" Irvine	1st June, 1812	
6	" E. Wilson (late Mrs. Slingsby)	5th November, 1821	
7	" H. Bell	1st July, 1821	
8	" H. Spottiswoode (now Sandys)	5th August, 1822	
9	" M. C. Bushby (now Doig)	3rd December, 1835	+58 4 0
10	" F. W. Taylor	6th April, 1843	+44 4 0
11	" F. M. Ward (now Robertson)	6th November, 1844	+40 4 0
12	" A. L. Grant (now Remington)	3rd December, 1845	+58 4 0
13	" R. C. Breeks (now Williams)	11th December, 1854	30 4 0
14	" C. White (now Duckett)	8th January, 1855	45 4 0
15	" M. Dumergue (now Radcliff)	7th August, 1856	44 2 8
16	" L. Daniel (now Curray)	5th January, 1858	38 4 0
17	" E. M. Hallett (now Houseman)	7th June, 1859	45 8 17
18	" E. O. Douglas (late Gahagan)	26th June, 1860	55 4 22
19	" J. A. F. Anderson .. .. .	.. .. . 1861	+25 0 0
20	" C. J. Kaye (now Vials)	3rd January, 1863	40 7 7

No. 5.—*List of Remarried Widows who have reverted to the Fund, Living 1st May, 1863.*

No.	Name.	Date of Readmission.
1	Mrs. K. Brown (late Pybus)	20th February, 1852
2	" J. C. Maitland (late J. Thomas)	9th April, 1858
3	" E. J. Jackson (late T. J. W. Thomas)	7th December, 1859
4	" C. Cassin (late Watts)	26th November, 1840

* Mother dead.

† These ages were assumed, by reckoning the ages of their husbands as 20 on the date of their appointments to the Service, and the difference between the ages of husbands and wives as 7 years. It is probable that many of these ladies are no longer alive; but no information is on the Fund's records.

No. 6.—*List of Members in the Service, with their Ages and the Ages of their Wives, on 1st May, 1863.*

(For the number of their children at each age on that date, see the Valuation, Appendix II.)

No.	Names.	Age of the Member on 1st May, 1863.	Age of the Lady on 1st May, 1863.	No.	Names.	Age of the Member on 1st May, 1863.	Age of the Lady on 1st May, 1863.
1	T. L. Strange, Esq.	55	25	61	H. G. Smith, Esq.	39	20
2	E. Maltby, Esq.	52	37	62	C. A. Roberts, Esq.	37	22
3	T. Pycroft, Esq.	55	44	63	A. P. Hodgson, Esq.	39	Single
4	W. Elliot, Esq.	53		64	R. S. Ellis, Esq.	37	25
5	H. D. Phillips, Esq.	51	40	65	E. B. Foord, Esq.	36	22
6	H. Frere, Esq.	51	44	66	C. Collett, Esq.	37	Single
7	J. Rohde, Esq.	51	48	67	G. A. Ballard, Esq.	38	24
8	E. Story, Esq.	51	5	68	R. E. Master, Esq.	36	Single
9	G. A. Harris, Esq.	50	34	69	W. Hudleston, Esq.	36	29
10	T. J. P. Harris, Esq.	51	45	70	W. S. Nesbitt, Esq.	39	Single
11	C. Pelly, Esq.	50	50	71	J. H. Blair, Esq.	37	28
12	S. D. Birch, Esq.	50	42	72	B. Panncefote, Esq.	37	34
13	S. N. Ward, Esq.	49	36	73	G. L. Morris, Esq.	35	34
14	H. A. Brett, Esq.	50	32	74	C. R. Pelly, Esq.	38	38
15	T. Onslow, Esq.	51	49	75	J. R. Kindersley, Esq.	36	30
16	A. Purvis, Esq.	50	40	76	J. G. Thompson, Esq.	36	34
17	C. J. Shubrick, Esq.	49	32	77	Wm. Holloway, Esq.	35	34
18	J. Silver, Esq.	48	81	78	W. T. Blair, Esq.	35	Single
19	H. Wood, Esq.	49		79	H. M. S. Grame, Esq.	36	Single
20	T. Clarke, Esq.	48	41	80	H. Morris, Esq.	34	34
21	B. Cunliffe, Esq.	47	34	81	G. Banbury, Esq.	34	32
22	H. D. Cooke, Esq.	48	41	82	C. N. Pochin, Esq.	36	Widower
23	C. W. Reade, Esq.	46	40	83	R. B. Swinton, Esq.	33	22
24	Wm. Fisher, Esq.	46	Widower	84	J. W. Breeks, Esq.	34	22
25	R. R. Cotton, Esq.	45	39	85	T. A. N. Chase, Esq.	33	32
26	G. S. Forbes, Esq.	43	39	86	L. Forbes, Esq.	33	29
27	F. Lushington, Esq.	43	28	87	R. A. Dalyell, Esq.	31	Single
28	A. Hathaway, Esq.	42	35	88	H. E. Sullivan, Esq.	32	34
29	R. G. Clarke, Esq.	46	Widower	89	J. R. Cockerell, Esq.	32	Single
30	J. W. Cherry, Esq.	42	Widower	90	D. F. Carmichael, Esq.	32	Widower
31	G. H. Ellis, Esq.	42	38	91	E. C. G. Thomas, Esq.	34	Single
32	E. G. R. Fane, Esq.	43	Single	92	C. H. Ames, Esq.	32	Married
33	J. Ratliff, Esq.	43	30	93	R. K. Puckle, Esq.	32	Single
34	J. H. Goldie, Esq.	45	43	94	J. H. Master, Esq.	31	Single
35	T. J. Knox, Esq.	43	30	95	R. Davidson, Esq.	31	19
36	P. H. Levinge, Esq.	43	Single	96	G. Vans Agnew, Esq.	32	Single
37	A. W. Phillips, Esq.	44	53	97	W. C. Sim, Esq.	30	30
38	H. Newill, Esq.	43		98	F. B. Molony, Esq.	29	28
39	G. N. Taylor, Esq.	42	34	99	J. D. Goldingham, Esq.	29	Single
40	J. Fraser, Esq.	42	42	100	C. T. Longley, Esq.	32	23
41	J. D. R. Rolinson, Esq.	42	25	101	C. G. Master, Esq.	29	25
42	W. M. Cadell, Esq.	40	41	102	E. F. Elliott, Esq.	28	28
43	Wm. Hodgson, Esq.	41	30	103	F. W. Morris, Esq.	28	20
44	Hon. D. Arbuthnot, Esq.	43	39	104	H. S. Thomas, Esq.	30	30
45	A. Wedderburne, Esq.	41	37	105	J. A. C. Boswell, Esq.	27	28
46	J. L. Lushington, Esq.	40	35	106	W. H. Arbuthnot, Esq.	27	Single
47	A. J. Arbuthnot, Esq.	40	40	107	W. D. Horaley, Esq.	28	Single
48	J. W. B. Dykes, Esq.	42	Single	108	G. R. Sharpe, Esq.	28	Single
49	E. W. Bird, Esq.	40	39	109	W. Nisbet, Esq.	27	Single
50	J. D. Sim, Esq.	40	35	110	F. M. Kindersley, Esq.	27	20
51	W. Robinson, Esq.	40	30	111	F. C. Carr, Esq.	28	24
52	P. Grant, Esq.	42	39	112	W. S. Hooper, Esq.	27	Single
53	G. Thornhill, Esq.	39	34	113	A. MacGregor, Esq.	26	Single
54	M. J. Walhouse, Esq.	42	32	114	J. W. Reid, Esq.	28	19
55	Æ. R. McDonell, Esq.	38	39	115	W. S. Whiteside, Esq.	30	25
56	C. F. Chamier, Esq.	39	25	116	R. W. Barlow, Esq.	27	25
57	L. C. Innes, Esq.	38	31	117	W. H. Kerr, Esq.	26	Single
58	F. S. Child, Esq.	37	Single	118	C. G. Plumer, Esq.	26	22
59	J. I. Minchin, Esq.	39	37	119	D. Williams, Esq.	28	23
60	A. W. Sullivan, Esq.	40	36	120	J. C. St. Clair, Esq.	25	Single

No. 6 (continued).

No.	Names.	Age of the Member on 1st May, 1863.	Age of the Lady on 1st May, 1863.	No.	Names.	Age of the Member on 1st May, 1863.	Age of the Lady on 1st May, 1863.
121	O. B. Irvine, Esq. . .	27	Single	144	James Hope, Esq. . .	22	Single
122	R. J. Melville, Esq. . .	27	Single	145	J. R. Daniel, Esq. . .	20	Single
123	A. R. Hutchins, Esq. . .	28	Single	146	H. J. Stokes, Esq. . .	20	Single
124	J. H. Garstin, Esq. . .	24	Single	147	F. Brandt, Esq. . .	22	Single
125	Wm. McQuhae, Esq. . .	25	Single	148	Wm. Logan, Esq. . .	21	Single
126	J. R. Arbuthnot, Esq. . .	27	Single	149	J. W. Best, Esq. . .	23	Single
127	G. D. Leman, Esq. . .	25	Single	150	F. R. H. Sharp, Esq. . .	20	Single
128	A. M. Webster, Esq. . .	25	Single	151	J. F. Price, Esq. . .	23	17
129	E. F. Webster, Esq. . .	24	Single	152	E. Storr, Esq. . .	22	Single
130	J. C. Hannington, Esq. . .	27	Single	153	W. S. Lilly, Esq. . .	23	21
131	P. P. Hutchins, Esq. . .	25	24	154	W. H. Comyn, Esq. . .	20	Single
132	W. F. Hathaway, Esq. . .	25	Single	155	J. H. Horsfall, Esq. . .	23	Single
133	C. G. Walker, Esq. . .	25	33	156	H. Sewell, Esq. . .	22	Single
134	A. C. Burnell, Esq. . .	22	Single	157	A. Cruickahank, Esq. . .	23	Single
135	J. Grose, Esq. . .	24	Single	158	H. P. Gordon, Esq. . .	22	22
136	William Wilson, Esq. . .	23	Single	159	B. Horsbrugh, Esq. . .	21	Single
137	W. S. Foster, Esq. . .	25	Single				
138	J. E. Armstrong, Esq. . .	27	Single				
139	H. Linton, Esq. . .	24	Single				
140	J. H. Nelson, Esq. . .	24	24				
141	P. L. Roberts, Esq. . .	23	Single				
142	J. B. Pennington, Esq. . .	23	Single				
143	F. S. Woodroffe, Esq. . .	20	Single				
					<i>Members who resigned the Service, but whose Families are entitled to benefits from the Fund.</i>		
					R. B. M. Binning	48	52
					E. Peters	45	45

No. 7.—List of Annuitants, with their Ages and the Ages of their Wives, on 1st May, 1863.

(For the number of their children at each age on that date, see the Valuation, Appendix III.)

No.	Names.	Age of each Member on 1st May, 1863.	Age of each Lady on 1st May, 1863.	No.	Names.	Age of each Member on 1st May, 1863.	Age of each Lady on 1st May, 1863.
1	J. H. Piele, Esq. . .	84	Qy. Widower	14	T. Hamilton, Esq. . .	81	Resigned the Service in 1813
2	W. Cooke, Esq. . .	81	74				
3	S. R. Lushington, Esq. . .	88	45	15	E. Smalley, Esq. . .	72	61
4	A. Wilson, Esq. . .	82	Widower	16	H. G. Keene, Esq. . .	81	70
5	R. Clarke, Esq. . .	78	78	17	E. W. Cunliffe, Esq. . .	75	Widower
6	S. Harris, Esq. . .	86	Resigned the Service in 1817	18	H. Combe, Esq. . .	76	
				19	J. A. Casamajor, Esq. . .	76	
7	G. J. Hadow, Esq. . .	73	66	20	G. E. Russell, Esq. . .	76	67
8	W. T. Blair, Esq. . .	70	Widower	21	H. Baskerville (late Fiveash)	70	42
10	D. Hill, Esq. . .	76	(No information from circular)				
				22	A. E. R. McDonnell, Esq. . .	73	60
11	E. H. Woodcock, Esq. . .	74	65	23	J. A. Dalsell, Esq. . .	70	69
12	H. Lacon, Esq. . .	71	51	24	J. T. Anstey, Esq. . .	68	62.
				25	J. G. Turnbull, Esq. . .	72	45
13	J. Stokes, Esq. . .	72	75	26	J. M. Macleod, Esq. . .	71	71

No. 7 (continued).

No.	Names.	Age of each Member on 1st May, 1863.	Age of each Lady on 1st May, 1863.	No.	Names.	Age of each Member on 1st May, 1863.	Age of each Lady on 1st May, 1863.
27	H. Montgomerie, Esq. . .	70	68	72	F. Lascelles, Esq. . .	66	55
28	W. B. Anderson, Esq. . .	66	Since died	73	Sir T. V. Stonhouse, Bt.	64	59
29	G. M. Ogilvie, Esq. . .	69	Widower	74	F. Anderson, Esq. . .	56	38
30	R. H. Clive, Esq. . .	66		75	J. F. Bishop, Esq. . .	53	Single
31	C. R. Cotton, Esq. . .	66	55	76	D. Elliott, Esq. . .	65	62
32	T. R. Wheatley, Esq. . .	63	50	77	Sir H. C. Montgomery, Bt.	60	54
33	Rt. Clerk, Esq. . .	64	64	78	P. B. Smollett, Esq. . .	56	Single
34	R. Grant, Esq. . .	65	52	79	T. Prendergast, Esq. . .	56	Widower
35	W. R. Taylor, Esq. . .	69		80	T. A. Anstruther, Esq.	53	41
36	W. Ashton, Esq. . .	65	Widower	81	C. R. Baynes, Esq. . .	53	54
37	J. Paternoster, Esq. . .	66		82	R. D. Parker, Esq. . .	52	37
38	F. F. Clementson, Esq.	64	65	83	S. Scott, Esq. . .	52	Single
39	R. Eden, Esq. . .	62	53	84	T. B. Roupell, Esq. . .	53	44
40	H. M. Blair, Esq. . .	64	55	85	C. J. Bird, Esq. . .	50	34
41	F. M. Lewin, Esq. . .	64	Widower	86	A. S. Matheon, Esq. . .	51	46
42	G. J. Waters, Esq. . .	71	Widower	87	G. S. Hooper, Esq. . .	65	60
43	H. Chamier, Esq. . .	68	51	88	J. Goldingham, Esq. . .	62	60
44	M. Lewin, Esq. . .	64	Widower	89	Walter Elliot, Esq. . .	60	47
45	J. C. Scott, Esq. . .	61		90	W. E. Underwood, Esq.	59	56
46	W. C. Ogilvie, Esq. . .	58	40	91	F. B. Elton, Esq. . .	51	39
47	W. H. Babington, Esq.	59	52	92	J. Bird, Esq. . .	52	39
48	M. D. Cockburn, Esq.	75	59	93	E. B. Glass, Esq. . .	61	46
49	A. Maclean, Esq. . .	64	54	94	J. D. Bourdillon, Esq. . .	52	44
50	G. D. Drury, Esq. . .	69	44	95	T. W. Goodwyn, Esq. . .	50	51
51	G. Bird, Esq. . .	60	44	96	M. Murray, Esq. . .	53	Single
52	A. Freese, Esq. . .	60	Widower	97	E. B. Thomas, Esq. . .	59	56
53	A. Mellor, Esq. . .	57	31	98	W. Dowdeswell, Esq. . .	55	Single
54	E. P. Thompson, Esq. . .	58	61	99	F. N. Maltby, Esq. . .	50	40
55	A. F. Bruce, Esq. . .	63	40	100	G. T. Beauchamp, Esq.	50	58
56	H. Morris, Esq. . .	58	55	101	W. A. Morehead, Esq.	57	57
57	W. D. Davis, Esq. . .	66	47	102	R. H. Williamson, Esq.	53	47
58	S. Crawford, Esq. . .	58	57	103	H. Forbes, Esq. . .	50	49
59	W. Douglas, Esq. . .	56	48	104	C. Whittingham, Esq. . .	49	35
60	C. P. Brown, Esq. . .	64	Single	105	F. H. Crozier, Esq. . .	50	46
61	T. L. Blane, Esq. . .	56	Single	106	J. J. Cotton, Esq. . .	49	39
62	J. G. S. Bruere, Esq. . .	55	54	107	W. M. Molle, Esq. . .	49	36
63	W. A. Forsyth, Esq. . .	56	42	108	F. Copleston, Esq. . .	50	34
64	A. Robertson, Esq. . .	63	58	109	T. B. A. Conway, Esq.	50	Single
65	J. A. Hudleston, Esq. . .	64	44	110	W. H. Bayley, Esq. . .	49	47
66	A. P. Onslow, Esq. . .	58	Widower	111	A. Hall, Esq. . .	49	38
67	R. T. Porter, Esq. . .	57	44	112	P. Irvine, Esq. . .	48	Single
68	J. F. Thomas, Esq. . .	65	Widower	113	Wm. Knox, Esq. . .	49	31
69	H. Stokes, Esq. . .	56	50	114	R. W. Chatfield, Esq. . .	51	51
70	W. A. Inglis, Esq. . .	54	52	115	W. U. Arbuthnot, Esq.	56	47
71	E. Smith, Esq. . .	53	46				

No. 8.—*List of Widows admitted on the Fund from its commencement, showing Lapses by Death, &c., up to 30th April, 1863.*

No.	Names.	When Admitted.	Remarks.
1	Mrs. E. Russell ..	18th Dec., 1790	Died on the 29th January, 1847.
2	" M. Erskine ..	3rd May, 1793	Died on the 21st August, 1824.
3	" A. J. Barclay ..	7th May, 1794	Ceased from 10th November, 1798, by being possessed of property yielding income beyond the annuity.
4	" Jervis ..	8th May, 1798	Remarried in 1798.
5	" Warricker ..	24th July, 1799	Died in June, 1805.
6	" Hare ..	8th October, 1800	Ceased from 1st January, 1816, by being possessed of property yielding income beyond the annuity.
7	" Brodie ..	15th October, 1801	Remarried on the 2nd July, 1804.
8	" Thursby ..	13th May, 1802	Remarried on the 16th January, 1807.
9	" Thompson ..	18th April, 1804	Died on the 14th November, 1841.
10	" M. Wrangham ..	30th Nov., 1804	Died on the 20th November, 1805.
11	" Benfield ..	5th Feb., 1805	Ceased from 15th October, 1816, by being possessed of property yielding income beyond the annuity.
12	" L. Marriott ..	22nd Feb., 1805	
13	" Chase ..	5th Feb., 1808	Died in 1835.
14	" Brown ..	30th Dec., 1808	Remarried on the 15th October, 1810.
15	" C. Maxtone ..	24th March, 1809	Died in April, 1822.
16	" Roebuck ..	13th August, 1809	Ceased from 1st July, 1814, by being possessed of property yielding income beyond the annuity.
17	" Kinchant ..	24th August, 1809	
18	" Slingsby ..	6th October, 1809	Remarried on the 1st August, 1813; and readmitted, <i>vide</i> No. 29.
19	" E. Maidman ..	8th April, 1810	Died on the 4th May, 1844.
20	" Latham ..	8th October, 1810	Died on the 18th December, 1838.
21	" C. Taylor ..	1st January, 1811	Ceased from 1st January, 1817, by being possessed of property yielding income beyond the annuity.
22	" Irwine ..	17th July, 1811	Remarried on the 1st June, 1812.
23	" C. Watts ..	6th Sept., 1811	Remarried on the 29th July, 1819; and readmitted, <i>vide</i> No. 74.
24	" Kenworthy ..	24th July, 1812	
25	" M. Gordon ..	6th June, 1813	Ceased from 1st July, 1820, by being possessed of property yielding income beyond the annuity.
26	" E. Smith ..	8th Dec., 1813	Died on the 4th October, 1817.
27	" A. P. Watts ..	26th July, 1815	Died in July, 1826.
28	" M. Chunery ..	22nd August, 1815	Died in 1847.
29	" E. Wilson (late) Slingsby ..	9th July, 1817	Remarried on the 5th November, 1821.
30	" H. Bell ..	31st July, 1817	Remarried in 1821.
31	" H. Pybus ..	27th January, 1820	Remarried in 1831; and readmitted, <i>vide</i> No. 98.
32	" H. Spottiswoode ..	14th April, 1820	Remarried on the 5th August, 1822.
33	" M. Droz ..	7th May, 1821	
34	" C. Cruttenden ..	31st March, 1822	Died on the 17th May, 1856.
35	" E. Young ..	30th June, 1822	Died in 1861.
36	" J. M. Uthoff ..	13th August, 1822	
37	" H. E. Sewell ..	2nd June, 1823	
38	" E. M. Sullivan ..	6th October, 1823	Ceased from 1st July, 1863, by being possessed of property yielding income beyond the annuity.
39	Hon. Mrs. E. M. Harris ..	17th May, 1824	
40	Mrs. M. Maidman ..	30th August, 1824	Died on the 10th February, 1849.
41	" S. Fullerton ..	18th Sept., 1824	
42	" C. Phillips ..	6th April, 1825	
43	" F. A. Kensington ..	13th May, 1825	Died.
44	" B. B. Newbolt ..	14th Sept., 1826	Died on the 7th June, 1843.
45	Lady Young ..	13th Dec., 1826	Ceased from 1st January, 1842, by being possessed of property yielding income beyond the annuity.
46	Mrs. M. L. Munro ..	24th May, 1827	
47	" Mary Dacre ..	23rd Feb., 1828	
48	" L. Lord ..	9th April, 1829	Died on the 29th July, 1855.
49	" B. M. Hargrave ..	1st March, 1830	Died on the 22nd December, 1841.
50	" A. Saunders ..	1st August, 1830	Died in 1834.
51	" E. Boutfour ..	7th Sept., 1830	
52	" E. Smith ..	2nd June, 1831	
53	" M. A. McDonald ..	16th June, 1832	Died on the 7th July, 1832.
54	" E. Bannerman ..	1st Sept., 1832	
55	" E. Robson ..	4th Sept., 1833	

No. 8 (continued).

No.	Names	When Admitted.	Remarks.
56	Mrs. E. O. Gahagan ..	29th Nov., 1833	Remarried on the 10th July, 1840; and readmitted, <i>vide</i> No. 86.
57	" E. Mason ..	2nd July, 1834	Ceased from 1st July, 1849, by being possessed of property yielding income beyond the annuity.
58	" J. Rickards ..	27th Nov., 1834	Remarried on the 10th August, 1836; and readmitted, <i>vide</i> No. 109.
59	" C. Moore ..	13th Dec., 1834	
60	" M. C. Bushby ..	30th January, 1835	Remarried on the 3rd December, 1835.
61	" E. Woolf ..	2nd March, 1836	
62	Lady Anna Home ..	12th March, 1836	
63	Mrs. Ann Wilson ..	2nd Sept., 1836	Died in July, 1840.
64	" E. Mortlock ..	13th Feb., 1837	
65	" S. F. Stevenson ..	20th June, 1837	
66	" S. Oakes ..	20th August, 1837	
67	" L. A. Bushby ..	17th May, 1838	
68	" E. J. Garrow ..	5th August, 1838	Died on the 30th June, 1856.
69	" M. Dumergue ..	16th January, 1839	Remarried on the 7th August, 1856.
70	" F. W. Taylor ..	4th Feb., 1839	Remarried on the 6th April, 1843.
71	" M. R. Vibart ..	6th Nov., 1839	
72	" J. C. Thomas ..	7th January, 1840	Remarried on the 5th November, 1842; and readmitted, <i>vide</i> No. 112.
73	" A. J. Dumergue ..	22nd April, 1840	
74	" C. Cassin (late Watts) ..	26th Nov., 1840	
75	" A. M. Strombom ..	20th August, 1841	Died in 1842.
76	" E. Wetherell ..	1st March, 1842	
77	" C. Sherson ..	23rd March, 1842	Died in 1858.
78	" A. L. Grant ..	25th May, 1842	Remarried on the 3rd December, 1845.
79	" F. M. E. Newberry ..	27th August, 1842	
80	" C. Mole ..	2nd Dec., 1842	
81	" F. M. Ward ..	6th March, 1843	Remarried on the 6th November, 1844.
82	" E. M. Hallett ..	4th Nov., 1843	Remarried on the 7th June, 1859.
83	" E. J. Thomas ..	17th March, 1845	Remarried on the 15th March, 1849; and readmitted on the 7th December, 1859, <i>vide</i> No. 120.
84	" C. J. Keye ..	24th August, 1846	Remarried on the 3rd January, 1863.
85	" H. E. Pringle ..	5th Sept., 1847	Remarried on the 19th September, 1848; and readmitted, <i>vide</i> No. 116.
86	" E. O. Douglas (late Gahagan) ..	12th Dec., 1847	Remarried on the 26th June, 1860.
87	" J. M. Bury ..	11th May, 1848	
88	" E. M. Hawkins ..	3rd July, 1848	Ceased from 13th March, 1855, by being possessed of property yielding income beyond the annuity.
89	" E. Monckton ..	19th Dec., 1848	
90	" M. Harington ..	28th June, 1849	
91	" G. Cherry ..	26th October, 1849	Died on the 1st April, 1863.
92	" E. F. E. Lockart ..	30th January, 1850	
93	" M. Bell ..	25th August, 1850	
94	" C. C. Heath ..	28th January, 1851	
95	" L. Wright ..	30th Dec., 1851	
96	" C. C. E. Gleig ..	20th January, 1852	Died on the 24th January, 1859.
97	" R. C. Breeks ..	19th Feb., 1852	Remarried in 1855.
98	" K. Brown (late Pybus) ..	20th Feb., 1852	
99	" Jane Babington ..	22nd April, 1852	
100	" E. H. Boileau ..	8th Feb., 1853	
101	" C. White ..	1st April, 1853	Remarried on the 8th January, 1856.
102	" M. Swinton ..	24th October, 1853	
103	" J. A. F. Anderson ..	9th Dec., 1853	Remarried in 1856.
104	" M. Skinner ..	21st May, 1854	Died in April, 1855.
105	" M. Haig ..	31st May, 1854	
106	" M. Wedderburn ..	19th May, 1854	
107	" C. Sandeman ..	29th January, 1855	
108	" J. F. Tweedie ..	27th August, 1855	Died on the 22nd January, 1858.
109	" J. Bennett (late Rickards) ..	1st January, 1856	Died in 1860.
110	" L. Daniell ..	7th March, 1856	Remarried on the 5th January, 1858.
111	" S. Gostling ..	1st April, 1857	
112	" J. C. Maitland (late Thomas) ..	9th April, 1858	
113	" H. E. Sullivan ..	6th February, 1858	
114	" R. C. Morris ..	2nd August, 1858	

No. 8 (continued).

No.	Names.	When Admitted.	Remarks.
115	Mrs. M. A. Nicholls	22nd August, 1857	Died on the 5th June, 1862.
116	" H. E. Menzies (late Pringle)	13th May, 1858.	Died on the 4th February, 1863.
117	" A. F. Woodgate	13th April, 1859	
118	" S. H. Mayne	22nd Nov., 1858	
119	" E. A. Monk	3rd March, 1859	
120	" E. J. Jackson (late T. J. W. Thomas)	7th Dec., 1859	
121	" G. Grenfell	22nd Feb., 1860	
122	" V. Dickenson	29th Nov., 1859	
123	" L. Cochrane	7th May, 1861	
124	" C. E. Tod	14th Nov., 1861	
125	" A. Fullerton	5th July, 1861	
126	" E. A. Lavie	28th April, 1862	
127	" C. Walker	24th July, 1862	
32	Died.		
10	Ceased by being possessed of property yielding income beyond the annuity.		
28	Remarried.		
57	Now on the Fund.		
127			

Abstract.

Years.	Number of Widows admitted in each year.	NUMBER OF LAPSES IN EACH YEAR.			Number on 1st Jan. in each Year.	Years.	Number of Widows admitted in each Year.	NUMBER OF LAPSES IN EACH YEAR.			Number on 1st Jan. in each Year.
		By Death.	By Re-marriage.	By possession of Property.				By Death.	By Re-marriage.	By possession of Property.	
1790	1	..	..	..	1	1834	3	1	..	34
1793	1	..	..	..	2	1835	1	1	..	33
1794	1	..	..	..	3	1836	3	..	1	35
1798	1	..	1	1	2	1837	3	..	..	38
1799	1	..	..	..	3	1838	2	1	..	39
1800	1	..	..	..	4	1839	3	..	..	42
1801	1	..	..	..	5	1840	3	1	1	43
1802	1	..	..	..	6	1841	1	2	..	42
1804	2	..	1	..	7	1842	5	1	1	44	
1805	2	2	..	..	7	1843	2	1	1	44
1807	..	..	1	..	6	1844	..	1	1	42
1808	2	..	..	..	8	1845	1	..	1	42
1809	4	..	..	..	12	1846	1	..	..	43
1810	2	..	1	..	13	1847	2	2	..	43	
1811	3	..	..	..	16	1848	3	..	1	45
1812	1	..	1	..	16	1849	2	1	1	44	
1813	2	..	1	..	17	1850	2	..	..	46
1814	..	..	..	1	16	1851	2	..	..	48
1815	2	..	..	..	18	1852	4	..	..	52
1816	..	..	..	2	16	1853	4	..	1	55
1817	2	1	..	1	16	1854	3	..	..	58
1819	..	..	1	..	15	1855	2	2	2	56
1820	2	..	..	1	16	1856	2	2	1	55
1821	1	..	2	..	15	1857	2	..	..	57
1822	3	1	1	..	16	1858	5	2	1	59	
1823	2	..	..	..	18	1859	4	1	1	61
1824	3	1	..	..	20	1860	1	1	1	60
1825	2	..	..	..	22	1861	3	2	1	60
1826	2	1	..	..	23	1862	2	1	..	61
1827	1	..	..	..	24	1863	..	2	1	1 on Oct. 1, 57
1828	1	..	..	..	25					
1829	1	..	..	..	26		127	32	28	10
1830	3	..	..	..	29		70	28		
1831	1	..	1	..	29			10			
1832	2	1	..	..	30					
1833	2	..	..	..	32		57	70		

No. 9.—*List of Daughters admitted on the Fund from its commencement in 1787, showing Lapses by Death, &c., up to 30th April, 1863.*

No.	Names.	When Admitted.	Remarks.
1	Miss M. Davidson ..	20th Nov., 1791	} Ceased from 4th September, 1794.
2	" H. Davidson ..	Ditto	
3	" C. Erskine ..	3rd May, 1793	
4	" M. L. Erskine ..	Ditto	} Ceased from 31st December, 1802, by being possessed of property yielding income beyond the annuity.
5	" M. Brodie ..	15th October, 1801	
6	" J. A. C. Brodie ..	Ditto	Ceased from 26th April, 1814.
7	" C. Brodie ..	Ditto	Ceased from 28th May, 1815.
8	" J. Brodie ..	Ditto	Ceased from 10th May, 1816.
9	" L. Brodie ..	Ditto	Ceased from 11th May, 1817.
10	" A. A. E. Thursby ..	13th May, 1802	Ceased from 18th April, 1820.
11	" M. M. Thursby ..	Ditto	Ceased from 17th April, 1860.
12	" M. J. Thompson ..	18th April, 1804	Ceased from 12th June, 1817.
13	" H. C. Thompson ..	Ditto	Ceased from 11th November, 1810.
14	" P. A. Thompson ..	Ditto	Ceased from 23rd January, 1812.
15	" L. E. Thompson ..	Ditto	Ceased from 1st May, 1813.
16	" E. Wrangham ..	30th Nov., 1804	Ceased from 13th September, 1815.
17	" H. S. Benfield ..	5th February, 1805	Ceased from 13th January, 1811.
18	" C. M. Benfield ..	Ditto	Ceased from 2nd December, 1814.
19	" M. A. Chase ..	5th February, 1808	Ceased from 15th October, 1816.
20	" L. M. Chase ..	Ditto	Ceased from 5th February, 1808.
21	" R. Chase ..	Ditto	Ceased from 6th May, 1811.
22	" A. M. Brown ..	30th Dec., 1808	Ceased from 23rd January, 1817.
23	" E. C. Brown ..	Ditto	Ceased from 19th January, 1823.
24	" L. Maxtone ..	24th March, 1809	Ceased from 30th June, 1815.
25	" E. Maxtone ..	Ditto	Ceased from 24th March, 1809.
26	" S. Maxtone ..	Ditto	Ceased from 12th August, 1812.
27	" H. Maxtone ..	Ditto	Ceased from 10th March, 1814.
28	" M. A. Kinchant ..	24th August, 1809	Ceased from 7th September, 1816.
29	" E. Slingby ..	6th October, 1809	Ceased from 26th August, 1817.
30	" E. A. Maidman ..	8th April, 1810	Ceased from 1st January, 1825.
31	" L. Maidman ..	Ditto	Ceased from 18th May, 1818.
32	" J. Maidman ..	Ditto	Ceased from 29th June, 1820.
33	" M. N. Maidman ..	Ditto	Ceased from 15th September, 1823.
34	" Ea. Taylor ..	1st January, 1811	Ceased from 19th February, 1825.
35	" C. Taylor ..	Ditto	Ceased from 1st January, 1816.
36	" L. Taylor ..	Ditto	} Ceased from 1st January, 1817, by being possessed of property yielding income beyond the annuity.
37	" M. A. Taylor ..	Ditto	
38	" Eth. Taylor ..	Ditto	
39	" M. A. Kenworthy ..	24th July, 1812	
40	" E. F. Gordon ..	6th June, 1813	Ceased from 1st January, 1815.
41	" C. C. Gordon ..	Ditto	Ceased from 12th July, 1819.
42	" H. Gordon ..	Ditto	} Ceased from 1st July, 1820, by being possessed of property yielding income beyond the annuity.
43	" M. S. Gordon ..	Ditto	
44	" H. C. Watts ..	26th July, 1815	
45	" M. A. Watts ..	Ditto	Ceased from 22nd September, 1824.
46	" M. M. Chinnery ..	22nd August, 1815	Ceased from 22nd May, 1830.
47	" E. M. Chinnery ..	Ditto	Ceased from 29th December, 1816.
48	" M. H. Chinnery ..	Ditto	Ceased from 27th October, 1821.
49	" H. B. Bell ..	31st July, 1817	Ceased from 19th November, 1822.
50	" E. H. Spottiswoode ..	14th April, 1820	Dead; date not known. Annuity paid up to 1st July, 1818.
51	" C. Spottiswoode ..	Ditto	} Ceased from 30th March, 1824.
52	" E. B. Spottiswoode ..	Ditto	
53	" H. Spottiswoode ..	Ditto	Ceased from 6th July, 1830.
54	" E. Harington ..	14th Dec., 1821	Died in June, 1826; date not known. Annuity paid up to 30th June, 1826.
55	" L. E. Young ..	30th June, 1822	Ceased from 19th December, 1827.
56	" H. Young ..	Ditto	Ceased from 19th January, 1830.
57	" M. Young ..	Ditto	Ceased, by death, from 10th January, 1827.
58	" E. Sewell ..	2nd June, 1823	Ceased from 1st January, 1839.
59	" A. Sewell ..	Ditto	Admitted to £50 from 21st May, 1840.
60	" M. Sullivan ..	6th October, 1823	Ceased from 28th January, 1842.
61	" E. M. Harris ..	17th May, 1824	Ceased from 29th May, 1839.
62	" F. M. Harris ..	Ditto	Ceased from 19th March, 1827.
63	" E. L. Harris ..	Ditto	Ceased from 19th April, 1829.
64	" M. J. Harris ..	Ditto	Ceased from 22nd July, 1834.
			Ceased from 20th September, 1835.

(No. 9 (continued)).

No.	Names.	When Admitted.	Remarks.
65	Miss E. E. Harris ..	17th May, 1824	Ceased from 10th February, 1837.
66	" L. M. Maidman ..	30th August, 1824	Ceased from 17th October, 1831.
67	" F. Maidman ..	Ditto	Ceased from 22nd June, 1834.
68	" C. S. Fullerton ..	18th Sept., 1824	Admitted to £50 from 17th November, 1838, and ceased, by marriage; date not known. Annuity paid up to 30th June, 1845.
69	" C. M. Phillips ..	6th April, 1825	Admitted to £50 from 3rd October, 1838.
70	" F. G. Phillips ..	Ditto	Admitted to £50 from 15th October, 1840.
71	" F. P. Kensington ..	13th May, 1825	Admitted to £50 from 7th October, 1838, and ceased, by marriage, from 23rd March, 1843.
72	" M. R. Kensington ..	Ditto	Ceased from 3rd January, 1842.
73	" E. Young ..	20th May, 1831	Admitted to £50 from 20th May, 1831, and died on the 3rd February, 1848.
74	" S. Young ..	13th Dec., 1826	Admitted to £50 from 19th January, 1832, and ceased, by marriage, from 24th July, 1839.
75	" L. C. Young ..	Ditto	Admitted to £50 from 1st January, 1835, and ceased, by marriage, from 20th August, 1846.
76	" M. E. Munro ..	24th May, 1827	Admitted to £50 from 3rd October, 1842, and ceased from 1st January, 1849, by being possessed of property yielding income beyond the annuity.
77	" E. A. Lord ..	9th April, 1829	Died on the 30th April, 1830.
78	" H. E. Smith ..	2nd June, 1831	Under the Subsidiary Rules from 30th March, 1847, and ceased, by marriage, from 25th September, 1851.
79	" C. Cheape ..	16th ditto	Died on the 18th February, 1840.
80	" E. Cheape ..	16th ditto	Under the Subsidiary Rules from 15th November, 1845, and ceased, by marriage, from 29th December, 1849.
81	" F. H. M. Macdonald ..	6th July, 1832	Ceased from 7th August, 1851.
82	" A. E. Bannerman ..	1st Sept., 1832	Under the Subsidiary Rules from 31st May, 1843.
83	" G. A. Robson ..	4th Sept., 1833	Ceased from 10th February, 1842.
84	" E. S. Mason ..	2nd July, 1834	Admitted to £50 from 2nd November, 1841, and ceased, by marriage, from 1st November, 1843.
85	" J. R. Richards ..	27th Nov., 1834	Admitted to £50 from 11th November, 1849.
86	" M. H. L. Moore ..	13th January, 1836	Admitted to £50 from 13th January, 1836, and ceased, by marriage, from 14th March, 1837.
87	" C. E. Moore ..	13th Dec., 1834	Admitted to £50 from 25th September, 1837.
88	" S. M. A. Moore ..	Ditto	Admitted to £50 from 9th March, 1839.
89	" H. C. R. Moore ..	Ditto	Admitted to £50 from 5th July, 1840, and ceased, by marriage, on the 2nd December, 1856.
90	" J. S. Moore ..	Ditto	Admitted to £50 from 1st September, 1843.
91	" M. P. M. Bushby ..	30th January, 1835	Ceased from 3rd June, 1840.
92	" H. Woolf ..	2nd March, 1836	Admitted to £50 from 3rd August, 1844.
93	" A. J. Wilson ..	2nd Sept., 1836	Admitted to £50 from 2nd September, 1836, and died on the 26th December, 1845.
94	" E. Mortlock ..	13th Feb., 1837	Under the Subsidiary Rules from 15th September, 1838.
95	" H. Mortlock ..	Ditto	Under the Subsidiary Rules from 23rd September, 1842.
96	" C. Mortlock ..	Ditto	Under the Subsidiary Rules from 19th May, 1844.
97	" L. Mortlock ..	Ditto	Under the Subsidiary Rules from 10th February, 1848.
98	" A. B. Mortlock ..	Ditto	Died on the 29th June, 1851.
99	" M. H. Chinnery ..	20th May, 1837	Admitted to £50.
100	" H. S. Stevenson ..	2nd June, 1837	Under the Subsidiary Rules from 9th November, 1851.
101	" M. A. P. Jarrett ..	11th Sept., 1837	Under the Subsidiary Rules from 2nd October, 1837.
102	" L. A. M. Bushby ..	17th May, 1838	Under the Subsidiary Rules from 5th September, 1841.
103	" A. F. Bushby ..	Ditto	Under the Subsidiary Rules from 2nd September, 1844.
104	" J. S. Bushby ..	Ditto	Under the Subsidiary Rules from 16th August, 1851.
105	" M. A. Shakespear ..	10th August, 1838	Admitted to £50 from 11th September, 1842, and died on the 16th April, 1849.
106	" B. G. Dumergue ..	16th January, 1839	Under the Subsidiary Rules from 6th April, 1857.
107	" F. M. Taylor ..	4th February, 1839	Under the Subsidiary Rules from 24th Nov., 1854.
108	" C. E. Taylor ..	Ditto	Under the Subsidiary Rules from 31st March, 1857.
109	" J. W. Vibart ..	6th Nov., 1839	Ceased from 24th April, 1848.
110	" H. C. Vibart ..	Ditto	Ceased.
111	" M. Thomas ..	7th January, 1840	Under the Subsidiary Rules from 14th April, 1843, and ceased, by marriage, on the 16th Dec., 1853.
112	" E. Thomas ..	Ditto	Under the Subsidiary Rules from 29th May, 1847, and ceased, by marriage, from 22nd August, 1849.

No. 9 (continued).

No.	Names.	When Admitted.	Remarks.
113	Miss J. E. Thomas ..	7th January, 1840	Ceased, by marriage, from 26th June, 1851.
114	" H. A. Thomas ..	Ditto	Under the Subsidiary Rules from 8th June, 1856.
115	" F. E. Wrey ..	30th May, 1840	Ceased from 30th August, 1840, from which date she was admitted to £50, and ceased, by marriage, from 31st July, 1845.
116	" E. E. Wetherell ..	1st March, 1842	Received donation in 1857.
117	" A. C. Grant ..	25th May, 1842	Ceased from 3rd December, 1845, by being possessed of property yielding income beyond the annuity.
118	" E. E. Mollo ..	2nd Dec., 1842	Under the Subsidiary Rules, and ceased by marriage.
119	" C. E. Thomas ..	17th March, 1845	Under the Subsidiary Rules from 24th October, 1852, and ceased, on 25th August, 1863, by marriage.
120	" E. Thomas ..	Ditto	Under the Subsidiary Rules from 31st August, 1857.
121	" E. E. Pringle ..	5th Sept., 1847	
122	" E. F. Bell ..	25th August, 1850	Under the Subsidiary Rules from 15th March, 1860.
123	" J. E. F. Bell ..	Ditto	Under the Subsidiary Rules on the 20th Sept., 1862.
124	" M. A. M. Bell ..	Ditto	
125	" J. M. Heath ..	28th January, 1851	Admitted to £50.
126	" G. S. Cherry ..	26th ditto	Under the Subsidiary Rules from the 26th June, 1854, and ceased by being possessed of property yielding income beyond the annuity.
127	" C. Cherry ..	26th ditto	Under the Subsidiary Rules from 4th June, 1856, and ceased by being possessed of property yielding income beyond the annuity.
128	" L. E. Wright ..	30th Dec., 1851	Ceased, by marriage, on the 12th July, 1855, and received donation.
129	" K. P. Smith ..	1st June, 1849	Admitted to £50 in 1857.
130	" J. C. Smith ..	Ditto	Received donation in 1861.
131	" E. C. Gleig ..	20th January, 1852	Under the Subsidiary Rules on the 16th Dec., 1854.
132	" M. J. Gleig ..	Ditto	Under the Subsidiary Rules on the 26th Jan., 1860.
133	" C. E. Gleig ..	Ditto	Under the Subsidiary Rules on the 15th Feb., 1861.
134	" A. F. Gleig ..	Ditto	Under the Subsidiary Rules on the 18th May, 1862.
135	" C. A. Gleig ..	Ditto	
136	" A. Gleig ..	Ditto	
137	" E. Gleig ..	Ditto	
138	" A. Davidson ..	11th May, 1852	
139	" M. E. Boileau ..	8th February, 1853	Under the Subsidiary Rules on the 24th December, 1853.
140	" E. L. Boileau ..	Ditto	Ceased, by marriage, in 1856, and received donation.
141	" S. A. Boileau ..	Ditto	Under the Subsidiary Rules on the 23rd November, 1858.
142	" H. E. Boileau ..	Ditto	Under the Subsidiary Rules in December, 1862.
143	" A. U. Boileau ..	Ditto	
144	" C. White ..	1st April, 1853	Ceased, by marriage, on the 18th August, 1853, and received donation.
145	" H. A. Swinton ..	24th October, 1853	Died.
146	" M. H. Wedderburn ..	12th May, 1854	
147	" C. E. Sandeman ..	17th May, 1855	
148	" J. L. Tweedie ..	27th August, 1855	
149	" A. S. Tweedie ..	Ditto	
150	" E. M. Babington ..	22nd April, 1852	Under the Subsidiary Rules from this date.
151	" C. Haig ..	31st May, 1854	Under the Subsidiary Rules from this date, and died on the 23rd April, 1855.
152	" E. E. Daniell ..	7th March, 1856	
153	" E. M. Daniell ..	Ditto	
154	" S. M. Gostling ..	1st April, 1857	
155	" E. F. Morris ..	2nd August, 1858	Under the Subsidiary Rules on the 30th Jan., 1860.
156	" G. L. Morris ..	Ditto	Under the Subsidiary Rules on the 19th Sept., 1858.
157	" G. F. Woodgate ..	13th April, 1859	
158	" H. C. Woodgate ..	Ditto	
159	" C. A. N. Woodgate ..	Ditto	
160	" V. E. Dickinson ..	29th Nov., 1859	Under the Subsidiary Rules from this date.
161	" M. L. Monk ..	3rd March, 1859	
162	" E. G. Monk ..	Ditto	Under the Subsidiary Rules from this date, and ceased, by marriage, in 1863.
163	" M. E. S. Lewin ..	28th July, 1858	

No. 9 (continued).

No.	Names.	When Admitted.	Remarks.
164	Miss A. L. Lewin ..	28th July, 1858	Under the Subsidiary Rules from this date.
165	" K. M. Grenfell ..	22nd Feb., 1860	
166	" E. D. Grenfell ..	Ditto	
167	" G. D. Tod ..	14th Nov., 1861	
168	" A. M. Walker ..	24th July, 1862	
169	" A. C. Walker ..	Ditto	
170	" E. Walker ..	Ditto	
105	Ceased.		
65	Now on the Fund.		
170			

Abstract.

Years.	Number Admitted in each Year.	Number of Lapses in each Year.	Number on the Fund on 1st January in each Year.	Years.	Number Admitted in each Year.	Number of Lapses in each Year.	Number on the Fund on 1st January in each Year.
1791	2			1831	4	1	17
1792	..	..	2	1832	2	..	20
1793	2		2	1833	1	..	22
1794	..	2	4	1834	6	2	23
1795	..	..	2	1835	1	1	27
1796	..	..	2	1836	3	..	27
1797	..	..	2	1837	8	2	30
1798	..	..	2	1838	4	..	36
1799	..	..	2	1839	5	3	40
1800	..	..	2	1840	5	2	42
1801	5		2	1841	..	..	45
1802	2	2	7	1842	3	3	45
1803	..	..	7	1843	..	2	45
1804	5	..	7	1844	..	..	43
1805	2	..	12	1845	2	4	43
1806	..	..	14	1846	..	1	41
1807	..	..	14	1847	1	..	40
1808	5	1	14	1848	..	2	41
1809	6	1	18	1849	2	4	39
1810	4	1	23	1850	3	..	37
1811	5	2	26	1851	4	4	40
1812	1	2	29	1852	9	1	40
1813	4	1	28	1853	7	2	48
1814	..	3	31	1854	2	..	53
1815	5	3	28	1855	3	2	55
1816	..	6	30	1856	2	2	56
1817	1	8	24	1857	1	1	56
1818	..	2	17	1858	4	..	56
1819	..	1	15	1859	6	..	60
1820	4	5	14	1860	2	3	66
1821	1	1	13	1861	1	1	65
1822	3	1	13	1862	3	1	65
1823	3	2	15	1863	..	2	67
1824	8	3	16	1864	..	..	On 1st Oct, 65
1825	4	3	21				
1826	2	1	22		170	105	
1827	1	3	23		105		
1828	..	..	21				
1829	1	1	21		65		
1830	..	4	21				

No. 10.—*List of Sons admitted on the Fund from its commencement in 1787, showing Lapses by Death, &c., up to 30th April, 1863.*

No.	Names.	When Admitted.	Remarks.
1	Mr. A. H. Davidson ..	20th Nov., 1791	Ceased from 30th May, 1798.
2	" G. R. Jervis ..	8th May, 1792	Ceased from 9th May, 1811.
3	" T. B. Jervis ..	Ditto	Ceased from 2nd August, 1813.
4	" J. S. Jervis ..	Ditto	Ceased from 8th November, 1814.
5	" Wm. D. Brodie ..	15th October, 1801	Ceased from 2nd July, 1818.
6	" G. A. Brodie ..	31st May, 1802	Ceased from 29th June, 1820.
7	" C. A. Thursby ..	13th May, 1802	Ceased from 17th November, 1817.
8	" G. W. Thompson ..	18th April, 1804	Ceased from 23rd January, 1810.
9	" T. D. Thompson ..	Ditto	Ceased from 9th December, 1822.
10	" P. F. Benfield ..	5th February, 1805	Ceased from 16th January, 1816.
11	" T. C. Chase ..	Ditto	Ceased from 30th December, 1809.
12	" R. Chase ..	Ditto	Ceased from 20th August, 1815.
13	" H. Brown ..	30th Dec., 1808	Ceased from 14th December, 1820.
14	" J. R. Brown ..	Ditto	Ceased from 27th March, 1822.
15	" J. A. Brown ..	Ditto	Ceased from 18th March, 1827.
16	" C. Maxtone ..	24th March, 1809	Ceased from 15th September, 1809.
17	" J. Maxtone ..	Ditto	Ceased from 9th August, 1813.
18	" C. Westcott ..	8th May, 1809	Ceased from 8th May, 1803.
19	" R. H. Kinchant ..	24th August, 1809	Ceased from 7th January, 1823.
20	" J. N. R. Kinchant ..	Ditto	Ceased from 20th June, 1824.
21	" R. A. Slingby ..	6th October, 1809	Ceased from 1st January, 1827.
22	" Wm. R. Maidman ..	8th April, 1810	Ceased from 7th July, 1821.
23	" H. Taylor ..	1st Jan., 1811	} Ceased from 1st January, 1817, by being possessed of property yielding income beyond the annuity.
24	" Rt. Taylor ..	Ditto	
25	" J. Taylor ..	Ditto	
26	" Wm. Taylor ..	Ditto	
27	" T. Taylor ..	Ditto	
28	" Wm. C. Gordon ..	6th June, 1813	Ceased from 30th September, 1817.
29	" A. D. Gordon ..	Ditto	Ceased from 1st July, 1820, by being possessed of property yielding income beyond the annuity.
30	" C. R. Smith ..	8th Dec., 1813	Ceased from 12th November, 1817.
31	" M. Watts ..	26th July, 1815	Ceased from 1st July, 1825.
32	" H. Watts ..	Ditto	Ceased from 26th January, 1829.
33	" W. C. Chinnery ..	22nd ditto	Ceased from 1st July, 1824.
34	" W. H. Bell ..	31st July, 1817	Ceased from 1st July, 1834.
35	" R. C. Bell ..	Ditto	Ceased from 22nd November, 1835.
36	" J. Pybus ..	27th January, 1820	Ceased from 16th January, 1838.
37	" G. Pybus ..	8th June, 1820	Ceased from 9th June, 1839.
38	" A. C. Spottiswoode ..	14th April, 1820	Ceased from 26th February, 1824.
39	" H. Spottiswoode ..	Ditto	Ceased from 1st January, 1826.
40	" M. Spottiswoode ..	Ditto	Ceased from 1st July, 1834.
41	" Hy. Spottiswoode ..	Ditto	Ceased from 1st July, 1835.
42	" H. Harington ..	14th Dec., 1821	Ceased from 8th June, 1822.
43	" Rt. H. H. Young ..	30th June, 1822	Ceased from 8th March, 1829.
44	" Wm. Young ..	Ditto	Ceased from 25th May, 1832.
45	" C. H. Young ..	Ditto	Ceased from 9th October, 1834.
46	" A. S. Young ..	Ditto	Ceased from 1st January, 1835.
47	" E. Uthoff ..	30th Dec., 1822	Ceased from 30th December, 1841.
48	" R. J. Sullivan ..	6th October, 1823	Ceased from 15th August, 1835.
49	" H. F. Sullivan ..	Ditto	Ceased from 6th January, 1838.
50	" T. J. P. Harris ..	17th May, 1824	Ceased from 10th July, 1830.
51	" G. A. Harris ..	Ditto	Ceased from 1st July, 1831.
52	" Wm. E. Fullerton ..	18th Sept., 1824	Ceased from 10th June, 1835.
53	" C. J. Fullerton ..	Ditto	Ceased from 14th October, 1836.
54	" G. Phillips ..	6th April, 1825	Ceased from 3rd December, 1841.
55	" H. B. Kensington ..	13th May, 1825	Ceased from 12th September, 1835.
56	" C. Kensington ..	Ditto	Ceased from 1st January, 1838.
57	" Wm. J. Young ..	13th Dec., 1826	Ceased from 11th June, 1828.
58	" Wm. Dacre ..	23rd February, 1828	Ceased from 16th August, 1846.
59	" A. O. Lord ..	9th April, 1829	Ceased from 4th January, 1838.
60	" W. E. F. Hargrave ..	1st March, 1830	Ceased from 21st April, 1834.
61	" J. A. Smith ..	2nd June, 1831	Ceased from 18th February, 1848.
62	" J. Macdonald ..	16th June, 1832	Ceased from 23rd February, 1847.

No. 10 (continued).

No.	Names.	When Admitted.	Remarks.
63	Mr. C. E. W. C. Macdonald	16th June, 1832	Ceased from 1st January, 1848.
64	" F. Bannerman ..	1st Sept., 1832	Ceased from 13th August, 1846.
65	" J. M. Bannerman ..	Ditto	Ceased from 30th August, 1848.
66	" D. P. C. Bannerman ..	Ditto	Dead, date not known; annuity paid up to 31st December, 1836.
67	" F. A. W. Robson ..	4th Sept., 1833	Ceased from 25th May, 1842.
68	" A. Gahagan ..	29th Nov., 1833	Ceased from 3rd February, 1847.
69	" T. F. Gahagan ..	Ditto	Ceased from 1st February, 1849.
70	" T. H. H. Gahagan ..	Ditto	Ceased from 28th May, 1849.
71	" Wm. L. Mason ..	2nd July, 1834	Ceased from 11th May, 1844.
72	" G. R. Mason ..	Ditto	Ceased from 1st July, 1847.
73	" C. W. Mason ..	Ditto	Ceased from 16th May, 1849.
74	" E. H. L. Moore ..	13th Dec., 1834	Ceased from 17th May, 1835.
75	" R. A. Moore ..	Ditto	Ceased from 30th May, 1845.
76	" H. Woolf ..	2nd March, 1836	Ceased from 13th January, 1847.
77	" C. Woolf ..	Ditto	Ceased from 8th June, 1838.
78	" F. Woolf ..	Ditto	Ceased from 26th May, 1840.
79	" E. Woolf ..	Ditto	Ceased from 5th October, 1842.
80	" A. Woolf ..	Ditto	Ceased from 3rd August, 1844.
81	Sir J. Home, Bart. ..	12th ditto	Ceased from 4th August, 1848.
82	Mr. G. Home ..	Ditto	Ceased from 23rd September, 1851.
83	" H. Mortlock ..	13th February, 1837	Ceased from 7th December, 1845; readmitted to £50 from 1st January, 1862.
84	" E. J. Mortlock ..	Ditto	Ceased.
85	" J. Stevenson ..	20th June, 1837	Ceased.
86	" F. Stevenson ..	Ditto	Ceased.
87	" H. J. Bushby ..	17th May, 1838	Ceased from 4th October, 1849.
88	" Wm. J. Bushby ..	Ditto	Ceased from 13th November, 1847.
89	" E. W. Bushby ..	Ditto	Ceased.
90	" A. J. Vibart ..	6th Nov., 1839	Ceased.
91	" H. M. Vibart ..	Ditto	Received donation in 1856.
92	" J. C. Thomas ..	7th January, 1840	Received donation in 1858.
93	" H. C. Dumergue ..	22nd April, 1840	Ceased.
94	" G. C. Dumergue ..	Ditto	Ceased.
95	" F. M. Newbery ..	27th August, 1842	Ceased.
96	" E. Newbery ..	Ditto	Received donation in 1859.
97	" R. E. Ward ..	6th May, 1843	Received donation in 1860.
98	" S. J. H. C. Ward ..	15th June, 1843	Received donation.
99	" F. C. Hallett ..	4th Nov., 1843	Received donation in 1858.
100	" H. C. Hallett ..	Ditto	Received donation in 1858.
101	" W. Hallett ..	Ditto	Received donation in 1860.
102	" A. C. Thomas ..	17th March, 1845	Ceased.
103	" J. Pringle ..	15th Sept., 1847	Died on the 21st October, 1860.
104	" A. S. Bury ..	11th May, 1848	
105	" W. F. Bury ..	27th ditto	
106	" J. A. R. Bell ..	25th August, 1850	
107	" H. Cherry ..	26th October, 1849	Received donation.
108	" W. E. Wright ..	30th Dec., 1851	
109	" A. E. Cherry ..	3rd June, 1850	
110	" G. J. Gleig ..	20th January, 1852	Received donation.
111	" J. H. Gleig ..	Ditto	Received donation.
112	" C. F. Gleig ..	Ditto	Received donation.
113	" D. J. Boileau ..	8th February, 1853	Received donation in 1860.
114	" A. D. O. Wedderburn ..	19th May, 1854	
115	" D. G. Sandeman ..	29th January, 1855	
116	" A. S. A. Sandeman ..	Ditto	
117	" A. L. Tweedie ..	27th August, 1855	
118	" G. S. Tweedie ..	Ditto	
119	" L. C. D. L. Daniell ..	7th March, 1856	Received donation in 1858.
120	" M. W. J. Daniell ..	Ditto	Ceased.
121	" E. C. Daniell ..	Ditto	Received donation.
122	" L. A. J. Daniell ..	Ditto	
123	" C. H. Gostling ..	1st April, 1857	
124	" E. E. Morris ..	2nd August, 1853	Received donation in 1863.

No. 10 (continued).

No.	Names.	When Admitted.	Remarks.
125	Mr. M. A. Morris ..	2nd August, 1858	Ceased. Received donation in 1861.
126	" H. B. Woodgate ..	13th April, 1859	
127	" H. H. Monk ..	3rd March, 1859	
128	" J. G. A. Monk ..	Ditto	
129	" H. C. M. Lewin ..	28th July, 1858	
130	" R. S. Lewin ..	Ditto	
131	" D. Walker ..	24th July, 1862	
113	Ceased.		
18	Now on the Fund.		
131			

Abstract.

Years.	Number admitted in each year.	Number of lapses in each year.	Number on the Fund on 1st January in each year.	Years.	Number admitted in each year.	Number of lapses in each year.	Number on the Fund on 1st January in each year.
1791	1			1838	3	5	32
1792	3		1	1839	2	1	30
1798		1	4	1840	3	2	31
1801	1		3	1841		2	32
1802	2		4	1842	2	2	30
1804	2		6	1843	5		30
1805	3		8	1844		2	35
1808	3		11	1845	1	1	33
1809	6	3	14	1846		1	33
1810	1	1	17	1847	1	5	32
1811	5	1	17	1848	2	4	28
1813	3	2	21	1849	1	4	26
1814		1	22	1850	2		23
1815	3	1	21	1851	1	2	25
1816		1	23	1852	3	4	24
1817	2	8	22	1853	1	2	23
1818		1	16	1854	1		22
1820	6	3	15	1855	4	2	23
1821	1	1	18	1856	4	1	25
1822	5	3	18	1857	1	1	28
1823	2	1	20	1858	4	7	28
1824	4	3	21	1859	3	2	25
1825	3	1	22	1860		4	26
1826	1	1	24	1861		2	22
1827		2	24	1862	1	2	20
1828	1	1	22	1863		1	19
1829	1	2	22	1863		.. On 1st Oct., 18	
1830	1	1	21				
1831	1	1	21				
1832	5	1	21		131	113	
1833	4		25		113		
1834	5	4	29				
1835		7	30				
1836	7	2	23		18		
1837	4		28				

No. 11. *Charity Branch.*—Statement showing the Amounts of Petty Charges incurred on account of Office Establishment, &c., for the last Fifteen Years, with an Average for One Year.

Years.	Petty Charges. Amount.	Years.	Petty Charges. Amount.
	Rs. a. p.		Rs. a. p.
1848	3,447 11 2	1859	3,557 3 2
1849	3,454 10 0	1860	3,393 0 8
1850	3,731 13 7	1861	6,408 7 1
1851	3,555 13 5	1862	3,167 3 6
1852	3,578 12 2		
1853	6,014 8 7		
1854	3,539 13 6	Total Rupees ..	68,428 15 3
1855	9,733 13 11		
1856	8,011 1 7	Average for one year ..	4,561 14 10
1857	3,468 2 1		
1858	3,366 12 10		

No. 12.—Statement showing the Amounts of Assistance granted to Sick Civil Servants, carried to the head of "Profit and Loss."

Years.	Amount written off to "Profit and Loss."	Years.	Amount written off to "Profit and Loss."
	Rs. a. p.		Rs. a. p.
1801	6,859 8 7	1837	3,218 4 7
1803	1,312 8 0	1838	5,250 0 0
1805	18,381 2 0	1839	2,202 12 6
1807	7,875 0 0	1841	4,144 9 8
1810	2,625 0 0	1842	2,187 8 0
1816	12,250 0 0	1845	4,204 5 5
1817	35,437 8 0	1847	9,187 8 0
1818	9,187 8 0	1848	4,740 0 0
1819	6,562 8 0	1849	2,625 0 0
1820	15,492 9 4	1858	2,625 0 0
1826	3,937 8 0	1859	2,625 0 0
1827	13,125 0 0	1860	2,257 8 0
1828	10,500 0 0	1861	2,625 0 0
1830	45,532 5 3	1862	2,651 11 2
1832	2,625 0 0		
1833	5,479 4 9		
1834	3,544 5 9	Rupees ..	262,208 7 0
1835	3,937 8 0		

No. 13.—List of Annuitants under the Subsidiary Rules on 1st May, 1863,
with their Ages, &c.

No.	Names.	When Admitted.	Age on	Amount of
			1st May, 1863.	Pension paid.
			Years. mo. days.	£ s. d.
1	Miss M. A. P. Jarrett	2nd October, 1837	44 6 30	91 4 11
2	" E. Mortlock	15th September, 1838	43 7 16	100 0 0
3	" L. A. M. Bushby	5th " 1841	40 7 26	94 0 0
4	" H. Mortlock	23rd " 1842	39 7 8	100 0 0
5	" A. E. Bannerman	31st May, 1843	38 11 2	100 0 0
6	" C. Mortlock	19th " 1844	37 11 13	100 0 0
7	" A. F. Bushby	2nd September, 1844	37 7 29	94 0 0
8	" L. Mortlock	10th February, 1848	34 2 19	100 0 0
9	" J. S. Bushby	10th August, 1851	30 8 16	94 0 0
10	" H. S. Stevenson	9th November, 1851	30 5 22	70 5 0
11	" E. M. Babington	22nd April, 1852	50 4 12	100 0 0
12	" C. E. Thomas	24th October, 1852	29 6 8	*100 0 0
13	" M. E. Boileau	24th December, 1853	28 4 8	100 0 0
14	" F. M. Taylor	24th November, 1854	27 5 7	100 0 0
15	" E. C. Gleig	16th December, 1854	27 4 6	17 15 8
16	" M. J. Gleig	26th January, 1856	26 3 6	17 15 8
17	" H. A. Thomas	8th June, 1856	25 10 23	100 0 0
18	" C. E. Taylor	31st March, 1857	25 1 1	100 0 0
19	" B. G. Dumergue	6th April, 1857	25 0 25	91 0 0
20	" E. Thomas	31st August, 1857	24 8 1	100 0 0
21	" G. S. Morris	19th September, 1858	23 7 12	100 0 0
22	" S. A. Boileau	23rd November, 1858	23 5 8	100 0 0
23	" E. G. Monk	3rd March, 1859	26 1 9	*100 0 0
24	" V. E. Dickinson	29th November, 1859	28 9 14	100 0 0
25	" E. F. Morris	30th January, 1860	22 3 2	100 0 0
26	" E. F. Bell	15th March, 1860	22 1 17	100 0 0
27	" C. E. Gleig	15th February, 1861	21 2 14	17 15 8
28	" A. F. Gleig	18th May, 1862	19 11 14	17 15 8
29	" A. M. Walker	24th July, 1862	26 7 24	100 0 0
30	" J. E. F. Bell	20th September, 1862	19 7 11	100 0 0
31	" H. A. Boileau	7th December, 1862	19 4 25	100 0 0
2	Since lapsed.		Total..... £	2,705 12 7
29	Now on the Fund.			

* Since Married.

No. 14.—*Memorandum showing the Number of Members in the Service on 1st January in each year, commencing from 1st January, 1850.*

1850	..	..	..	..	..	..	192
1851	..	..	..	..	..	..	191
1852	..	..	..	..	..	..	188
1853	..	..	..	..	..	..	186
1854	..	..	..	..	..	..	184
1855	..	..	..	..	..	..	181
1856	..	..	..	..	..	..	187
1857	..	..	..	..	..	..	181
1858	..	..	..	..	..	..	187
1859	..	..	..	..	..	..	181
1860	..	..	..	..	..	..	170
1861	..	..	..	..	..	..	167
1862	..	..	..	..	..	..	153
1863	..	..	..	..	..	..	156
Up to 30th September, 1863	..	..	..	..	..	..	155

Detailed Memorandum for the foregoing one.

Years.	Number Admitted in each Year.	NUMBER OF LAPSES IN EACH YEAR.				Number on 1st January in each Year.
		By Death.	By Retirement.	By Resignation.	By Removal.	
1850	7	4	4	..	..	192
1851	7	2	5	2	1	191
1852	4	2	3	..	1	188
1853	5	2	5	..	..	186
1854	5	4	4	..	..	184
1855	15	3	5	1	..	181
1856	2	4	3	1	..	187
1857	12	2	4	..	..	181
1858	4	5	3	1	1	187
1859	..	1	8	1	1	181
1860	6	2	6	..	1	170
1861	1	3	9	3	..	167
1862	15	1	11	..	..	153
1863	5	..	6	..	..	156
Up to 30th September, 1863	..	..	..	..	..	155

No. 15.—Statement showing the Receipts and Disbursements of the Civil Fund Charity and Subsidiary Branches from the Year 1831 to 1861, both inclusive.

Table with columns: Years, Capital on 1st January in each Year, RECEIPTS (Charity Branch, Subsidiary Branch, Total), DISBURSEMENTS (Charity Branch, Subsidiary Branch, Total), and Surplus. Rows represent years from 1831 to 1862, showing financial data in Rs. and P.

No. 16.—Statement of Passage-money granted to Widows and Children for the last Eight Years, from 1855 to 1862, both inclusive, and the Average for One Year.

1855	..	..	..	..	..	..	£
1856	..	..	..	..	..	..	420
1857	..	..	..	..	..	..	480
1858	..	..	..	..	..	..	300
1859	..	..	..	..	..	..	—
1860	..	..	..	..	..	..	240
1861	..	..	..	..	..	..	300
1862	..	..	..	..	..	..	300
							360
							8) 2,400
Average for one year	..	..	..	..	..	..	£300

No. 17.—Statement showing the Subscriptions actually received by the Civil Service Annuity Fund of 1825, and by the Annuity Fund of 1818, from the official Year 1825–26 to 1862–63, at 3½ per Cent. and at 4 per Cent., on the same allowances on which Subscriptions to the Civil Fund are chargeable.

Years	Subscription at 4 per Cent. to the Civil Service Annuity Fund of 1825.			Subscription at 3½ per Cent. to the Annuity Fund of 1818.			Years	Subscription at 4 per Cent. to the Civil Service Annuity Fund of 1825.			Subscription at 3½ per Cent. to the Annuity Fund of 1818.		
	Rs.	a.	p.	Rs.	a.	d.		Rs.	a.	p.	Rs.	a.	p.
1825–26	1,19,885	4	3	10,259	11	1	1847–48	99,632	9	5	12,555	7	8
1826–27	1,24,722	9	8	9,517	1	2	1848–49	99,103	2	3	12,706	8	1
1827–28	1,34,230	7	1	8,829	11	10	1849–50	98,944	12	4	12,964	7	10
1828–29	1,33,388	14	2	4,484	11	2	1850–51	98,802	0	0	13,501	15	3
1829–30	1,35,423	14	7	2,142	10	6	1851–52	99,936	3	7	11,638	2	0
1830–31	1,34,574	2	4	3,108	0	8	1852–53	1,01,471	13	3	10,593	0	4
1831–32	1,21,980	8	5	36,603	3	10	1853–54	1,03,090	0	9	10,349	6	9
1832–33	1,27,113	7	9	17,661	8	7	1854–55	99,611	3	9	9,020	10	4
1833–34	1,31,158	9	6	14,378	3	0	1855–56	1,08,052	14	3	5,716	7	5
1834–35	1,26,215	7	9	13,442	9	9	1856–57	1,00,132	12	10	7,038	1	10
1835–36	1,27,017	12	10	11,259	0	6	1857–58	1,08,763	5	1	4,817	8	8
1836–37	1,25,380	12	11	11,669	1	1	1858–59	1,16,231	11	11	4,500	0	0
1837–38	1,24,173	13	0	10,597	0	11	1859–60	1,06,539	6	4	3,601	0	2
1838–39	1,22,615	11	5	11,406	15	7	1860–61	1,13,112	5	1	235	15	4
1839–40	1,21,938	14	11	11,947	12	7	1861–62	1,03,856	13	2			
1840–41	1,18,476	0	9	12,546	8	10	1862–63	1,00,054	15	8			
1841–42	1,15,469	1	8	12,446	11	10							
1842–43	1,15,123	4	1	13,311	15	4							
1843–44	1,09,766	10	2	12,470	9	11							
1844–45	1,05,365	4	10	11,197	10	1							
1845–46	1,04,696	14	3	11,529	11	11							
1846–47	1,02,324	4	11	12,294	15	2							
							Total	43,38,378	0	11	3,82,344	5	0
							Average for one Year	1,14,167	13	6	10,061	11	1

No. 18.—*Estimate of Subscription to the Civil Fund, under the Provident Scheme, for One Year, calculated on the Salaries and Allowances to which each Gentleman was entitled for May, 1863.*

N.B.—The Subscribers who are marked with an Asterisk (Married, Single, and Widowers with Families) have completed the term of 16 Years' Subscription to the Charity Fund, and their Subscriptions at 2½ and 1 per cent., entered in the Columns 2 and 3, will therefore bear 4 per cent. and all the rest 8 per cent. interest.

(1)	(2)	(3)	(4)	(5)	(6)
Age.	No. in List 6.	Names	Amount of Salary to which entitled for May, 1863.	Subscription at 2½ per Cent.	Subscription at 1 per Cent.
55	1	Hon. T. L. Strange	Ra. a. p.	Ra. a. p.	Ra. a. p.
52	2	Hon. E. Maltby *M.	Retired on and from 2nd May, 1863.	120 0 0	
55	3	Hon. T. Pycroft *M.	5,333 5 4		
53	4	Wm. Elliot, Esq. Adherent to the old Fund	2,333 5 4		
51	5	Hon. H. D. Phillips *M.	4,083 5 4	91 14 0	
51	6	Hon. H. Frere *M.	4,083 5 4	91 14 0	
51	7	J. Rohde, Esq. *M.	2,500 0 0	56 4 0	
51	8	E. Story, Esq. Adherent to the old Fund	2,333 5 4		
50	9	G. A. Harris, Esq. *M.	2,333 5 4	52 8 0	
51	10	T. J. P. Harris, Esq. *M.	2,333 5 4	52 8 0	
50	11	Hon. C. Pelly *M.	4,000 0 0	90 0 0	
50	12	S. D. Birch, Esq. *M.	3,000 0 0	67 8 0	
49	13	S. N. Ward, Esq. *M.	2,333 5 4	52 8 0	
50	14	H. A. Brett, Esq. *M.	3,408 5 4	76 11 0	
51	15	T. Onslow, Esq. *M.	833 5 4	18 12 0	
50	16	A. Purvis, Esq. *M.	1,505 6 0	33 13 11	
48	17	C. J. Shubrick, Esq. *M.	2,333 5 4	52 8 0	
48	18	J. Silver, Esq. *M.	2,333 5 4	52 8 0	
49	19	H. Wood, Esq. *Widower with Family	416 10 8	9 6 0	
48	20	T. Clarke, Esq. *M.	3,016 10 8	67 14 0	
47	21	B. Cunliffe, Esq. *M.	978 7 11	22 0 3	
48	22	H. D. Cook, Esq. *M.	2,333 5 4	52 8 0	
46	23	C. W. Reade, Esq. *M.	2,333 5 4	52 8 0	
46	24	Wm. Fisher, Esq. *W. with F.	2,800 0 0	63 0 0	
45	25	R. R. Cotton, Esq. *M.	2,333 5 4	52 8 0	
43	26	G. S. Forbes, Esq. Adherent to the old Fund	2,850 0 0		
43	27	F. Lushington, Esq. *M.	833 5 4	18 12 0	
42	28	A. Hathaway, Esq. *M.	833 5 4	18 12 0	
46	29	R. G. Clarke, Esq. *W. with F.	2,333 5 4	52 8 0	
42	30	J. W. Cherry, Esq. *W. with F.	2,333 5 4	52 8 0	
42	31	G. H. Ellis, Esq. *M.	2,333 5 4	52 8 0	
43	32	E. G. R. Fane, Esq. *S.	833 5 4		8 5 4
43	33	J. Ratliff, Esq. *M.	2,333 5 4	52 8 0	
45	34	J. G. Goldie, Esq. *M.	833 5 4	18 12 0	
43	35	T. J. Knox, Esq. *M.	2,333 5 4	52 8 0	
43	36	V. H. Levinge, Esq. *S.	2,333 5 4		23 5 4
44	37	A. W. Phillips, Esq. *M.	2,333 5 4	52 8 0	
43	38	H. Newill, Esq. *W. with F.	833 5 4	18 12 0	
42	39	G. N. Taylor, Esq. *M.	2,500 0 0	56 4 0	
42	40	J. Fraser, Esq. *M.	2,333 5 4	52 8 0	
42	41	J. D. R. Robinson, Esq. *M.	833 5 4	18 12 0	
40	42	W. M. Cadell, Esq. *M.	2,583 5 4	58 2 0	
41	43	W. Hodgson, Esq. *M.	525 0 0	11 13 0	
43	44	Hon. D. Arbuthnot *M.	2,333 5 4	52 8 0	
41	45	A. Wedderburn, Esq. *M.	2,333 5 4	52 8 0	
40	46	J. L. Lushington, Esq. *M.	3,050 0 0	68 10 0	
40	47	Hon. A. J. Arbuthnot *M.	4,166 10 8	93 12 0	
42	48	J. W. B. Dykes, Esq. *S.	2,333 5 4		23 5 4
40	49	E. W. Bird, Esq. *M.	2,333 5 4	52 8 0	
40	50	J. D. Sim, Esq. *M.	3,333 5 4	75 0 0	
40	51	W. Robinson, Esq. *M.	2,500 0 0	56 4 0	
42	52	P. Grant, Esq. *M.	2,333 5 4	52 8 0	
39	53	G. Thornhill, Esq. M.	833 5 4	18 12 0	
42	54	M. J. Walhouse, Esq. *M.	2,333 5 4	52 8 0	
38	55	Æ. R. McDonell, Esq. *M.	833 5 4	18 12 0	
39	56	C. F. Chamier, Esq. *M.	2,487 8 0	55 15 6	

No. 18 (continued).

(1)	(2)	(3)	(4)	(5)	(6)
Age.	No. in List &c.	Names	Amount of Salary to which entitled for May, 1863.	Subscription at 2½ per Cent.	Subscription at 1 per Cent.
			Rs. a. p.	Rs. a. p.	Rs. a. p.
38	57	J. C. Innes, Esq.	*M. 2,333 5 4	52 8 0	
37	58	F. S. Child, Esq.	S. 2,333 5 4	52 8 0	
38	59	J. I. Minchin, Esq.	*M. 2,333 5 4	52 8 0	
40	60	A. W. Sullivan, Esq.	*M. 2,333 5 4	52 8 0	
39	61	H. G. Smith, Esq.	M. 1,600 0 0	36 0 0	
37	62	C. A. Roberts, Esq.	M. 1,166 10 8	26 4 0	
39	63	A. P. Hodgson, Esq.	S. 1,166 10 8	26 4 0	
37	64	Hon. R. S. Ellis	*M. 2,333 5 4	52 8 0	
36	65	E. B. Foord, Esq.	M. 1,600 0 0	36 0 0	
37	66	C. Collett, Esq.	S. 2,333 5 4	52 8 0	
38	67	G. A. Ballard, Esq.	M. 2,333 5 4	52 8 0	
36	68	R. E. Master, Esq.	*S. 1,788 5 4	..	17 14 1
36	69	W. Hudleston, Esq.	M. 2,000 0 0	45 0 0	
39	70	W. S. Nesbitt, Esq.	*M. 1,400 0 0	31 8 0	
37	71	J. H. Blair, Esq.	M. 1,458 5 4	32 13 0	
37	72	B. Pauncefote, Esq.	M. 416 10 8	9 6 0	
35	73	G. L. Morris, Esq.	M. 1,600 0 0	36 0 0	
38	74	C. R. Pelly, Esq.	M. 1,833 5 4	41 4 0	
36	75	J. R. Kindersley, Esq.	M. 416 10 8	9 6 0	
36	76	J. G. Thompson, Esq.	M. 1,458 5 4	32 13 0	
35	77	Wm. Holloway, Esq.	M. 3,750 0 0	84 6 0	
35	78	W. T. Blair, Esq.	S. 1,616 10 8	36 6 0	
36	79	H. M. S. Graeme, Esq.	S. 875 0 0	19 11 0	
34	80	H. Morris, Esq.	M. 1,458 5 4	32 13 0	
34	81	G. Banbury, Esq.	M. 1,166 10 8	26 4 0	
36	82	C. N. Pochin, Esq.	W. with F. 416 10 8	9 6 0	
33	83	R. B. Swinton, Esq.	M. 1,833 5 4	41 4 0	
33	84	J. W. Breeke, Esq.	M. 750 0 0	16 14 0	
33	85	T. A. N. Chase, Esq.	M. 1,166 10 8	26 4 0	
33	86	L. Forbes, Esq.	M. 416 10 8	9 6 0	
31	87	R. A. Dalyell, Esq.	S. 1,500 0 0	33 12 0	
32	88	H. E. Sullivan, Esq.	M. 1,600 0 0	36 0 0	
32	89	J. R. Cockerell, Esq.	S. 416 10 8	9 6 0	
32	90	D. F. Carmichael, Esq.	W. with F. 1,616 10 8	36 6 0	
34	91	E. C. G. Thomas, Esq.	S. 416 10 8	9 6 0	
32	92	C. H. Ames, Esq.	M. 416 10 8	9 6 0	
32	93	R. K. Puckle, Esq.	S. 1,200 0 0	27 0 0	
31	94	J. H. Master, Esq.	S. 1,200 0 0	27 0 0	
31	95	R. Davidson, Esq.	S. 1,400 0 0	31 8 0	
32	96	G. Vans Agnew, Esq.	S. 1,166 10 8	26 4 0	
30	97	W. C. Sim, Esq.	M. .. .. .	.. .. .
29	98	F. B. Molony, Esq.	M. 1,166 10 8	26 4 0	
29	99	J. D. Goldingham, Esq.	S. 1,400 0 0	31 8 0	
32	100	C. T. Longley, Esq.	M. 1,166 10 8	26 4 0	
29	101	C. G. Master, Esq.	M. 1,300 0 0	29 4 0	
28	102	E. F. Elliott, Esq.	M. 1,166 10 8	26 4 0	
28	103	F. W. Morris, Esq.	M. 1,200 0 0	27 0 0	
30	104	H. S. Thomas, Esq.	M. 1,166 10 8	26 4 0	
27	105	J. A. C. Boswell, Esq.	M. .. .. .	.. .. .
27	106	W. H. Arbuthnot, Esq.	S. .. .. .	.. .. .
28	107	W. D. Horsley, Esq.	S. 966 10 8	21 12 0	
28	108	G. R. Sharpe, Esq.	S. 1,800 0 0	40 8 0	
27	109	W. Nisbet, Esq.	S. 733 5 4	16 8 0	
27	110	F. M. Kindersley, Esq.	M. 966 10 8	21 12 0	
28	111	F. C. Carr, Esq.	M. 1,013 5 4	22 12 9	
27	112	W. S. Hooper, Esq.	S. 416 10 8	9 6 0	
26	113	A. McGregor, Esq.	S. 416 10 8	9 6 0	
28	114	J. W. Reid, Esq.	M. 966 10 8	21 12 0	
30	115	W. S. Whiteside, Esq.	M. 1,166 10 8	26 4 0	
27	116	R. W. Barlow, Esq.	M. 966 10 8	21 12 0	
26	117	W. H. Kerr, Esq.	S. 1,050 0 0	23 10 0	

No. 18 (continued).

(1)	(2)	(3)	(4)	(5)	(6)
Age.	No. in List &c.	Names.	Amount of Salary to which entitled for May, 1863.	Subscription at 2½ per Cent.	Subscription at 1 per Cent.
			Ra. a. p.	Ra. a. p.	Ra. a. p.
26	118	C. G. Plumer, Esq. M.	733 5 4	16 8 0	
28	119	D. Williams, Esq. Adherent to the old Fund. M.	733 5 4		
25	120	J. C. St. Clair S.	733 5 4	16 8 0	
27	121	O. B. Irvine, Esq. M.	350 0 0	7 14 0	
27	122	R. J. Melville, Esq. S.	733 5 4	16 8 0	
28	123	A. R. Hutchins, Esq. S.	550 0 0	12 6 0	
24	124	J. H. Garstin, Esq. S.	966 10 8	21 12 0	
25	125	Wm. McQuhae, Esq. S.	733 5 4	16 8 0	
27	126	J. R. Arbuthnot, Esq. S.	733 5 4	16 8 0	
25	127	G. D. Leman, Esq. S.	550 0 0	12 6 0	
25	128	A. M. Webster, Esq. S.	733 5 4	16 8 0	
24	129	E. F. Webster, Esq. M.	208 5 4	4 11 0	
27	130	J. C. Hannynghton, Esq. S.	733 5 4	16 8 0	
25	131	P. F. Hutchins, Esq. M.	995 9 6	22 6 5	
25	132	W. F. Hathaway, Esq. S.	733 5 4	16 8 0	
25	133	C. G. Walker, Esq. M.	550 0 0	12 6 0	
22	134	A. C. Burnell, Esq. S.	350 0 0	7 14 0	
24	135	J. Grose, Esq. S.	525 0 0	11 13 0	
23	136	W. Wilson, Esq. S.	550 0 0	12 6 0	
25	137	W. S. Foster, Esq. S.	350 0 0	7 14 0	
27	138	J. E. Armstrong, Esq. S.	550 0 0	12 6 0	
24	139	H. Linton, Esq. S.	350 0 0	7 14 0	
24	140	J. H. Nelson, Esq. M.	350 0 0	7 14 0	
23	141	P. L. Roberts, Esq. S.	350 0 0	7 14 0	
23	142	J. B. Pennington, Esq. S.	350 0 0	7 14 0	
20	143	F. H. Woodroffe, Esq. S.	350 0 0	7 14 0	
22	144	J. Hope, Esq. S.	350 0 0	7 14 0	
20	145	J. R. Daniell, Esq. S.	350 0 0	7 14 0	
20	146	H. J. Stokes, Esq. S.	300 0 0	6 12 0	
22	147	F. Brandt, Esq. S.	350 0 0	7 14 0	
21	148	W. Logan, Esq. S.	300 0 0	6 12 0	
23	149	J. W. Best, Esq. S.	350 0 0	7 14 0	
20	150	F. R. H. Sharp, Esq. S.	250 0 0	5 10 0	
23	151	J. F. Price, Esq. M.	300 0 0	6 12 0	
22	152	E. Storr, Esq. S.	300 0 0	6 12 0	
23	153	W. S. Lilley, Esq. M.	250 0 0	5 10 0	
20	154	W. H. Comyn, Esq. S.	350 0 0	7 14 0	
23	155	J. G. S. Horsfall, Esq. S.	350 0 0	7 14 0	
22	156	H. Sewell, Esq. S.	300 0 0	6 12 0	
23	157	A. Cruickshank, Esq. S.	300 0 0	6 12 0	
22	158	H. P. Gordon, Esq. M.	300 0 0	6 12 0	
21	159	B. Horsbrugh, Esq. S.	300 0 0	6 12 0	
Total amount of Subscription, estimated for one month . .				4,723 0 10	72 14 1
Do. do. for one year				56,676 10 0	874 9 0
					56,676 10 0
				Total Ra.	57,551 3 0

No. 19.—*List of Daughters of Retired Members for whom the Benefits of the Subsidiary Rules have been secured, and who are still Living, and Unmarried, so far as is known in the Fund Office.*

Names of Subscribers.	Daughters.	Dates of Birth.	Names of Subscribers.	Daughters.	Dates of Birth.
D. Elliott, Esq.	C. F. E.	8th January, 1844.	A. F. Bruce, Esq. . .	M. A. C.	13th April, 1843.
A. Robertson, Esq. . .	M. F.	20th February, 1830.	S. Crawford, Esq.	E. M.	13th Sept., 1842.
	I.	22nd August, 1840.	H. Stokes, Esq.	E.	29th October, 1843.
	M. E.	22nd January, 1846.		S. E.	3rd March, 1846.
G. D. Drury, Esq. . . .	M. A.	24th December, 1853.		M. C.	24th June, 1855.
J. A. Hudleston, Esq.	H.	7th October, 1851.		E. R.	3rd July, 1858.
G. J. Waters, Esq. . . .	C. M.	23rd May, 1838.	R. D. Parker, Esq. . .	M. E. J.	1st June, 1845.
	H. M.	7th July, 1839.	F. B. Elton, Esq.	C. J.	8th August, 1844.
	A. E.	13th August, 1841.		C. P.	16th January, 1847.
	E. R. G.	11th August, 1847.		C. L.	25th March, 1848.
	G. M.	10th April, 1851.		I. M.	21st May, 1850.
	A. R. M.	25th April, 1853.		E. M.	14th October, 1851.
	L. F.	27th April, 1855.		G. C.	1st April, 1859.
C. R. Baynes, Esq. . . .	B.	15th October, 1831.	Walter Elliot, Esq. . .	D. H.	10th July, 1841.
	J. E.	14th April, 1835.		C. E.	14th April, 1851.
	M. A.	4th April, 1846.	G. S. Hooper, Esq. . .	A. C.	7th June, 1846.
	C. M.	10th May, 1847.	F. Anderson, Esq. . . .	S. H.	29th May, 1847.
W. E. Underwood, Esq.	D. E.	11th November, 1837		S. H.	29th May, 1852.
	E. C.	2nd October, 1845.		A. C.	18th May, 1856.
J. F. Thomas, Esq. . . .	L. A.	23rd May, 1828.	J. Bird, Esq.	A. C.	29th Nov., 1847.
	K.	24th May, 1838.	A. S. Mathison, Esq. .	C. J. G.	29th October, 1848.
E. Smalley, Esq.	A.	13th October, 1845.	C. J. Bird, Esq.	E. F.	16th April, 1859.
Sir T. U. Stonhouse, Bt.	E. C. N.	9th April, 1837.		F. P.	20th Feb., 1861.
	L. L. P.	14th February, 1840.	E. B. Glass, Esq.	R. O. L.	29th Nov., 1853.
H. Chamier, Esq.	H.	7th April, 1841.	J. D. Bourdillon, Esq.	C.	13th March, 1858.
H. G. Keene, Esq. . . .	J. A.	24th October, 1826.		E.	9th August, 1859.
	K.	29th December, 1830.		S. E. B.	14th Jan., 1861.
M. Lewin, Esq.	L. E.	3rd April, 1823.	T. W. Goodwyn, Esq.	S. E. B.	3rd June, 1846.
	M. M.	18th November, 1833.		S. E. B.	29th May, 1848.
A. P. Onalow, Esq. . . .	G. I.	18th August, 1834.	G. T. Beauchamp, Esq.	M. E.	23rd October, 1838.
	M. E.	3rd May, 1839.		E. B.	11th June, 1843.
	E. H.	28th May, 1845.		A. M.	21st Sept., 1844.
	S. H.	3rd March, 1850.	F. N. Maltby, Esq. . .	M. H. M.	7th Feb., 1851.
R. W. Chatfield, Esq.	E. A.	4th October, 1837.	W. A. Morehead, Esq.	M. G.	12th Nov., 1830.
J. G. S. Bruere, Esq.	A. L.	13th April, 1835.		C. L.	10th March, 1836.
	A. J.	28th May, 1838.		G. C.	8th Dec., 1840.
	A. M.	4th July, 1844.	C. Whittingham, Esq.	C. C.	13th April, 1851.
	F. B. M.	6th March, 1848.	F. H. Crozier, Esq. . .		29th July, 1847.
A. Freese, Esq.	H. J.	15th February, 1836.		E. C.	27th August, 1848.
	A. I. C.	7th October, 1844.		G. J.	29th March, 1853.
George Bird, Esq. . . .	A. P.	15th June, 1836.	W. M. Molle, Esq. . . .	M. A.	25th July, 1854.
	L. H.	27th March, 1844.		G. F.	17th July, 1848.
	A.	3rd March, 1851.		L. C.	1st Nov., 1850.
	F.	29th July, 1855.	J. J. Cotton, Esq.	J. E.	17th October, 1849.
	L. M.	24th January, 1860.		M. R. P.	16th Jan., 1852.
J. G. Turnbull, Esq. . .	C. M.	17th September, 1838.		P. L. M.	1st Feb., 1855.
G. M. Ogilvie, Esq. . .	Z. M.	12th June, 1838.		S. C.	9th Feb., 1857.
	E. M.	19th January, 1840.	W. H. Bayley, Esq.	L. S.	4th Feb., 1837.
W. Douglas, Esq.	S. M.	23rd November, 1838.		H. E.	2nd Jan., 1838.
	C. A.	25th August, 1840.		A. F.	31st March, 1839.
	A. E.	28th August, 1843.	Wm. Knox, Esq.	F. E.	16th October, 1854.
	L.	29th September, 1854.		E. A.	25th March, 1857.
H. Morris, Esq.	R.	11th March, 1838.	A. Hall, Esq.	C. A.	7th Dec., 1846.
		Died, 1846.		E.	31st May, 1848.
F. M. Lewin, Esq. . . .	M.	1st March, 1840.		A.	23rd August, 1853.
	D. S.	15th July, 1843.		E.	16th Sept., 1854.
	J. T. B.	18th May, 1845.		E.	26th October, 1858.
R. T. Porter, Esq. . . .	A. T.	21st August, 1841.		F.	23rd Dec., 1859.
	L. F.	5th July, 1844.		D.	7th Jan., 1863.
	E. M.	25th October, 1847.	F. Copleston, Esq. . .	H. C.	16th August, 1836.
W. A. D. Inglis, Esq.		21st June, 1841.		E. L.	15th March, 1854.
W. C. Ogilvie, Esq. . .	E. L.	20th January, 1843.	W. H. Arbuthnot, Esq.		20th April, 1841
		19th February, 1849.			(see Circular).
	M. L.	11th September, 1853.			
	H.	7th July, 1856.			

No. 20.—Memorandum showing all Retirements on the Annuity Fund of 1825, of Civilians of the Madras Civil Service, from 1st May, 1825, to 1st October, 1863, with the Total Number of Years of their Service, and the Average Number of Years' Service for one Annuitant.

(1) No.	(2) Names of Annuitants.	(3) Date of commence- ment of Service.	(4) Date of commence- ment of Annuity.	(5) No. of years' Service at the date of Retire- ment.	(6) Remarks.
1	J. S. Sullivan	1st Sept. 1796	1st May, 1826	30	Died 14th Dec., 1837.
2	G. Gowan	27th July, 1797	1st May, 1826	29	Died 25th May, 1856.
3	A. Wilson	31st July, 1799	1st May, 1826	27	
4	W. Chaplin	31st July, 1799	1st July, 1826	27	Died 30th April, 1843.
5	P. R. Cazalet	27th July, 1797	1st May, 1827	30	Died 27th Jan., 1839.
6	E. Powney	19th Aug., 1799	1st May, 1828	29	Died 23rd Jan., 1855.
7	Hon. A. H. Cole	12th July, 1801	1st May, 1829	28	Died 16th June, 1844.
8	John Cotton	12th July, 1801	1st May, 1830	29	Died 4th Dec., 1861.
9	James Vaughan	3rd Feb., 1802	1st May, 1830	28	Died 30th April, 1833.
10	G. J. Hadon	1st Sept., 1804	1st May, 1830	25	
11	J. McKerrell	15th Feb., 1805	1st May, 1830	25	Died 30th April, 1835.
12	J. H. D. Ogilvie	28th May, 1789	1st May, 1831	42	Died 10th Mar., 1851.
13	Hon. L. G. K. Murray	12th Dec., 1792	1st May, 1831	39	Died 30th April, 1835.
14	C. Hyde	13th April, 1798	1st May, 1831	33	Died in 1862.
15	J. O. Tod	25th May, 1798	1st May, 1831	33	Died 30th April, 1839.
16	F. A. Grant	27th July, 1789	1st July, 1832	43	Died 30th April, 1843.
17	W. Sheffield	28th Aug., 1800	1st May, 1832	32	Died 24th Feb., 1859.
18	D. Hill	1st Sept., 1804	1st May, 1832	28	
19	J. Gwatkin	27th June, 1806	1st May, 1832	26	Died 10th July, 1855.
20	James Taylor	2nd Sept., 1795	1st May, 1833	38	Died in 1852.
21	T. Newnham	31st July, 1799	1st May, 1833	34	Died 29th Sept., 1861.
22	J. Babington	1st Sept., 1804	1st May, 1833	29	Died 22nd April, 1852.
23	R. Bayard	3rd July, 1807	1st May, 1833	26	Died 25th May, 1860.
24	T. Jarrett	9th April, 1805	1st May, 1834	29	Died 11th Sept., 1837.
25	W. Montgomerie	1st Sept., 1804	1st May, 1834	30	Died 23rd Oct., 1852.
26	H. Vibart	1st Sept., 1804	1st May, 1834	30	Died 5th Nov., 1839.
27	E. H. Woodcock	27th June, 1806	1st May, 1834	28	
28	C. Harris	27th July, 1789	1st May, 1835	46	Died 12th Jan., 1840.
29	John Stokes	3rd July, 1807	1st May, 1835	28	
30	B. Cunliffe	3rd Aug., 1808	1st May, 1835	27	Died 11th Dec., 1857.
31	W. Oliver	24th July, 1801	1st May, 1836	35	Died 2nd Aug., 1846.
32	S. Nicholls	30th Jan., 1806	1st May, 1836	30	Died 22nd Aug., 1857.
33	E. Smalley	6th Feb., 1808	1st May, 1836	28	
34	H. S. Græme	20th Jan., 1797	1st May, 1837	40	Died 14th July, 1850.
35	T. Daniell	10th March, 1797	1st May, 1837	40	Died 25th Aug., 1842.
36	J. A. Casamaijor	8th July, 1802	1st May, 1837	34	
37	J. C. Wish	11th Jan., 1809	1st July, 1837	28	Died 22nd Nov., 1837.
38	N. Webb	4th March, 1778	1st May, 1838	60	Died 5th Aug., 1838.
39	G. E. Russell	6th Oct., 1802	1st May, 1838	35	
40	C. Roberts	3rd July, 1807	1st May, 1838	31	Died 31st July, 1850.
41	H. Baakerville (late Vivcaash)	22nd Jan., 1812	1st May, 1838	26	
42	A. E. R. McDonell	3rd July, 1807	1st May, 1839	32	
43	E. B. Wrey	22nd Jan., 1812	1st May, 1839	27	Died 30th May, 1840.
44	J. G. Turnbull	23rd Oct., 1805	1st May, 1840	34	
45	J. B. G. P. Paake	16th Jan., 1807	1st May, 1840	33	Died 29th Aug., 1859.
46	Wm. Hudleston	28th Feb., 1811	1st May, 1840	29	Died 29th June, 1855.
47	James Haig	11th Jan., 1809	1st July, 1840	31	Died 31st May, 1834.
48	J. M. Macleod	10th April, 1811	1st May, 1841	30	
49	J. Sullivan	28th Sept., 1803	1st May, 1841	37	Died 16th Jan., 1855.
50	A. Crawley	11th Jan., 1814	1st May, 1841	27	Died 10th July, 1849.
51	A. D. Campbell	1st Dec., 1807	7th May, 1842	34	Died 23rd April, 1857.
52	H. Montgomerie	5th Jan., 1813	12th May, 1842	29	
53	W. B. Anderson	11th July, 1815	22nd May, 1842	27	Died 16th July, 1863.
54	G. M. Ogilvie	25th Jan., 1813	1st May, 1842	29	
55	C. M. Lushington	10th March, 1802	1st May, 1843	41	Died 8th Mar., 1844.
56	C. R. Cotton	11th July, 1815	1st May, 1843	28	

No. 20 (continued).

(1) No.	(2) Names of Annuitants.	(3) Date of commencement of Service.	(4) Date of commencement of Annuity.	(5) No. of years' Service at the date of Retirement.	(6) Remarks.
57	N. W. Kindersley	7th Sept., 1814	2nd June, 1844	30	Died 3rd Dec., 1844
58	Robert Clerk	30th June, 1816	1st May, 1844	28	
59	Re. Grant	26th June, 1817	5th June, 1844	27	
60	J. D. Gleig	16th Feb., 1814	1st May, 1845	31	Died 20th Jan., 1852
61	G. J. Casamaijor	3rd Jan., 1811	1st May, 1845	34	Died 29th May, 1849
62	W. R. Taylor	9th April, 1813	1st May, 1845	32	
63	John Bird	2nd Feb., 1804	1st July, 1845	41	Died 30th Aug., 1851
64	J. Paternoster	1st Feb., 1815	1st May, 1846	31	
65	F. F. Clementson	26th June, 1817	1st May, 1846	29	
66	J. C. Morris	27th July, 1818	2nd July, 1846	28	Died 2nd Aug., 1858
67	J. Blackburn	11th July, 1815	2nd July, 1847	32	Died 17th June, 1850
68	H. M. Blair	27th July, 1818	1st May, 1847	29	
69	F. M. Lewin	27th July, 1818	2nd July, 1847	29	
70	G. J. Waters	1st March, 1811	1st May, 1848	37	
71	H. Chamier	13th Jan., 1813	1st May, 1848	35	
72	M. Lewin	1st Feb., 1815	2nd July, 1848	33	
73	Wm. Lavie	13th Sept., 1821	1st May, 1848	27	Died 28th April, 1862
74	W. H. Babington	20th June, 1821	1st July, 1849	28	
75	R. A. Bannerman	20th June, 1821	7th June, 1849	28	Died 29th June, 1851
76	H. Dickenson	11th Jan., 1809	1st May, 1850	41	Died 29th Nov., 1859
77	M. D. Cockburn	26th Feb., 1808	1st May, 1850	42	
78	A. Maclean	3rd July, 1817	1st May, 1850	33	
79	G. D. Drury	25th Jan., 1813	1st July, 1850	37	
80	T. E. J. Boileau	1st Feb., 1815	1st May, 1851	36	Died 8th Feb., 1853
81	G. Bird	25th July, 1820	1st May, 1851	31	
82	A. Freese	20th Jan., 1821	1st July, 1851	30	
83	A. Mellor	30th June, 1824	1st May, 1851	27	
84	A. F. Bruce	3rd July, 1817	1st July, 1852	35	
85	J. C. Wroughton	3rd July, 1817	1st May, 1852	35	Died 30th Nov., 1854
86	H. Morris	10th Sept., 1823	1st July, 1852	29	
87	W. D. Davis	1st Feb., 1815	1st May, 1853	38	
88	J. Walker	5th Feb., 1823	1st May, 1853	30	Died 27th Sept., 1862
89	S. Crawford	11th Feb., 1824	1st July, 1853	29	
90	W. Douglas	6th Oct., 1824	1st July, 1853	29	
91	C. P. Brown	29th March, 1817	1st May, 1854	37	
92	T. L. Blane	12th April, 1826	1st May, 1854	28	
93	W. A. Forsyth	10th Aug., 1826	1st May, 1854	27	
94	A. Robertson	22nd Jan., 1817	1st May, 1855	38	
95	J. A. Hudleston	7th Jan., 1817	1st May, 1855	38	
96	R. T. Porter	29th June, 1829	1st May, 1855	30	
97	H. Stokes	25th Aug., 1826	1st May, 1856	29	
98	A. W. D. Inglis	21st Feb., 1827	1st May, 1856	29	
99	Sir T. V. Stonhouse, Bt.	30th Dec., 1815	1st May, 1857	41	
100	F. Anderson	30th Sept., 1826	1st May, 1857	31	
101	J. F. Bishop	20th July, 1827	1st May, 1857	30	
102	Daniel Elliott	29th Jan., 1817	1st May, 1858	41	
103	Sir H. C. Montgomery, Bt.	18th Feb., 1825	1st May, 1858	33	
104	T. Prendergast	23rd June, 1826	1st May, 1858	32	
105	T. A. Anstruther	21st May, 1828	1st May, 1859	31	
106	C. R. Baynes	19th Nov., 1828	1st May, 1859	30	
107	R. D. Parker	6th Jan., 1829	1st May, 1859	30	
108	S. Scott	16th Jan., 1829	1st May, 1859	30	
109	T. B. Roupell	13th Jan., 1830	1st May, 1859	29	
110	C. J. Bird	7th July, 1830	1st May, 1859	29	
111	A. S. Mathison	7th July, 1830	1st May, 1859	29	
112	G. S. Hooper	29th Jan., 1817	1st May, 1860	43	
113	J. Goldingham	26th Jan., 1820	1st May, 1860	40	
114	W. E. Underwood	2nd June, 1823	1st May, 1860	37	
115	F. B. Elton	7th July, 1830	1st May, 1860	30	
116	J. Bird	7th July, 1830	1st May, 1860	30	
117	J. D. Bourdillon	28th Jan., 1829	1st May, 1861	32	

No. 20 (continued).

(1) No.	(2) Names of Annuitants.	(3) Date of commencement of Service.	(4) Date of commencement of Annuity.	(5) No. of years' Service at the date of Retirement.	(6) Remarks.
118	T. W. Goodwyn	12th Jan., 1831	1st May, 1861	30	
119	M. Murray	6th July, 1831	1st May, 1861	30	
120	E. B. Thomas	9th Feb., 1825	1st May, 1862	37	
121	F. N. Maltby	12th Jan., 1831	1st May, 1862	31	
122	G. T. Beauchamp	12th Jan., 1831	1st May, 1862	31	
123	W. A. Morehead	27th April, 1825	29th Oct, 1862	37	
124	R. H. Williamson	22nd July, 1829	1st May, 1863	33	
125	H. Forbes	12th Jan., 1831	10th May, 1862	31	
126	C. Whittingham	9th Nov., 1831	18th Dec., 1861	30	
127	F. H. Crowier	18th Jan., 1832	13th May, 1862	30	
128	J. J. Cotton	18th Jan., 1832	13th April, 1862	30	
129	W. M. Molle	18th Jan., 1832	23rd July, 1861	29	
130	F. Copleston	18th Jan., 1832	1st Dec., 1862	30	
131	T. B. A. Conway	6th July, 1831	13th July, 1861	30	
132	W. H. Bayley	10th July, 1832	10th June, 1861	29	
133	A. Hall	18th July, 1832	25th Nov., 1862	30	
134	P. Irvine	16th Jan., 1833	28th April, 1862	29	
135	Wm. Knox	28th Jan., 1835	27th Dec., 1861	26	
136	R. W. Chatfield	18th July, 1832	1st May, 1863	30	
137	T. L. Strange	6th Sept., 1826	2nd May, 1863	36	
138	B. Cunliffe	15th Jan., 1834	14th May, 1863	29	
139	A. Purvis	18th July, 1832	1st June, 1863	31	
140	C. J. Shubrick	18th July, 1832	28th July, 1863	31	

Total period of Service of 140 Annuitants, 4,468 years.
On an average to each Annuitant of 31 years, 10 months, and 29 days.

No. 21.—*Estimate of Donations on account of Daughters under the operation of the Provident Scheme for one Year, based on the actual Admissions to the Subsidiary Benefits during the interval 1850-51 to 1862-63.*

Year.	Number secured for in each Year.
1850-51	15
1851-52	17
1852-53	14
1853-54	12
1854-55	17
1855-56	19
1856-57	16
1857-58	18
1858-59	9
1859-60	17
1860-61	17
1861-62	11
1862-63	11
Total	193
Average for one year	15

15 × 500 = Rs. 7,500, estimated donation for one year on account of daughters.
Of the above donations three-fifths will bear 8 per cent. interest, and two-fifths will bear 4 per cent. interest.

No. 22.—*List of Civil Servants who Died from 1825–26 to 1868–64, whilst in the Service, distinguishing those whose Families were admitted on the Fund from those whose Families never applied for its Benefits.*

(1) No.	(2) Names.	(3) Date of Decease.	(4) Whether the Family was admitted on the Charity Fund or not.
1	G. R. Gostling, Esq.	1825–26	Not admitted.
2	G. F. Cherry, Esq.	1826–27	Ditto.
3	H. Fetherston, Esq.	Ditto	Ditto.
4	S. Ibbetson, Esq.	Ditto	Ditto.
5	J. D. Newbolt, Esq.	Ditto	Admitted.
6	J. Dacre, Esq.	1827–28	Ditto.
7	E. C. Greenway, Esq.	Ditto	Not admitted.
8	J. A. Munro, Esq.	Ditto	Admitted.
9	A. Wilmot, Esq.	Ditto	Not admitted.
10	S. C. Clarke, Esq.	1828–29	Ditto.
11	F. Holland, Esq.	Ditto	Ditto.
12	A. Maitland, Esq.	Ditto	Ditto.
13	R. Peter, Esq.	Ditto	Ditto.
14	H. Lord, Esq.	Ditto	Admitted.
15	H. Williams, Esq.	1829–30	Not admitted.
16	E. R. Hargrave, Esq.	Ditto	Admitted.
17	Ja. Cochrane, Esq.	1830–31	Not admitted.
18	S. Money, Esq.	Ditto	Ditto.
19	G. W. Saunders, Esq.	Ditto	Admitted.
20	C. J. Brown, Esq.	1831–32	Not admitted.
21	R. Clive, Esq.	Ditto	Ditto.
22	A. Cheape, Esq.	Ditto	Admitted.
23	J. W. Russell, Esq.	Ditto	Not admitted.
24	F. A. Savage, Esq.	Ditto	Ditto.
25	S. Smith, Esq.	Ditto	Admitted.
26	C. A. Thompson, Esq.	Ditto	Not admitted.
27	D. Bannerman, Esq.	1832–33	Admitted.
28	J. B. Fraser, Esq.	Ditto	Not admitted.
29	W. G. Home, Esq.	Ditto	Ditto.
30	C. E. McDonald, Esq.	Ditto	Admitted.
31	W. H. Parry, Esq.	Ditto	Not admitted.
32	H. Taylor, Esq.	Ditto	Ditto.
33	C. M. Whish, Esq.	Ditto	Ditto.
34	F. A. West, Esq.	Ditto	Ditto.
35	J. Blanshard, Esq.	1833–34	Ditto.
36	N. S. Cameron, Esq.	Ditto	Ditto.
37	A. J. Drummond, Esq.	Ditto	Ditto.
38	T. Gahagan, Esq.	Ditto	Admitted.
39	G. S. Gibbs, Esq.	Ditto	Not admitted.
40	J. Hanbury, Esq.	Ditto	Ditto.
41	J. Mitchell, Esq.	Ditto	Ditto.
42	F. A. Robson, Esq.	Ditto	Admitted.
43	C. A. Bushby, Esq.	1834–35	Ditto.
44	R. Cathcart, Esq.	Ditto	Not admitted.
45	A. Cole, Esq.	Ditto	Ditto.
46	F. Hall, Esq.	Ditto	Ditto.
47	C. R. H. Kente, Esq.	Ditto	Ditto.
48	G. Moore, Esq.	Ditto	Admitted.
49	W. Mason, Esq.	Ditto	Ditto.
50	J. Nisbet, Esq.	Ditto	Not admitted.
51	R. Rickards, Esq.	Ditto	Admitted.
52	G. P. Taylor, Esq.	Ditto	Not admitted.
53	J. Fraser, Esq.	Ditto	Ditto.
54	Sir J. Home, Bart.	1835–36	Admitted.
55	M. Moore, Esq.	Ditto	Not admitted.
56	C. P. Skelton, Esq.	Ditto	Ditto.
57	Wm. Brown, Esq.	1837–38	Ditto.
58	C. Dumergue, Esq.	Ditto	Ditto.
59	C. E. Oakes, Esq.	Ditto	Admitted.

No. 22 (continued).

(1) No.	(2) Names.	(3) Date of Decease.	(4) Whether the Family was admitted on the Charity Fund or not.
60	J. A. R. Stevenson, Esq.	1837-38	Admitted.
61	H. T. Bushby, Esq.	1838-39	Ditto.
62	G. P. Dumergue, Esq.	Ditto	Ditto.
63	George Garrow, Esq.	Ditto	Ditto.
64	F. W. Robertson, Esq.	Ditto	Not admitted.
65	W. O. Shakespear, Esq.	Ditto	Admitted.
66	H. F. Dumergue, Esq.	1839-40	Ditto.
67	C. W. A. Dance, Esq.	Ditto	Not admitted.
68	E. C. Heywood, Esq.	Ditto	Ditto.
69	James Thomas, Esq.	Ditto	Admitted.
70	T. A. Oakes, Esq.	1840-41	Not admitted.
71	S. J. Young, Esq.	Ditto	Ditto.
72	R. Davidson, Esq.	1841-42	Ditto.
73	R. Hitchins, Esq.	Ditto	Ditto.
74	P. H. Strombore, Esq.	Ditto	Admitted.
75	R. B. Sewell, Esq.	Ditto	Not admitted.
76	P. Grant, Esq.	1842-43	Admitted.
77	F. Mole, Esq.	Ditto	Ditto.
78	W. H. G. Mason, Esq.	Ditto	Not admitted.
79	E. Newberry, Esq.	Ditto	Admitted.
80	J. Vaughan, Esq.	Ditto	Not admitted.
81	E. E. Ward, Esq.	Ditto	Admitted.
82	E. Bannerman, Esq.	1843-44	Not admitted.
83	C. H. Hallett, Esq.	Ditto	Admitted.
84	I. Dent, Esq.	1844-45	Not admitted.
85	T. I. W. Thomas, Esq.	Ditto	Admitted.
86	F. Cunliffe, Esq.	1845-46	Not admitted.
87	J. Orr, Esq.	Ditto	Ditto.
88	A. Hamilton, Esq.	1846-47	Ditto.
89	E. P. S. Hooper, Esq.	Ditto	Ditto.
90	C. T. Kaye, Esq.	Ditto	Admitted.
91	D. R. Limond, Esq.	Ditto	Not admitted.
92	W. A. Neave, Esq.	Ditto	Ditto.
93	B. Harrison, Jun., Esq.	1847-48	Ditto.
94	J. R. Pringle, Esq.	Ditto	Admitted.
95	J. F. Bury, Esq.	1848-49	Ditto.
96	W. B. Hawkins, Esq.	Ditto	Ditto.
97	J. A. Hunter, Esq.	Ditto	Not admitted.
98	A. Brooke, Esq.	1849-50	Ditto.
99	A. J. Cherry, Esq.	Ditto	Admitted.
100	J. E. Chester, Esq.	Ditto	Not admitted.
101	W. Harington, Esq.	Ditto	Admitted.
102	J. Haggard, Esq.	Ditto	Not admitted.
103	W. E. Lockhart, Esq.	Ditto	Admitted.
104	G. A. Smith, Esq.	Ditto	Ditto.
105	J. H. Bell, Esq.	1850-51	Ditto.
106	J. Horsley, Esq.	1851-52	Not admitted.
107	E. C. Lovell, Esq.	Ditto	Ditto.
108	R. Breeks, Esq.	Ditto	Admitted.
109	T. H. Davidson, Esq.	1852-53	Ditto.
110	D. White, Esq.	Ditto	Ditto.
111	G. M. Swinton, Esq.	1853-54	Ditto.
112	S. M. Anderson, Esq.	Ditto	Ditto.
113	F. S. W. Cator, Esq.	Ditto	Not admitted.
114	J. H. Cochrane, Esq.	Ditto	Ditto.
115	J. A. Wedderburn, Esq.	1854-55	Admitted.
116	A. S. Sandeman, Esq.	Ditto	Ditto.
117	A. J. Tweedie, Esq.	1855-56	Ditto.
118	H. Conolly, Esq.	Ditto	Not admitted.
119	L. D. Daniell, Esq.	Ditto	Admitted.
120	R. Horsley, Esq.	1856-57	Not admitted.

No. 22 (continued).

(1) No.	(2) Names.	(3) Date of Decease.	(4) Whether the Family was admitted on the Charity Fund or not.
121	C. H. Woodgate, Esq.	1856-57	Admitted.
122	G. S. Greenway, Esq.	Ditto	Not admitted.
123	C. P. Gostling, Esq.	Ditto	Admitted.
124	J. R. Gordon, Esq.	1857-58	Not admitted.
125	R. J. Sullivan, Esq.	Ditto	Admitted.
126	H. S. Alexander, Esq.	Ditto	Not admitted.
127	T. D. Lushington, Esq.	1858-59	Ditto.
128	R. C. Lewin, Esq.	Ditto	Admitted.
129	D. Mayne, Esq.	Ditto	Ditto.
130	M. Norman, Esq.	1859-60	Not admitted.
131	E. D. Binny, Esq.	Ditto	Ditto.
132	St. L. M. Grenfell, Esq.	Ditto	Admitted.
133	G. F. Fullerton, Esq.	1861-62	Ditto.
134	W. E. Cochrane, Esq.	Ditto	Ditto.
135	G. B. Tod, Esq.	Ditto	Ditto.
136	S. Thompson, Esq.	Ditto	Not admitted.
137	F. W. Morris, Esq.	1863-64	Admitted.

No. 23.—*List of Deceased Annuitants, distinguishing those whose Families were admitted on the Fund from those whose Families never applied for its Benefits.*

(1) No.	(2) Names.	(3) Date of Decease.	(4) Whether the Family was Admitted on the Charity Fund, or not.
1	R. Hughes, Esq.	1803	Not admitted.
2	W. H. Toriano, Esq.	1828	Ditto.
3	G. Thompson, Esq.	1804	Admitted.
4	T. Snodgrass, Esq.	1834	Not admitted.
5	B. Tarin, Esq.	1839	Ditto.
6	R. Woolf, Esq.	1836	Admitted.
7	Wm. Webb, Esq.	1807	Not admitted.
8	C. B. Dent, Esq.	1805	Ditto.
9	J. H. Shardon, Esq.	1810	Ditto.
10	Hon. B. Cochrane	1826	Ditto.
11	J. Mitford, Esq.	1834	Ditto.
12	J. Chamier, Esq.	1831	Ditto.
13	C. N. White, Esq.	1839	Ditto.
14	W. Gordon, Esq.	1833	Ditto.
15	W. Jones, Esq.	1812	Ditto.
16	T. Cockburn, Esq.	1850	Ditto.
17	N. E. Kindersley, Esq.	1831	Ditto.
18	B. Branfill, Esq.	1841	Ditto.
19	R. Clerk, Esq.	1815	Ditto.
20	R. Darwall, Esq.	1813	Ditto.
21	R. Malcolm, Esq.	1813	Ditto.
22	R. Dillon, Esq.	1818	Ditto.
23	D. Ince, Esq.	1822	Ditto.
24	C. Baker, Esq.	1839	Ditto.
25	Sir S. Young, Bt.	1826	Admitted.
26	E. Atkinson, Esq.	1826	Not admitted.
27	M. Dick, Esq.	1833	Ditto.
28	H. Wilson, Esq.	1836	Admitted.
29	A. Mackenzie, Esq.	1852	Not admitted.
30	J. Wallace, Esq.	1846	Ditto.
31	A. Falconar, Esq.	1847	Ditto.
32	J. H. Casamajor, Esq.	1815	Ditto.
33	T. Oakea, Esq.	1834	Ditto.
34	W. Balfour, Esq.	1837	Ditto.
35	T. Anstey, Esq.	1843	Ditto.
36	G. Reade, Esq.	1825	Ditto.
37	T. N. Aufriere, Esq.	1835	Ditto.
38	J. Strange, Esq.	1840	Ditto.
39	G. Buchan, Esq.	1856	Ditto.
40	J. Reade, Esq.	1843	Ditto.
41	G. Coleman, Esq.	1857	Ditto.
42	C. Wetherell, Esq.	1842	Admitted.
43	T. Townsend, Esq.	1822	Not admitted.
44	R. Alexander, Esq.	1861	Ditto.
45	S. Skinner, Esq.	1854	Admitted.
46	G. F. Travers, Esq.	1851	Not admitted.
47	W. Hawkins, Esq.	1836	Ditto.
48	J. Hodgson, Esq.	1857	Ditto.
49	W. E. Wright, Esq.	1851	Admitted.
50	G. Strachey, Esq.	1849	Not admitted.
51	F. Richardson, Esq.	1856	Ditto.
52	J. S. Savory, Esq.	1857	Ditto.
53	G. Paske, Esq.	1822	Ditto.
54	J. D. Alexander, Esq.	1839	Ditto.
55	C. Woodcock, Esq.	1852	Ditto.
56	R. Sherson, Esq.	1842	Admitted.
57	S. Bouffour, Esq.	1830	Ditto.
58	Sir R. T. Farquhar, Bart.	1830	Not admitted.

No. 23 (continued).

(1) No.	(2) Names.	(3) Date of Decease.	(4) Whether the Family was Admitted on the Charity Fund, or not.
59	G. Straton, Esq.	1853	Not admitted.
60	J. Hepburn, Esq.	1845	Ditto.
61	J. Balfour, Esq.	1845	Ditto.
62	R. Fullerton, Esq.	1831	Ditto.
63	E. P. Blake, Esq.	1860	Ditto.
64	W. Dodwell, Esq.	1859	Ditto.
65	W. Linley, Esq.	1835	Ditto.
66	A. Reade, Esq.	1849	Ditto.
67	J. G. Ravenshaw, Esq.	1840	Ditto.
68	J. S. Sullivan, Esq.	1837	Ditto.
69	G. Gowan, Esq.	1856	Ditto.
70	W. Chaplin, Esq.	1843	Ditto.
71	P. R. Cazalet, Esq.	1839	Ditto.
72	W. Wayte, Esq.	1860	Ditto.
73	Sir J. Forbes, Bart.	1846	Ditto.
74	T. Hankey, Esq.	1855	Ditto.
75	E. Powney, Esq.	1855	Ditto.
76	R. Rogers, Esq.	1855	Ditto.
77	H. Mortlock, Esq.	1837	Admitted.
78	G. Parish, Esq.	1839	Not admitted.
79	M. Forbes, Esq.	1839	Ditto.
80	D. Cockburn, Esq.	1836	Ditto.
81	Hon. A. H. Cole	1844	Ditto.
82	W. G. Monk, Esq.	1859	Admitted.
83	J. W. Lewis, Esq.	1836	Not admitted.
84	J. M. Heath, Esq.	1851	Admitted.
85	J. Cotton, Esq.	1861	Not admitted.
86	J. Vaughan, Esq.	1833	Ditto.
87	J. McKerrell, Esq.	1835	Ditto.
88	W. Taswell, Esq.	1857	Ditto.
89	J. Turing, Esq.	1846	Ditto.
90	J. H. D. Ogilvie, Esq.	1851	Ditto.
91	Hon. L. G. H. Murray	1837	Ditto.
92	C. Hyde, Esq.	1862	Ditto.
93	J. O. Tod, Esq.	1837	Ditto.
94	F. A. Grant, Esq.	1843	Ditto.
95	W. Sheffield, Esq.	1859	Ditto.
96	J. Gwatkin, Esq.	1855	Ditto.
97	J. Taylor, Esq.	1852	Ditto.
98	T. Newnham, Esq.	1861	Ditto.
99	J. Babington, Esq.	1852	Admitted.
100	R. Bayard, Esq.	1860	Not admitted.
101	T. Jarrett, Esq.	1837	Admitted.
102	W. Montgomery, Esq.	1852	Not admitted.
103	H. Vibart, Esq.	1839	Admitted.
104	A. H. Hamilton, Esq.	1853	Not admitted.
105	C. Harris, Esq.	1840	Ditto.
106	B. Cunliffe, Esq.	1857	Ditto.
107	W. Oliver, Esq.	1846	Ditto.
108	S. Nicholls, Esq.	1857	Admitted.
109	H. Gardiner, Esq.	1846	Not admitted.
110	Sir R. A. Abercromby, Bart.	1855	Ditto.
111	Sir R. B. J. Honyman, Bart.	1842	Ditto.
112	H. S. Groeme, Esq.	1850	Ditto.
113	T. Daniell, Esq.	1842	Ditto.
114	J. C. Whish, Esq.	1837	Ditto.
115	N. Webb, Esq.	1838	Ditto.
116	C. Roberts, Esq.	1850	Ditto.
117	E. B. Wray, Esq.	1840	Admitted.
118	J. B. G. P. Paske, Esq.	1859	Not admitted.

No. 28 (continued).

(1) No.	(2) Names.	(3) Date of Decease.	(4) Whether the Family was Admitted on the Charity Fund, or not.
119	Wm. Hudleston, Esq.	1855	Not admitted.
120	J. Haig, Esq.	1854	Admitted.
121	A. F. Hudleston, Esq.	1861	Not admitted.
122	J. Sullivan, Esq.	1855	Ditto.
123	A. Crawley, Esq.	1849	Ditto.
124	R. Macanochie, Esq.	1858	Ditto.
125	A. D. Campbell, Esq.	1857	Ditto.
126	W. B. Anderson, Esq.	1863	Admitted.
127	A. E. Angelo, Esq.	1853	Not admitted.
128	R. Anderson, Esq.	1843	Ditto.
129	C. M. Lushington, Esq.	1844	Ditto.
130	N. W. Kindersley, Esq.	1844	Ditto.
131	J. D. Gleig, Esq.	1852	Admitted.
132	G. J. Casamajor, Esq.	1849	Not admitted.
133	J. Bird, Esq.	1851	Ditto.
134	J. C. Morris, Esq.	1858	Admitted.
135	J. Blackburne, Esq.	1850	Not admitted.
136	Wm. Lavie, Esq.	1862	Admitted.
137	R. A. Bannerman, Esq.	1851	Not admitted.
138	H. Dickinson, Esq.	1859	Admitted.
139	T. E. J. Bollean, Esq.	1853	Ditto.
140	J. C. Wroughton, Esq.	1854	Not admitted.
141	J. Walker, Esq.	1862	Admitted.

INDEX TO APPENDIX II.

*Retired Members.—Payments required for New Benefits under the
Provident Scheme.*

- A. Circular to the retired members of the Madras Civil Service.
- B¹. List of retired members of the Madras Civil Service who have elected to join the new scheme, with information as to their families.
- B². Ditto ditto who abide by the old Rules, with information as to their families.
- C. Summary of List No. 22, Civil Servants who died in the Service from 1825-6 to 1863-4, showing in each year the number whose families were admitted or not admitted on the Fund.
- D. Summary of List No. 23, of annuitants who died from 1803 to 1863, showing in each year the number whose families were admitted or not admitted on the Fund.
- E¹. Estimated amount required to be paid by retired members who have conditionally accepted the new scheme, to entitle their families to benefits under the new Rules.
- E². Alphabetical list of retired members who have conditionally accepted the new scheme.
- F. Ditto ditto who had paid back-payments to secure their families the benefits of the new Rules.
- G. Ditto ditto who abide by the old Rules.

A.
CIRCULAR.

To

Esq.

RETIRED MEMBER

OF THE MADRAS CIVIL SERVICE.

SIR,

I am directed by the Trustees of the Civil Fund to inform you that a modification of the Fund Rules has been adopted by the Service, the effect of which is to place the Fund on a similar footing with those of Bengal and Bombay, and in the case of the families of those who join the new scheme, to abolish the restriction on the possession of private property by claimants to Annuities. There are some further slight modifications in the rates of Annuity which are shown in the annexed Comparative Statement.

The additional payments from and after 1st May, 1863, to which the Members of the Service have agreed in order to establish the Fund on its new footing are as follows:—

Subscription at the rate of $2\frac{1}{4}$ per cent. on allowances *during the whole period of service* in the cases of married men and of widowers with families.

Subscription at the same rate up to 16 years, and at 1 per cent. for the whole further period of service, in the cases of unmarried men and of widowers without families.

Back payment at the above rates, from the 27th July, 1860, on which the original proposal was adopted, to 30th April, 1863, in the cases of all who had ceased to subscribe at that date—and for the lesser intervening period in the cases of all who may have intermediately ceased to subscribe.

Donations on future marriages and births from 1st May, 1863, at the following rates:—

On marriage	Rs. 1,500 0 0
On birth of a daughter	500 0 0
„ a son	250 0 0

It is resolved to offer to all Retired Subscribers the option of joining the new scheme on the condition of their consenting to the payment of the above donations on all *future* events—and to the payment on account of their existing families of such sum as an Actuary may determine to represent fairly the value *in each case* of the *difference* between the contingent liabilities to which the Fund is at present exposed under the old Rules and will hereafter be exposed under the new, calculated at 6 per cent. interest—the final decision being left open to the subscriber till 3 months after the Actuary's calculation in his case shall have been communicated to him.

Should you desire to avail yourself of this option, it is necessary that you fill up and sign the enclosed form of letter A. and Statement and forward it to Messrs. Coutts & Co. within 4 months from the date of this letter.

An alternative form of letter B. with similar appended form of Statement is also enclosed which I request you will be good enough to fill up and forward to Messrs. Coutts & Co. in the event of your electing to abide by the *old* Rules, as the same information is necessary for the adjustment of the appropriated capital which is to be set aside for the security of all vested interests.

I have the honour to be, Sir,

Your obedient Servant,

MADRAS CIVIL FUND OFFICE,
25th October, 1863.

Secretary.

A (continued).
COMPARATIVE STATEMENT OF ANNUITIES, &c.

UNDER OLD RULES, WITH RESTRICTION ON THE POSSESSION OF PRIVATE PROPERTY.	UNDER NEW RULES, WITHOUT RESTRICTION ON THE POSSESSION OF PRIVATE PROPERTY.
<p><i>Reducible by the amount of private income in excess of £45 per annum (See note).</i></p> <p>WIDOWS.</p> <p>On admission on the Fund £ 300 The Annuity is discontinued on remarriage, but revives on second Widowhood, under the same limitations as to private income.</p> <p>SONS AND DAUGHTERS.</p> <p>per annum. per annum. { £ 50 from birth to 6 years of age £ 30 } If the father { £ 80 from 6 to 10 £ 50 } be dead. { £ 100 from 10 to 19 £ 100 } only be dead.</p> <p>ON ATTAINING THE AGE OF 19 YEARS.</p> <p>SONS. A Donation of £300 in full of all claims.</p> <p>Or if labouring under mental or bodily incapacity for earning his livelihood, then instead of the Donation, an Annuity of £50 till recovery or death, reducible by any private income beyond £50, under resolution dated 9th January, 1845.</p>	<p>WIDOWS.</p> <p>On admission on the Fund per annum. £300 To be reduced on remarriage to £150 and to be continued during remarriage and till death at the reduced rate.</p> <p>Should the 2nd husband be a Subscriber to the Provident Fund, then on 2nd widowhood, the Annuity will again be raised to £300.</p> <p>SONS AND DAUGHTERS.</p> <p>per annum. per annum. { £ 50 from birth to 6 years of age £ 40 } { £ 70 from 6 to 10 £ 60 }</p> <p>DAUGHTERS.</p> <p>£125 from 10 to marriage or death ... £100 On marriage a donation of £300 in full of all further claims.</p> <p>SONS.</p> <p>£125 from 10 to 21 years. £125</p> <p>On attaining the age of 21 or at any previous period when applied for by the guardian in the proved interest of the child, a donation of £300 in full of all further claims. But if the son of any deceased subscriber is at his father's death labouring under mental or bodily incapacity for earning his livelihood, then instead of the donation, the annual allowance to be granted or continued, after the age of 21 till recovery, as the case may be.</p>
<p><i>If the Subsidiary benefits have Not been secured.</i></p> <p>Or <i>in lieu of the Donation</i> an Annuity of £50 till marriage or death, the Annuity being reducible by any income beyond £45 (See note).</p> <p><i>If the Subsidiary benefits Have been secured.</i></p> <p>Or <i>in lieu of the Donation</i> an Annuity of £100 till marriage or death, reducible by any private income in excess of £45 (See note).</p>	<p>If the mother be dead or have re-married.</p>
<p>N.B. The allowance of £45 private income to annuitants corresponds with the capital of £1,500, which, under the Resolution of 16th July, 1838, the Trustees were authorised to exclude from their calculations in estimating the private income derivable from the paternal estate by the family of a deceased subscriber—in order to determine the amount of Annuity to which they may be entitled. The allowance of £45 is therefore due to the <i>whole</i> of the family—and not to each individual member or Annuitant.</p> <p>The plan of adjusting the account is that from the gross income derivable from the estate of the deceased subscriber £45 is <i>set aside</i>. Then the remainder is divided into <i>equal</i> shares corresponding with the whole number of surviving members of deceased's family (widow and children), whether liable to come on the Fund or superannuated or otherwise ineligible.</p> <p>The individual pensions are then reduced by the amount of these individual shares of the private income, and the balance is paid either to the mother on account of all the family or to the guardians, or separately to those of the daughters who may have attained their majority. If desired or she will derive the benefit of the full allowance of £45—but only £45 private income altogether is allowed to one family without reduction of pensions, except in the case of sons mentally or physically incapacitated, whose cases are disposed of under the special rule above.</p>	<p>If the mother be alive and not re-married.</p>

A (continued).

N.B.—The form not used should be cancelled by drawing a line across it.

(Form A.)

To

MESSRS. COUTTS AND CO.,

Agents to the Madras Civil Fund.

GENTLEMEN,

With reference to the Circular letter from the Secretary Civil Fund Madras, to the Retired Members of the Madras Civil Service, dated 25th October, 1868, I hereby intimate to you my conditional assent to join the new Provident Scheme, and undertake to give my final decision within 3 months from the communication to me of the amount which the Actuary may determine to be payable by me on account of my existing family, in addition to my past payments.

I annex the requisite information regarding my family.

I have the honour to be,

Gentlemen,

Your obedient Servant,

Dated

186

*Retired Member of the
Madras Civil Service.*

(Form B.)

To

MESSRS. COUTTS AND CO.,

Agents to the Madras Civil Fund.

GENTLEMEN,

With reference to the Circular letter from the Secretary Civil Fund Madras, to the Retired Members of the Madras Civil Service, dated 25th October, 1868, I hereby intimate to you my intention to abide by the old Rules of the Civil Fund regarding annuities to widows and orphans.

I annex the information regarding my family required for the adjustment of the appropriated capital.

I have the honour to be,

Gentlemen,

Your obedient Servant,

Dated

186

*Retired Member of the
Madras Civil Service.*

A (continued).
FORM.

NAME OF SUBSCRIBER.	Date of Birth.	Whether Married or Single.	Date of Birth of wife if living.	No. of sons living under the age of 21.	Their dates of Birth.	No. of daughters living and unmarried.	Their dates of Birth.	Whether the subsidiary payments to the Civil Fund were made on account of the daughters or not.	REMARKS.

Dated

18

Signature of Subscriber.

B1.—List of Retired Members of the Madras Civil Service who have elected to join the New Scheme, with Information as to their Families (Art. 76).

No.	Initials of Member.	Age of 1st May, 1863.	Date of Birth.	Married or Single.	Age of Wife.	Date of Birth of Wife if Living.	No. of Sons Living under the Age of 11.	Age.	Their Dates of Birth.	No. of Daughters Living and Unmarried.	Age.	Their Dates of Birth.	If on the Subsidiary Fund.	Remarks.
1	W. C.	81	30th April, 1782	Married	74	29th April, 1789	..	..	..	2	44	18th May, 1818	No.	Died after arrival of Circular, 16th Dec., 1863.
2	T. R. L.	87	17th May, 1775	Married	45	23rd Jan., 1818	..	..	..	2	52	23rd Mar., 1811	No.	Died after arrival of Circular, 28th Nov., 1863.
3	A. W.	82	Dec., 1780	Widower	..	..	..	..	..	3	44	24th July, 1818	No.	Of unsound mind.
4	R. C.	78	14th Aug., 1784	Married	78	22nd July, 1784	..	..	..	..	34	23rd June, 1826	..	Of unsound mind.
6	S. H.	73	26th Sept., 1789	Married	66	28th Oct., 1796	..	..	..	4	38	25th Nov., 1824	No.	Died after arrival of Circular, 16th Dec., 1863.
9	E. H. W.	74	11th Dec., 1788	Married	65	10th May, 1797	..	..	..	..	30	7th Sept., 1831	No.	Died after arrival of Circular, 28th Nov., 1863.
10	H. L.	71	5th Dec., 1791	Married	51	28th Jan., 1812	..	..	..	..	29	25th Feb., 1833	..	Died after arrival of Circular.
11	J. S.	72	27th Jan., 1791	Married	65	26th Sept., 1797	..	..	..	1	17	18th Oct., 1845	Yes	Died after arrival of Circular.
13	E. S.	72	7th Nov., 1790	Married	61	9th July, 1801	..	..	..	2	36	1826 and 1830.	Yes	Died after arrival of Circular.
14	H. G. K.	81	1781	Married	70	1792	..	..	..	..	32	27th June, 1818	Yes	Died after arrival of Circular.
	W. T. B.	..	9th Feb., 1793	Widower	..	..	..	..	..	..	..	28th Nov., 1825	No.	Died after arrival of Circular.
110	W. U. A.	56	24th Mar., 1807	Married	47	1st July, 1815	2	17	15th Aug., 1845	2	22	20th July, 1829	Yes	Mr. J. R. died after arrival of the Circular.
18	G. E. R.	76	10th Sept., 1786	Married	67	27th Aug., 1795	..	..	..	1	43	10th April, 1841	No	Mr. J. R. died after arrival of the Circular.
19	H. B.	70	6th Jan., 1793	Married	42	20th Oct., 1820	1	2	26th Jan., 1861	2	19	1st Dec., 1843	No	Mr. J. R. died after arrival of the Circular.
20	E. R. M'D	73	19th Dec., 1789	Married	60	20th Oct., 1802	1	19	16th May, 1843	4	24	12th June, 1838	Two	Died after arrival of Circular.
21	J. A. D.	70	28th Mar., 1793	Married	68	5th April, 1795	..	..	..	..	22	19th June, 1840	daughters	Died after arrival of Circular.
24	J. M. M.	71	14th Jan., 1792	Married	71	22nd Mar., 1792	..	..	..	..	15	9th July, 1847	daughters	Died after arrival of Circular.
25	H. M.	70	10th May, 1792	Married	68	20th Nov., 1794	..	..	..	..	14	29th Oct., 1848	daughters	Died after arrival of Circular.
26	G. M. O.	69	4th Dec., 1793	Widower	..	..	1	12	10th Jan., 1851	4	24	12th June, 1838	Two	Died after arrival of Circular.

B¹ (continued).

No.	Initials of Member.	Age 1st May, 1863.	Date of Birth.	Married or Single.	Age of Wife.	Date of Birth of Wife if Living.	No. of Sons Living under the Age of 21.	No. of Daughters Living and Unmarried.	Age.	Their Dates of Birth.	If on the Subsidary Fund.	Remarks.
28	C. R. C.	66	22nd Nov., 1796	Married	55	24th Nov., 1807	2		15	18th Aug., 1847		
29	T. R. W.	63	20th Aug., 1799	Married	50	30th Sept., 1812	3	3	27	8th Nov., 1835	No	
30	R. C.	64	6th Aug., 1798	Married	64	27th July, 1798	..	..	18	19th May, 1849	No	
31	R. G.	65	2nd Mar., 1798	Married	52	28th Feb., 1811	..	..	12	14th Sept., 1850	No	
36	R. E.	62	12th May, 1800	Married	53	14th Oct., 1809	..	..	45	12th Dec., 1817	No	
37	H. M. B.	64	Jan., 1799	Married	55	1807	..	..	..	..	..
38	F. M. L.	64	30th Aug., 1798	Widower	..	..	2	3	23	1st Mar., 1840	Yes	
39	G. J. W.	71	24th July, 1791	Widower	..	..	1	6	19	11th July, 1843	Yes	
40	H. C.	68	7th April, 1795	Married	51	20th Jan., 1812	2	1	17	18th May, 1845	Yes	
41	M. L.	64	2nd Dec., 1798	Widower	..	..	..	..	24	23rd May, 1838	Yes	
43	W. C. O.	58	27th May, 1804	Married	40	29th Oct., 1822	3	2	23	7th July, 1839	Yes	
45	A. M.	64	11th Feb., 1799	Married	55	17th Sept., 1807	2	1	21	13th Aug., 1841	Yes	
46	G. D. D.	69	23rd July, 1793	Married	44	14th April, 1819	..	..	15	11th Aug., 1847	Yes	
47	G. B.	60	21st July, 1802	Married	44	18th Nov., 1818	3	1	12	10th April, 1851	Yes	
48	A. F.	60	17th July, 1802	Widower	..	..	..	..	10	25th April, 1853	Yes	
49	A. M.	57	21st Dec., 1805	Married	31	18th Oct., 1831	5	2	22	7th April, 1841	Yes	
									40	3rd April, 1823	Yes	
									29	21st Nov., 1835	Yes	
									20	20th Jan., 1843	Yes	
									14	19th Feb., 1849	Yes	
									9	11th Sept., 1853	Yes	
									6	7th July, 1856	Yes	
									9	24th Dec., 1853	Yes	
									19	27th Mar., 1844	Yes	A Daughter born since the arrival of the Circular (viz., 15th Jan., 1864).
									12	3rd Mar., 1851	Yes	
									7	29th July, 1855	Yes	
									18	7th Oct., 1844	Yes	
									4	16th Sept., 1858	No	
									2	22nd July, 1860	No	

52	H. M.	58	13th Sept., 1804	55	18th Dec., 1807	1	19	11th Dec., 1843	1	20	13th Sept., 1842	Yes
53	W. D. D.	66	25th May, 1796	47	2nd Dec., 1815	..	..	..	2	19	28th Aug., 1843	Yes
54	S. C.	58	4th June, 1804	57	1st April, 1806	2	12	17th July, 1850	..	8	28th Sept., 1854	Yes
55	W. D.	56	29th June, 1806	48	6th Feb., 1815	..	4	13th Aug., 1858	..	..	..	..
57	T. L. B.	56	6th Nov., 1806	54	11th Oct., 1808	..	..	..	4	28	13th April, 1835	Yes
58	J.G.S.B.	55	1st Aug., 1807	..	..	..	..	..	..	24	28th May, 1838	Yes
59	W. A. F.	56	24th Dec., 1806	42	8th Jan., 1821	..	..	..	3	18	4th July, 1844	Yes
60	A. R.	63	28th Nov., 1799	58	17th Mar., 1805	..	..	..	..	15	6th Mar., 1848	Yes
61	J. A. H.	64	22nd Feb., 1799	44	14th April, 1819	1	17	5th Dec., 1845	1	33	20th Feb., 1830	Yes
62	A. P. O.	58	24th May, 1804	..	..	1	19	9th Nov., 1843	3	22	22nd Aug., 1840	Yes
63	R. T. P.	57	31st May, 1805	44	20th Jan., 1819	7	17	16th Jan., 1846	3	17	22nd Jan., 1846	Yes
64	J. F. T.	65	12th Nov., 1797	..	..	..	..	..	..	11	7th Oct., 1851	Yes
65	H. S.	56	24th Aug., 1806	50	23rd Jan., 1813	1	11	4th Sept., 1851	3	28	18th Aug., 1834	Yes
66	W. A. D. I.	54	26th June, 1808	52	20th June, 1810	3	19	25th Aug., 1843	1	19	28th May, 1828	Yes
67	E. S.	53	16th May, 1809	46	15th Oct., 1816	..	15	27th July, 1847	..	24	24th May, 1838	Yes
69	T. V. S.	64	26th Jan., 1799	59	18th Nov., 1803	..	13	8th Oct., 1849	..	7	29th Oct., 1843	Yes
70	F. A.	56	4th Feb., 1807	..	10th Nov., 1824	5	17	31st Oct., 1845	3	4	24th June, 1855	Yes
72	D. E.	65	3rd Mar., 1798	62	15th July, 1800	..	14	14th May, 1848	..	21	21st June, 1841	Yes
73	H. C. M.	60	10th Mar., 1803	54	1st Oct., 1808	..	18	23rd Jan., 1850	..	13	18th June, 1849	No
75	T. P.	56	28th Feb., 1807	..	Widower	..	12	22nd Feb., 4851	..	26	9th April, 1837	Yes
						..	9	8th April, 1854	1	23	14th Feb., 1840	Yes
						..	..	..	..	10	29th May, 1847	Yes
						..	..	..	..	6	18th May, 1856	Yes
						..	..	..	..	19	8th Jan., 1844	Yes

1 son born 1844, but Mr. R. does not wish him to appear in the calculation.

B¹ (continued).

No.	Initials of Member.	Age of 1st May, 1866.	Date of Birth.	Married or Single.	Age of Wife.	Date of Birth of Wife if Living.	No. of Sons Living under the Age of 21.	Age.	Their Dates of Birth.	No. of Daughters Living and Unmarried.	Age.	Their Dates of Birth.	If on the Subsidiary Fund.	Remarks.
76	T. A. A.	53	3rd Feb., 1810	Married	41	12th July, 1821	3	16 11	3rd Oct., 1846 3rd Nov., 1851	3	28	14th April, 1835 4th April, 1846 10th May, 1847	Yes Yes	
77	C. R. B.	53	5th Dec., 1809	Married	54	22nd Feb., 1809	1	11 20	12th Dec., 1857 7th May, 1851	1	17 15 17	1st June, 1845	Yes	
78	R. D. P.	52	22nd Sept., 1810	Married	37	20th Aug., 1825	..	..	..	..	..	..	..	..
79	S. S.	52	19th Sept., 1810	Single	46	22nd Mar., 1817	2	17 13	18th July, 1845 16th June, 1849	2	4	16th April, 1859	Yes	
80	T. B. R.	53	3rd July, 1809	Married	34	21st June, 1828	5	13 10 7	23rd Feb., 1850 15th Jan., 1853 10th Dec., 1855	..	2	20th Feb., 1861	Yes	
81	C. J. B.	50	28th May, 1812	Married	34	21st June, 1828	5	7 5 0	10th Sept., 1857 10th Jan., 1863	..	..	..	..	..
82	A. S. M.	51	8th Feb., 1812	Married	46	31st Aug., 1816	1	12	19th Feb., 1851	1	14	29th Oct., 1848	Yes	
83	G. S. H.	65	26th Sept., 1797	Married	60	12th July, 1802	2	19 18	15th May, 1843 16th Mar., 1845	1	16	7th June, 1846	Yes	
84	J. G.	62	22nd Oct., 1800	Married	60	Aug., 1802	4	17 15	6th Sept., 1845 19th July, 1847	2	21	10th July, 1841	Yes	
85	W. E.	60	16th Jan., 1803	Married	47	25th Jan., 1816	..	10 8	30th Nov., 1852 22nd Oct., 1854	..	12	9th April, 1851	Yes	
87	F. B. E.	51	11th Aug., 1811	Widower	..	..	3	8 7 5	3rd May, 1854 23rd Mar., 1856 6th Nov., 1857	6	18 16 15 12	8th Aug., 1844 16th Jan., 1847 25th Mar., 1848 21st May, 1850	Yes	
88	J. B.	52	4th April, 1811	Married	..	12th Dec., 1823	..	..	..	1	15	12th Nov., 1847	Yes	N. R. has paid up back payments.
89	E. B. G.	61	28th Oct., 1801	Married	..	24th Mar., 1814	1	..	11th Feb., 1850	1	15	29th Nov., 1853	Yes	
90	J. D. B.	52	6th Feb., 1811	Married	44	4th Jan., 1819	3	15 13	11th Mar., 1848 1st May, 1849	3	5 3	13th Mar., 1858 9th Aug., 1859	Yes	
91	T. W. G.	50	30th Aug., 1812	Married	51	13th Dec., 1811	2	11 19	7th Nov., 1851 4th Mar., 1844	2	16	3rd June, 1846	Yes	
92	M. M.	53	8th Feb., 1810	Single	..	..	..	13	20th Jan., 1850	..	14	29th May, 1848	Yes	N. R. has paid up.

94	W. D.	55	22nd Oct., 1807	Single	40	29th June, 1822	3	14	10th July, 1848	1	12	7th Feb., 1851	Yes	N. R.	Has paid up.
95	F. N. M.	50	11th Nov., 1812	Married	..	..	..	13	26th June, 1849	..	..	..	..	N. R.	Has paid up.
99	H. F.	50	14th Aug., 1812	Married	49	19th April, 1814	..	..	..	1	12	..	Yes	N. R.	Has paid up.
100	C. W.	49	23rd Sept., 1813	Married	35	17th Oct., 1827	..	..	..	4	15	13th Apr., 1851	..	N. R.	Has paid up.
101	F. H. C.	50	5th Sept., 1812	Married	46	23rd Jan., 1817	2	12	20th May, 1850	..	14	29th Aug., 1848	Yes	N. R.	Has paid up.
								11	19th Nov., 1851	..	10	27th Aug., 1848	..	N. R.	Has paid up.
102	J. F. C.	49	30th Aug., 1813	Married	39	18th Dec., 1823	3	20	30th Dec., 1842	4	13	25th July, 1854	..	N. R.	Has paid up.
								17	13th Sept., 1845	..	11	17th Oct., 1849	Yes	N. R.	Has paid up.
								15	17th July, 1847	..	8	16th Jan., 1852	..	N. R.	Has paid up.
103	W. M. M.	49	25th Dec., 1813	Married	36	16th July, 1826	1	4	26th Sept., 1858	2	14	9th Feb., 1857	..	N. R.	Has paid up.
104	F. C.	50	10th Nov., 1812	Married	34	30th May, 1828	..	..	..	2	12	17th July, 1848	Yes	N. R.	Has paid up.
105	T. B. A. C.	50	16th Nov., 1812	Single	..	..	..	..	..	..	..	1st Nov., 1850	..	N. R.	Has paid up.
106	W. H. B.	49	14th Sept., 1813	Married	47	1816	..	..	..	3	26	16th Aug., 1836	Yes	N. R.	Has paid up.
								..	..	..	24	15th Mar., 1854	..	N. R.	Has paid up.
107	A. H.	49	27th Dec., 1813	Married	38	27th July, 1824	4	18	20th May, 1844	6	16	4th Feb., 1837	Yes	N. R.	Has paid up.
								17	25th July, 1845	..	25	2nd Jan., 1838	..	N. R.	Has paid up.
								13	26th June, 1849	..	24	31st Mar., 1839	..	N. R.	Has paid up.
								12	18th Nov., 1850	..	14	7th Dec., 1846	..	N. R.	Has paid up.
108	P. I.	48	21st Aug., 1814	Single	..	..	..	..	..	..	9	31st May, 1848	..	N. R.	Has paid up.
109	W. K.	49	23rd Sept., 1813	Married	31	21st Sept., 1831	1	4	17th Sept., 1858	2	8	23rd Aug., 1853	Yes	N. R.	Has paid up.
35	F. F. C.	65	10th Mar., 1798	Married	65	25th Oct., 1797	3	19	23rd Nov., 1843	..	..	16th Sept., 1854	..	N. R.	Has paid up.
23	J. G. T.	72	16th Aug., 1790	Married	45	9th Dec., 1817	3	17	10th Aug., 1845	..	..	26th Oct., 1858	..	N. R.	Has paid up.
								17	26th June, 1847	..	..	23rd Dec., 1859	..	N. R.	Has paid up.
98	R. H. W.	53	5th April, 1810	Married	48	22nd Mar., 1815	1	17	18th Oct., 1845	..	..	..	..	N. R.	Has paid up.
111	W. B. A.	65	21st May, 1797	Married	66	29th April, 1797	..	..	..	3	18	16th Oct., 1854	Yes	N. R.	Has paid up.
	Died 16th July, 1863.			28 Feb. 28	..	..	..	14	..	..	19	25th Mar., 1857	..	N. R.	Has paid up.
	G. F. B.	50	..	Married	58	..	1	..	..	..	24	..	..	N. R.	Has paid up.
								..	..	3	22	..	..	N. R.	Has paid up.
	W. A. M.	57	..	Married	57	..	..	..	..	3	27	..	..	N. R.	Has paid up.
								..	..	..	32	..	..	N. R.	Has paid up.
	E. B. T.	59	..	Married	56	..	..	..	..	..	..	..	..	N. R.	Has paid up.

B¹ (continued).

No.	Initials of Member.	Age 1st May, 1863.	Date of Birth.	Married or Single	Age of Wife.	Date of Birth of Wife if Living.	No. of Sons Living under the Age of 21.	Age.	Their Dates of Birth.	No. of Daughters Living and Unmarried.	Age.	Their Dates of Birth.	If on the Subsidary Fund.	Remarks.
76	T. A. A.	53	3rd Feb., 1810	Married	41	12th July, 1821	3	16 11	3rd Oct., 1846 3rd Nov., 1851	3	28	14th April, 1835		
77	C. R. B.	53	5th Dec., 1809	Married	54	22nd Feb., 1809	1	5 11 20	12th Dec., 1857 7th May, 1851	1	17	4th April, 1846 10th May, 1847 1st June, 1845	Yes Yes	
78	R. D. P.	52	22nd Sept., 1810	Married	37	20th Aug., 1825	..	..	..	..	..	..
79	S. S.	52	19th Sept., 1810	Single	46	22nd Mar., 1817	2	17	13th July, 1845	2	4	16th April, 1859	Yes	
80	T. B. R.	53	3rd July, 1809	Married	34	21st June, 1828	5	13 10	23rd Feb., 1850 15th Jan., 1853	..	2	20th Feb., 1861	Yes	
81	C. J. B.	50	28th May, 1812	Married	34	21st June, 1828	5	7 5 0	10th Dec., 1855 8th Sept., 1857 10th Jan., 1863	..	..	..
82	A. S. M.	51	8th Feb., 1812	Married	46	31st Aug., 1816	1	12	19th Feb., 1851	1	14	29th Oct., 1848	Yes	
83	G. S. H.	65	26th Sept., 1797	Married	60	12th July, 1802	2	19 18	15th May, 1843 16th Mar., 1845	1	16	7th June, 1846	Yes	
84	J. G.	62	22nd Oct., 1800	Married	60	Aug., 1802	4	17	6th Sept., 1845	2	21	10th July, 1841	Yes	
85	W. E.	60	16th Jan., 1803	Married	47	25th Jan., 1816	4	15 10	19th July, 1847 30th Nov., 1852	..	12	9th April, 1851	Yes	
87	F. B. E.	51	11th Aug., 1811	Widower	..	..	3	8 7 5	22nd Oct., 1854 3rd May, 1854 23rd Mar., 1856 6th Nov., 1857	6	18 16 15	8th Aug., 1844 18th Jan., 1847 26th Mar., 1848	Yes	
88	J. B.	52	4th April, 1811	Married	..	12th Dec., 1823	..	..	11th Feb., 1850	1	15	1st April, 1859	Yes	N. R. has paid up back payments.
89	E. B. G.	61	28th Oct., 1801	Married	..	24th Mar., 1814	1	..	..	1	15	12th Nov., 1847 29th Nov., 1853	Yes	
90	J. D. B.	52	6th Feb., 1811	Married	44	4th Jan., 1819	3	15 13	11th Mar., 1848 1st May, 1849	3	5 3	13th Mar., 1858 9th Aug., 1859	Yes	
91	T. W. G.	50	30th Aug., 1812	Married	51	13th Dec., 1811	2	11 19	7th Nov., 1851 4th Mar., 1844	2	16	14th Jan., 1861 3rd June, 1846	Yes	N. R. has paid up. N. R. has paid up.
92	M. M.	53	8th Feb., 1810	Single	..	..	..	..	..	..	..	..	Yes	

94	W. D.	55	22nd Oct., 1807	Single	40	29th June, 1822	3	14	10th July, 1848	1	12	7th Feb., 1851	..	N. R.	Has paid up.
95	F. N. M.	50	11th Nov., 1812	Married	49	12th April, 1814	..	13	26th June, 1849	..	15	13th Apr., 1851	Yes	N. R.	Has paid up.
99	H. F.	50	14th Aug., 1812	Married	35	17th Oct., 1827	..	..	..	4	14	29th July, 1947	Yes	N. R.	Has paid up.
100	C. W.	49	23rd Sept., 1813	Married	46	23rd Jan., 1817	2	12	20th May, 1850	..	10	27th Aug., 1848	Yes	N. R.	Has paid up.
101	F. H. C.	50	5th Sept., 1812	Married	39	13th Dec., 1823	3	11	19th Nov., 1851	4	8	29th Mar., 1853	Yes	N. R.	Has paid up.
102	J. F. C.	49	30th Aug., 1813	Married	36	16th July, 1826	1	20	30th Dec., 1842	..	13	25th July, 1854	Yes	N. R.	Has paid up.
103	W.M.M.	49	25th Dec., 1813	Married	34	30th May, 1828	..	17	13th Sept., 1845	2	11	17th Oct., 1849	Yes	N. R.	Has paid up.
104	F. C.	50	10th Nov., 1812	Married	47	1816	..	15	17th July, 1847	..	6	1st Feb., 1855	Yes	N. R.	Has paid up.
105	T.R.A.C.	50	16th Nov., 1812	Single	..	..	..	4	26th Sept., 1858	2	12	9th Feb., 1857	Yes	N. R.	Has paid up.
106	W.H.B.	49	14th Sept., 1813	Married	38	27th July, 1824	4	..	..	2	..	17th July, 1848	Yes	N. R.	Has paid up.
107	A. H.	49	27th Dec., 1813	Married	31	21st Sept., 1831	..	..	..	3	26	16th Aug., 1836	Yes	N. R.	Has paid up.
108	P. I.	48	21st Aug., 1814	Single	..	..	..	..	..	..	25	4th Feb., 1837	Yes	N. R.	Has paid up.
109	W. K.	49	23rd Sept., 1813	Married	65	25th Oct., 1797	3	18	20th May, 1844	6	16	2nd Jan., 1838	Yes	N. R.	Has paid up.
35	F. F. C.	65	10th Mar., 1798	Married	45	9th Dec., 1817	3	17	25th July, 1845	..	14	31st Mar., 1839	Yes	N. R.	Has paid up.
23	J. G. T.	72	16th Aug., 1790	Married	48	22nd Mar., 1815	1	15	26th June, 1847	..	9	31st May, 1848	Yes	N. R.	Has paid up.
98	R. H. W.	53	5th April, 1810	Married	66	29th April, 1797	1	17	18th Oct., 1845	..	8	23rd Aug., 1853	Yes	N. R.	Has paid up.
111	W. B. A. Died 16th July, 1863.	65	21st May, 1797	Married	58	..	1	14	..	3	8	16th Oct., 1854	Yes	N. R.	Has paid up.
	G. F. B.	50	..	Married	57	..	..	19	23rd Nov., 1843	3	18	25th Mar., 1857	Yes	N. R.	Has paid up.
	W. A. M.	57	..	Married	56	..	..	24	..	3	19	..	Yes	N. R.	Has paid up.
	E. B. T.	59	..	Married	..	..	..	22	..	3	22	..	Yes	N. R.	Has paid up.
					56	..	..	27	..	..	32	..	Yes	N. R.	Has paid up.
					..	..	..	..	..	..	..	..	..	N. R.	Has paid up.

B².—List of Retired Members of the Madras Civil Service who abide by the old Rules, with information as to their Families.

No.	Initials of Member.	Age 1st May, 1862.	Date of Birth.	Married or Single.	Age of Wife.	Date of Birth of Wife, if living.	No. of Sons living under 21.	Age.	Dates of Birth.	Remarks.
8	D. H.	..	..	Married	..	..	..	..	..	No particulars furnished.
12	T. H.	81	25th Sept., 1781	Single	..	..	..	..	..	Having no wife or child, is not interested in the change.
17	J. A. C.	76	1787	Married	..	..	..	..	..	No particulars.
27	R. C.	..	..	..	..	..	..	..	..	No particulars. Circular destroyed.
15	E. W. C.	75	5th Sept., 1787	Widower	41	21st July, 1822	2	18	15th Nov., 1844	1 daughter, born 13th April, 1843; on Subsid. Fund.
33	W. A.	65	9th Nov., 1797	Widower	..	..	..	1	1st Aug., 1861	..
51	A. F. B.	63	31st Aug., 1799	Married	..	..	..	0	21st Aug., 1862	..
50	E. N. T.	59 or 58	1803	Widower	..	..	1	..	..	Not interested in the change. Circular destroyed.
56	C. N. B.	64	10th Nov., 1798	..	..	..	..	..	..	Not interested in the change. Circular destroyed.
74	T. B. S.	..	..	..	..	..	..	..	..	..
71	J. F. B.	54	11th Feb., 1809	Single	..	..	..	..	..	..
22	J. T. A.	68	29th April, 1795	Married	63	1800	None	..	..	1 daughter, age 35; not on Subsid. Fund.

C. Summary of List No. 22.—Civil Servants who Died in the Service, from 1825–26 to 1863–64, showing in each Year the Number whose Families were Admitted or not Admitted on the Fund (Art. 87).

	Admitted.	Not Admitted.	Total.		Admitted.	Not Admitted.	Total.		Admitted.	Not Admitted.	Total.
1825–26	..	1	1	1840	2	2	4	1853	2	..	2
1827	1	3	4	1841	..	2	2	1854	2	2	4
1828	2	2	4	1842	1	3	4	1855	2	..	2
1829	1	4	5	1843	4	2	6	1856	2	1	3
1830	1	1	2	1844	1	1	2	1857	2	2	4
1831	1	2	3	1845	1	1	2	1858	1	2	3
1832	2	5	7	1846	..	2	2	1859	2	1	3
1833	2	6	8	1847	1	4	5	1860	1	2	3
1834	2	6	8	1848	1	1	2	1862	3	1	4
1835	4	7	11	1849	2	1	3	1864	1	..	1
1836	1	2	3	1850	4	3	7				
1838	2	2	4	1851	1	..	1				
1839	4	1	5	1852	1	2	3				
									60	77	137

	Admitted.	Not Admitted.	Total.	Admitted per Cent. of Total, assuming 60 per Cent. to be Married.	Average Annual No. Total Deaths.
1825–33	10	24	34	49.0	4.5
1833–53	34	42	76	74.6	3.8
1853–61	12	10	22	90.7	} 2.8
1861–64	4	1	5	Say 100. } 98.8	
	60	77	137	73.0	3.5

D. Summary of List No. 23.—Annuitants who Died from 1803 to 1863, showing in each Year the Number whose Families were Admitted or not Admitted on the Fund (Art. 87).

	Admitted.	Not Admitted.	Total.		Admitted.	Not Admitted.	Total.		Admitted.	Not Admitted.	Total.
1803	..	1	1	1834	..	3	3	1851	2	4	6
1804	1	..	1	1835	..	3	3	1852	2	4	6
1805	..	1	1	1836	2	3	5	1853	1	3	4
1807	..	1	1	1837	2	5	7	1854	2	1	3
1810	..	1	1	1838	..	1	1	1855	..	7	7
1812	..	1	1	1839	1	7	8	1856	..	3	3
1813	..	2	2	1840	1	3	4	1857	1	6	7
1815	..	2	2	1841	..	1	1	1858	1	1	2
1818	..	1	1	1842	2	2	4	1859	2	3	5
1822	..	3	3	1843	..	5	5	1860	..	3	3
1825	..	1	1	1844	..	3	3	1861	..	4	4
1826	1	2	3	1845	..	2	2	1862	2	1	3
1828	..	1	1	1846	..	5	5	1863	1	..	1
1830	1	1	2	1847	..	1	1				
1831	..	3	3	1849	..	4	4				
1833	..	3	3	1850	..	4	4				
									25	116	141

	Admitted.	Not Admitted.	Total.	Admitted per Cent. of Total, assuming 80 per Cent. to be Married.
1803-33	3	24	27	13.9
1833-53	13	63	76	21.4
1853-61	6	28	34	22.1
1861-63	3	1	4	93.7
	25	116	141	22.2

E¹. *Retired Members.—Estimated Amount required to be paid by those who have conditionally accepted the New Scheme to entitle their Families to Benefits under the New Rules. (Art. 97.)*

No. in Circular.	Name.	Age.	WIVES.			No.	SONS.			No.	DAUGHTERS.			If on Subsidiary Fund, &c.
			VALUE OF BENEFITS				VALUE OF BENEFITS				VALUE OF BENEFITS			
			Old Rules.	New Rules.	Difference to pay.		Old Rules.	New Rules.	Difference to pay.		Old Rules.	New Rules.	Difference to pay.	
70	Anderson	56	188.2	955.2	767.0	5	62.1	504.4	442.3	3	155.6	879.8	724.2	S.
111	Anderson	65	215.3	1077.0	861.7									
76	Anstruther	53	180.8	923.7	742.9	3	52.0	392.5	340.5	2	84.1	680.3	596.2	S.(1)
110	Arbuthnot	56	188.2	955.2	767.0	2	25.7	205.6	179.9	2	23.0	625.8	602.8	
19	Baskerville	70	219.3	1096.5	877.2	1	30.4	207.7	177.3	2	194.3	1112.3	918.0	S.
77	Baynes	53	180.8	923.7	742.9	1	17.6	134.3	116.7	3	105.4	593.5	488.1	S.
81	Bird	50	178.6	916.8	738.2	5	116.1	831.6	715.5	2	161.5	916.2	754.7	S.
47	Bird	60	201.8	1016.4	814.6	3	59.7	440.8	381.1	3	47.3	271.1	223.8	S.
88	Bird	52	179.3	917.7	738.4	..	..	..	..	1	..	..	..
37	Blair	64	213.4	1068.3	854.9									
57	Blane	56	..	..	Single									
58	Bruere	55	185.3	942.6	757.3	..	..	..	..	4	276.2	1579.2	1303.0	S
40	Chamier	68	218.8	1094.1	875.3	2	36.6	274.9	238.3	1	69.3	396.2	326.9	S
4	Clarke	78	203.5	1017.6	814.1	..	..	..	..	3	..	2465.8	2465.8	
35	Clementson	65	215.3	1077.0	861.7									
30	Clerk	64	213.4	1068.3	854.9	..	..	..	..	1	..	947.7	947.7	
1	Cooke	81	190.5	952.5	762.0	..	..	..	..	2	..	1757.8	1757.8	
28	Cotton	66	216.8	1084.5	867.7	2	19.1	165.9	146.8					
54	Crawford	58	194.8	984.9	790.1	..	..	..	..	1	60.2	345.1	284.9	S.
21	Dalzell	70	219.3	1096.5	877.2									
53	Davis	66	216.2	1084.5	867.7									
55	Douglas	56	188.2	955.2	767.0	2	45.2	326.5	281.3	2	110.9	629.9	519.0	S.
56	Drury	69	219.3	1096.2	877.0	2	5.5	77.0	71.5	1	54.1	304.0	249.9	S.
36	Eden	62	208.3	1045.5	837.2									
72	Eliot	65	215.3	1077.0	861.7	..	..	..	..	1	56.0	321.8	265.8	S
85	Elliott	60	201.8	1016.4	814.6	4	55.3	437.3	382.0	2	114.8	654.1	539.3	S.
87	Elton	51	..	..	Widower	3	82.1	580.2	498.1	6	303.0	1725.7	1422.7	S.
59	Forsyth	56	188.2	955.2	767.0									
48	Freeze	60	..	..	Widower	..	..	..	..	1	52.1	300.2	248.1	S.
84	Goldingham	62	208.3	1045.5	837.2									
31	Grant	65	215.3	1077.0	861.7									
6	Hadow	73	217.1	1085.4	868.3									
83	Hooper	65	215.3	1077.0	861.7	2	.8	39.7	38.9	1	47.7	274.4	226.7	S.
61	Huddleston	64	213.4	1068.3	854.9	1	2.7	37.9	35.2	1	51.5	291.1	239.6	S.
66	Inglis	54	182.8	932.1	749.3	3	19.1	180.2	161.1	1	64.6	370.0	305.4	S.
14	Keene	81	190.5	952.5	762.0	..	..	..	..	2	256.3	1465.8	1209.5	S.
10	Lacon	71	218.9	1094.7	875.8									
38	Lewin	64	..	..	Widower	2	11.7	118.1	106.4	3	179.3	1028.7	849.4	S.
41	Lewin	64	..	..	Widower	..	..	..	..	2	255.9	1469.3	1213.4	S.
2	Lushington	87	156.4	782.1	625.7									
20	McDonell	73	217.1	1085.4	868.3	1	..	14.3	14.3					
45	Maclea	64	213.4	1068.3	854.9									
24	Macleod	71	218.9	1094.7	875.8									
82	Matheson	51	178.6	915.6	737.0	1	14.8	116.8	102.0	1	47.7	272.4	224.7	S.
49	Meller	57	191.4	969.9	778.5	5	128.2	907.6	779.4	2	60.8	593.5	532.7	
25	Montgomerie	70	219.3	1096.5	877.2									
73	Montgomery	60	201.8	1016.4	814.6									
52	Morris	58	194.8	934.9	790.1	1	..	14.3	14.3					
26	Ogilvie	69	..	..	Widower	1	14.8	116.8	102.0	4	164.7	1390.1	1225.4	S.(2)
43	Ogilvie	58	194.8	984.9	790.1	3	20.4	193.8	173.4	4	217.4	1232.2	1014.8	S.

T

E¹ (continued).

No. in Circular.	Name.	Age.)	WIVES.			SONS.			DAUGHTERS.			If on Subsidary Fund, S.		
			VALUE OF BENEFITS.			No.	VALUE OF BENEFITS.			No.	VALUE OF BENEFITS.			
			Old Rules.	New Rules.	Difference to pay.		Old Rules.	New Rules.	Difference to pay.		Old Rules.		New Rules.	Difference to pay.
62	Onslow	58	..	..	Widower	1	..	14.3	14.3	3	195.8	1118.5	922.7	S.
78	Parker	52	179.3	917.7	738.4	..	..	..	..	1	49.2	283.7	234.5	S.
63	Porter	57	191.4	969.9	778.5	7	146.4	1067.9	921.5	3	164.0	941.3	777.3	S.
75	Prendergast	56	..	..	Widower	..	..	..	..	..	..	..	..	..
60	Robertson	63	211.0	1057.8	846.8	..	..	..	..	3	241.9	1384.3	1142.4	S.
80	Roupell	53	180.8	923.7	742.9	2	14.8	137.3	122.5	..	..	..	..	..
18	Russell	76	210.2	1050.9	840.7	..	..	..	..	1	..	928.8	928.8	..
79	Scott	52	..	..	Single	..	..	..	..	..	..	..	..	..
13	Smalley	72	218.2	1091.1	872.9	..	..	..	..	1	49.2	283.7	234.5	S.
67	Smith	53	180.8	923.7	742.9	..	..	..	..	1	12.1	277.3	265.2	..
65	Stokes	56	188.2	955.2	767.0	1	17.6	134.3	116.7	3	165.6	936.9	771.3	S.
11	Stokes	72	218.2	1091.1	872.9	..	..	..	..	..	..	..	..	..
69	Stonhouse	64	213.4	1068.3	854.9	..	..	..	..	2	162.5	927.1	764.6	S.
64	Thomas	65	..	..	Widower	..	..	..	..	2	207.5	1185.0	977.5	S.
23	Turnbull	72	218.2	1091.1	872.9	3	9.6	118.7	109.1	..	..	..	..	..
39	Waters	71	..	..	Widower	1	12.1	99.4	87.3	6	368.0	2096.8	1728.8	S.
29	Wheatley	63	211.0	1057.8	846.8	2	5.5	91.3	85.8	3	26.9	1092.3	1065.4	..
82	Wilson	82	..	..	Widower	..	..	..	..	2	..	1960.8	1960.8	..
9	Woodcock	74	215.3	1076.7	861.4	..	..	..	..	4	..	2684.4	2684.4	..
Total		69	11525.3	58004.7	46479.4	..	1025.9	7981.4	6955.5	..	4856.4	40994.9	36138.5	..

E².—Alphabetical List of Retired Members who have conditionally accepted the new Scheme.

No. in Messrs. Coult's List.	Name.	Age.	No. in Messrs. Coult's List.	Name.	Age.
70	Anderson, Findlay	Esq. 56	14	Keene, Henry G.	Esq. 81
111	Anderson, W. Bentley	" 65	10	Lacon, Henry	" 71
76	Anstruther, Thos. Andrew	" 53	38	Lewin, Fred. M. (Widr.)	" 64
110	Arbuthnot, W. U.	" 56	41	Lewin, Malcolm (Widr.)	" 64
19	Baakerville, Henry	" 70	2	Lushington, S. R. (Rt. Hon.)	87
77	Baynes, C. R.	" 53	20	McDonell, Æneas R.	Esq. 73
81	Bird, Chas. Jas.	" 50	45	Macleon, Alexr.	" 64
47	Bird, Geo.	" 60	24	Macleod, John M.	" 71
88	Bird, John	" 52	82	Matheson, A. S.	" 51
37	Blair, H. M.	" 64	49	Mellor, Abel	" 57
57	Blane, T. L. (Single)	" 56	25	Montgomery, Hugh	" 70
58	Bruere, Jas. G. S.	" 55	73	Montgomery, Sir H. C. (Bt.)	60
40	Chamier, Henry	" 68	52	Morris, Henry	Esq. 58
4	Clarke, Richd.	" 78	26	Ogilvie, Geo. M. (Widr.)	" 69
35	Clementson, F. F.	" 65	43	Ogilvie, Wm. Cecil	" 58
30	Clerk, Robt.	" 64	62	Onslow, Arthur P.	" 58
1	Cooke, Wm.	" 81	78	Paaker, Robt. D.	" 52
28	Cotton, Chas. Robt.	" 66	63	Porter, Robt. T.	" 57
54	Crawford, Stewart	" 58	75	Prendergast, Thos. (Widr.)	" 56
21	Dalzell, Jas. A.	" 70	60	Robertson, Andrew	" 63
53	Davis, W. B.	" 66	80	Roupell, Thos. B.	" 53
55	Douglas, Wm.	" 56	18	Russell, Geo. E.	" 76
56	Drury, Geo. D.	" 69	79	Scott, Septimus	" 52
36	Eden, Robt.	" 62	13	Smalley, E.	" 72
72	Eliot, Danl.	" 65	67	Smith, Edmd.	" 53
85	Elliott, Walter	" 60	65	Stokes, Hudleston	" 56
87	Elton, Fred. Bayard (Widr.)	" 51	11	Stokes, John	" 72
59	Forsyth, W. A.	" 56	69	Stonhouse, Sir T. V.	" 64
48	Freeze, Arthur (Widr.)	" 60	64	Thomas, John F. (Widr.), Esq.	65
84	Goldingham, J.	" 62	23	Turnbull, John G.	" 72
31	Grant, Robt.	" 65	39	Waters, Geo. J. (Widr.)	" 71
6	Hadow, Geo. J.	" 73	29	Wheatley, Thos. R.	" 63
83	Hooper, Geo. S.	" 65	82	Wilson, Alexr. (Widr.)	" 82
61	Hudleston, J. A.	" 64	9	Woodcock, E. H.	" 74
66	Inglis, W. A. D.	" 54			

F.—Alphabetical List of Retired Members who had paid back-payments to secure their Families the Benefits of the new Rules.

No. in Messrs. Coutts' List.	Name.	Age.	No. in Messrs. Coutts' List.	Name.	Age.
106	Bayley, W. H. Esq.	49	107	Hall, Arthur Esq.	49
100	Beauchamp, G. T. . . . "	50	108	Irvine, P. (Single) . . . "	48
90	Bourdillon, Jas. Dewar . . . "	52	109	Knox, Wm. "	49
105	Conway, T. B. A. . . . "	50	95	Malltry, Francis N. . . . "	50
104	Copleston, F. "	50	103	Molle, W. M. "	49
102	Cotton, Jos. John "	49	101?	Morehead, W. A. "	57
101	Crozier, F. H. "	50	92	Murray, M. (Single) . . . "	53
94	Dowdeswell, W. (Single) . . . "	55	100	Thomas, E. B. "	59
99	Forbes, H. "	50	98	Whittingham, C. "	49
89	Glass, E. B. "	61		Williamson, R. H. "	53
91	Goodwyn, Thos. Wildman . . . "	50			

G.—Alphabetical List of Retired Members who abide by the old Rules.

No. in Messrs. Coutts' List.	Name.	Age.	No. in Messrs. Coutts' List.	Name.	Age.
22	Anstey, John T. Esq.	68	27	Clive, Robt. Esq.	75
33	Ashton, W. (Widr.) . . . "	65	15	Cunliff, E. W. (Widr.) . . . "	81
71	Bishop, J. F. (Single) . . . "	54	12	Hamilton, T. (Single) . . . "	76
56	Brown, E. P. (Single) . . . "	64	8	Hill, David "	56
51	Bruce, A. F. "	63	74	Smollett, T. B. (Single) . . . "	59
17	Casamajor, J. A. "	75	50	Thompson, E. P. (Widr.) . . . "	

INDEX TO APPENDIX III.

Valuation of the Madras Civil Fund, 1st May, 1863, at 8, 6, 5, and 4 per Cent.

- a. Old Rules.—Incumbent Pensions.—Widows, £300 per annum, payable half-yearly in advance till marriage or death.
Valued as under new Rules.—Ditto ditto, £300 per annum half-yearly, in advance, reducible to one-half on remarriage.
- b. Old Rules.—Incumbent Pensions.—Sons' benefits.
Valued as under new Rules, ditto ditto.
- c. Old Rules.—Incumbent Pensions.—Daughters' benefits.
Valued as under new Rules, ditto ditto.
- b. & c. Old Rules.—Incumbent pensions classed under mother's age, if living as a widow 1st May, 1863.
- e. Value of reversionary benefits to the families of retired members who abide by the old Rules.
Ditto ditto of members in the Service who abide by the old Rules.
- f. Retired members who have conditionally accepted the new scheme.
Values of reversionary benefits to wives, sons, and daughters under old Rules.
Ditto ditto under new Rules.
- g. Members in the Service who have conditionally accepted the new scheme.
Values of reversionary benefits to wives, sons, and daughters under old Rules.
Ditto ditto, under new Rules.
- p. Values of members' subscriptions :—
 - Old Rules.—Unmarried Members.—Total and average values of annuities to the end of 16 years' service.
Married Members.—Total and average values of annuities to the end of 16 years' service.
 - New Rules.—Unmarried Members.—Total and average values of annuities to the end of 25 years' service.
Married Members.—Total and average values of annuities to the end of 25 years' service.
- z. Art. 192.—Members in the Service, 1st May, 1863.—Total salaries and emoluments receivable at each age, and the average at each age, and at every fifth year of age (from List No. 18).

VALUATION, 1ST MAY, 1863.

a. *Old Rules.—Incumbent—Widows' Pensions, £300 per Annum, payable Half-yearly in advance till Marriage or Death.*

(1) Age last Birthday.	(2) No. in List.	(3) When Admitted.	(4) Pension now payable.	(5) Full Pen- sion.	(6) 8 PER CENT.		(7) 6 PER CENT.		(8) 5 PER CENT.		(9) 4 PER CENT.	
					Value of Pensions now payable.	Full Pension.	Value of Pensions now payable.	Full Pension.	Value of Pensions now payable.	Full Pension.	Value of Pensions now payable.	Full Pension.
23	56	14 Nov., 1861	300.	300	2583.3	2583.3	3084.9	3084.9	3423.0	3423.0	3846.3	3846.3
28	44	1 Apr., 1857	197.400	300	1804.8	2742.9	2165.1	3290.4	2406.5	3657.3	2706.2	4114.2
30	43	29 Jan., 1855	162.	300	1509.8	2796.0	1812.8	3357.0	2015.0	3731.4	2265.9	4196.1
34	46	6 Feb., 1858	300.	300	2914.2	2914.2	3496.8	3496.8	3882.3	3882.3	4356.6	4356.6
35	42	19 May, 1854	300.	300	2937.9	2937.9	3522.9	3522.9	3909.0	3909.0	4382.7	4382.7
	*52	7 Dec., 1859	275.	300	2693.1	2937.9	3229.3	3522.9	3583.0	3909.0	4017.4	4382.7
	53	22 Feb., 1860	300.	300	2937.9	2937.9	3522.9	3522.9	3909.0	3909.0	4382.7	4382.7
37	31	19 Dec., 1848	222.500	300	2204.3	2972.1	2637.7	3556.5	2922.2	3930.9	3269.4	4408.2
	55	5 July, 1861	300.	300	2972.1	2972.1	3556.5	3556.5	3939.9	3939.9	4408.2	4408.2
39	48	22 Nov., 1858	216.533	300	2153.9	2984.1	2570.0	3560.7	2841.7	3937.2	3171.5	4394.1
40	34	25 Aug., 1850	300.	300	2979.9	2979.9	3549.9	3549.9	3921.0	3921.0	4370.4	4370.4
	50	13 Apr., 1859	†	300	...	2979.9	...	3549.9	...	3921.0	...	4370.4
42	29	2 Dec., 1842	300.	300	2954.7	2954.7	3507.9	3507.9	3865.2	3865.2	4296.0	4296.0
	33	30 Jan., 1850	286.	300	2324.4	2954.7	2759.6	3507.9	3040.6	3865.2	3379.5	4296.0
	*45	9 Apr., 1858	150.	300	1477.4	2954.7	1754.0	3507.9	1932.6	3865.2	2148.0	4296.0
43	28	27 Aug., 1842	290.367	300	2841.5	2935.8	3367.1	3478.8	3705.3	3828.3	4112.5	4248.9
44	40	24 Oct., 1853	26.096	300	253.4	2913.3	299.7	3445.5	329.4	3786.9	365.0	4196.4
	54	7 May, 1861	300.	300	2913.3	2913.3	3445.5	3445.5	3786.9	3786.9	4196.4	4196.4
	57	28 Apr., 1862	205.483	300	1995.5	2913.3	2359.9	3445.5	2593.7	3786.9	2874.2	4196.4
46	39	8 Feb., 1853	300.	300	2860.5	2860.5	3369.6	3369.6	3694.2	3694.2	4080.9	4080.9
47	25	22 Apr., 1840	300.	300	2832.6	2832.6	3330.3	3330.3	3646.5	3646.5	4021.8	4021.8
48	51	29 Nov., 1859	274.150	300	2563.2	2805.3	3007.9	3291.6	3289.0	3599.1	3622.0	3963.6
49	22	20 Aug., 1837	300.	300	2781.3	2781.3	3256.5	3256.5	3555.9	3555.9	3909.9	3909.9
50	36	30 Dec., 1851	265.367	300	2442.2	2761.5	2854.0	3226.5	3112.2	3618.4	3416.6	3862.5
52	24	6 Nov., 1839	150.	300	1363.7	2727.3	1586.1	3172.2	1724.6	3449.1	1887.0	3774.0
	27	1 Mar., 1842	300.	300	2727.3	2727.3	3172.2	3172.2	3449.1	3449.1	3774.0	3774.0
	47	2 Aug., 1858	300.	300	2727.3	2727.3	3172.2	3172.2	3449.1	3449.1	3774.0	3774.0
	58	24 July, 1862	300.	300	2727.3	2727.3	3172.2	3172.2	3449.1	3449.1	3774.0	3774.0
54	30	11 May, 1848	300.	300	2687.4	2687.4	3110.4	3110.4	3371.7	3371.7	3675.9	3675.9
56	15	1 Sept., 1832	300.	300	2644.8	2644.8	3044.1	3044.1	3288.9	3288.9	3571.8	3571.8
	*37	20 Feb., 1852	300.	300	2644.8	2644.8	3044.1	3044.1	3288.9	3288.9	3571.8	3571.8
57	12	23 Feb., 1828	177.636	300	1550.0	2617.8	1778.9	3004.2	1918.3	3239.7	2079.2	3511.5
58	14	2 June, 1831	300.	300	2583.3	2583.3	2955.6	2955.6	3181.5	3181.5	3441.0	3441.0
59	21	20 June, 1837	270.25	300	2289.8	2541.9	2611.7	2899.2	2805.5	3114.3	3028.0	3361.2
61	10	6 Apr., 1825	300.	300	2443.8	2443.8	2768.4	2768.4	2963.1	2963.1	3184.2	3184.2
62	5	13 Aug., 1822	300.	300	2388.9	2388.9	2697.0	2697.0	2880.9	2880.9	3089.1	3089.1
63	32	28 June, 1849	300.	300	2331.6	2331.6	2623.5	2623.5	2796.9	2796.9	2992.5	2992.5
64	23	17 May, 1838	300.	300	2273.4	2273.4	2549.4	2549.4	2712.3	2712.3	2895.9	2895.9
65	4	7 May, 1821	300.	300	2214.3	2214.3	2474.4	2474.4	2627.7	2627.7	2799.6	2799.6
	7	...	232.125	300	1713.2	2214.3	1914.6	2474.4	2033.2	2627.7	2166.2	2799.6
66	6	2 June, 1823	300.	300	2154.3	2154.3	2399.1	2399.1	2542.5	2542.5	2703.3	2703.3
	35	28 Jan., 1851	300.	300	2154.3	2154.3	2399.1	2399.1	2542.5	2542.5	2703.3	2703.3
67	11	24 May, 1827	299.283	300	2088.4	2093.4	2318.0	2323.5	2451.7	2457.6	2601.1	2607.3
68	9	18 Sept., 1824	300.	300	2031.9	2031.9	2247.3	2247.3	2372.4	2372.4	2511.6	2511.6
69	41	31 May, 1854	300.	300	1969.5	1969.5	2170.8	2170.8	2287.5	2287.5	2416.5	2416.5
70	19	12 Mar., 1836	235.775	300	1498.5	1906.8	1646.2	2094.6	1731.3	2202.9	1825.4	2322.6
72	18	2 Mar., 1836	300.	300	1780.8	1780.8	1943.1	1943.1	2035.8	2035.8	2137.8	2137.8
	20	13 Feb., 1837	300.	300	1780.8	1780.8	1943.1	1943.1	2035.8	2035.8	2137.8	2137.8
	*26	26 Nov., 1840	196.533	300	1166.6	1780.8	1273.0	1943.1	1333.7	2035.8	1400.5	2137.8
73	8	17 May, 1824	296.25	300	1696.3	1717.8	1844.8	1868.1	1929.5	1953.9	2021.9	2047.5
74	16	4 Sept., 1833	300.	300	1655.1	1655.1	1794.0	1794.0	1872.9	1872.9	1959.0	1959.0
	38	22 Apr., 1852	68.742	300	379.3	1655.1	411.1	1794.0	429.2	1872.9	448.9	1959.0
76	17	13 Dec., 1834	300.	300	1531.2	1531.2	1648.8	1648.8	1715.7	1715.7	1787.7	1787.7
	49	3 Mar., 1859	†	300	...	1531.2	...	1648.8	...	1715.7	...	1787.7
79	2	24 Aug., 1809	300.	300	1353.3	1353.3	1443.6	1443.6	1494.9	1494.9	1548.6	1548.6
80	1	22 Feb., 1805	300.	300	1296.6	1296.6	1379.7	1379.7	1425.9	1425.9	1474.8	1474.8
84	13	7 Sept., 1830	237.433	300	859.2	1085.7	904.4	1142.7	929.1	1173.9	955.4	1207.2
88	3	24 July, 1812	300.	300	901.8	901.8	939.9	939.9	960.6	960.6	982.2	982.2
	58	...	14884.923	17,400	119540.0	140195.1	137841.6	161841.6	149335.9	175467.9	162920.1	191599.2

* Four thus marked have returned to this List.

† Excluded by Property Clause.

VALUATION, 1ST MAY, 1868.

a. Valued as under New Rules.—Incumbent—Widows' Pensions, £800 per Annum, Half-yearly in advance, reducible to one-half on Remarriage.

Age last Birthday.	No. in List 1.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
23	56	3016.8	3678.5	4131.3	4706.1
28	44	3069.9	3734.4	4183.5	4747.5
30	43	3084.9	3746.9	4192.2	4749.0
34	46	3118.2	3771.2	4205.7	4743.3
35	42	3123.0	3771.8	4202.1	4733.4
	*52	3123.0	3771.8	4202.1	4733.4
	53	3123.0	3771.8	4202.1	4733.4
37	31	3124.2	3762.2	4181.7	4697.1
	55	3124.2	3762.2	4181.7	4697.1
39	48	3114.0	3734.3	4141.2	4637.7
40	• 34	3102.3	3711.9	4112.1	4598.1
	50	3102.3	3711.9	4112.1	4598.1
42	29	3066.3	3657.0	4039.2	4501.8
	33	3066.3	3657.0	4039.2	4501.8
	*45	3066.3	3657.0	4039.2	4501.8
43	28	3044.7	3623.7	3996.9	4447.5
44	40	3021.0	3587.4	3953.1	4389.0
	54	3021.0	3587.4	3953.1	4389.0
	57	3021.0	3587.4	3953.1	4389.0
46	39	2967.0	3507.3	3852.0	4263.9
47	25	2938.2	3465.0	3799.8	4198.8
48	51	2908.8	3422.1	3747.0	4133.1
49	22	2880.0	3380.1	3695.1	4068.9
50	36	2852.7	3339.6	3645.0	4006.5
52	24	2797.5	3258.3	3544.8	3881.4
	27	2797.5	3258.3	3544.8	3881.4
	47	2797.5	3258.3	3544.8	3881.4
	58	2797.5	3258.3	3544.8	3881.4
54	30	2736.0	3169.2	3436.2	3747.9
56	15	2670.3	3074.4	3321.6	3608.1
	*37	2670.3	3074.4	3321.6	3608.1
57	12	2633.1	3022.5	3257.4	3533.4
58	14	2592.0	2965.5	3190.2	3452.7
59	21	2546.1	2903.9	3119.4	3367.2
61	10	2444.1	2769.0	2963.1	3184.5
62	5	2388.9	2697.0	2880.6	3089.1
63	32	2330.1	2623.5	2796.6	2992.8
64	23	2273.4	2549.4	2712.3	2896.2
65	4	2214.0	2474.5	2627.4	2799.6
	7	2214.0	2474.5	2627.4	2799.6
66	6	2154.3	2399.1	2542.2	2703.3
	35	2154.3	2399.1	2542.2	2703.3
67	11	2093.4	2323.5	2457.3	2607.3
68	9	2031.9	2247.3	2372.4	2511.6
69	41	1969.2	2170.8	2287.5	2416.8
70	19	1906.8	2094.6	2202.9	2322.6
72	18	1780.8	1943.1	2035.8	2137.8
	20	1780.8	1943.1	2035.8	2137.8
	*26	1780.8	1943.1	2035.8	2137.8
73	8	1717.8	1868.1	1953.6	2047.8
74	16	1655.4	1794.0	1872.6	1959.0
	38	1655.4	1794.0	1872.6	1959.0
76	17	1531.2	1648.8	1715.1	1787.7
	49	1531.2	1648.8	1715.1	1787.7
79	2	1353.3	1443.6	1494.3	1548.9
80	1	1296.6	1379.7	1425.6	1475.1
84	13	1085.4	1142.7	1173.6	1207.2
88	3	905.8	939.9	960.3	982.2
	58	144365.8	167354.2	181888.2	199203.0

* Four thus marked have returned to this List.

VALUATION, 1ST MAY, 1863.

b. *Old Rules.—Incumbent Pensions—Sons' Benefits.*

Age last Birthday.	No. in List a.	Amount of Pension paid.	Full Pension.	VALUE OF FULL BENEFITS.			
				3 per Cent., by Nelson XVII.	6 per Cent.	5 per Cent.	4 per Cent., by Nelson, XVII (a)
6	15	£ 75·891	£ 80	£ 735·7	£ 931·2	£ 992·2	£ 958·4
7	13	50·	50	749·5	844·1	897·6	955·3
8	7	50·	50	763·5	849·7	898·2	950·8
	12	46·550	80*	763·5	892·6	941·3	950·8
9	17	5·575	50	763·5	849·7	898·2	950·8
	9	50·	50	778·4	855·6	898·8	945·5
10	18	50·	50	778·4	855·6	898·8	945·5
	8	100·	100	767·6	830·5	873·1	913·7
11	14	95·891	100*	728·6	787·2	819·4	828·9
12	11	100·	100*	685·8	735·2	762·1	765·7
13	10	100·	100*	639·0	679·3	701·2	724·2
	16	100·	100	639·0	679·3	701·2	724·2
14	3	100·	100	588·1	619·6	636·6	654·4
	4	100·	100	588·1	619·6	636·6	654·4
16	2	100·	100	472·5	488·3	496·7	505·3
18	6	100·	100	336·8	339·6	341·1	342·6
	16	1223·907	1310	10778·0	11857·1	12393·1	12770·5
				10069·8	11077·7	11578·7	11931·4

{ Value of full Pensions
{ Value of diminished Pensions

Value of Special Annuities to Sons.

Age last Birthday.	No. in List a.	Amount of Pension paid.	Full Pensions.	3 per Cent., by Nelson, 1852, Table IX.		6 per Cent.		5 per Cent.		4 per Cent., by Nelson, Table IX (a)	
				Value of Pension paid.	Value of full Pension.	Value of Pension paid.	Value of full Pension.	Value of Pension paid.	Value of full Pension.	Value of Pension paid.	Value of full Pension.
33	5	£ 43·600	£ 50*	£ 444·1	£ 509·3	£ 531·8	£ 609·9	£ 589·5	£ 676·1	£ 662·5	£ 759·7
36	1	50·	50	500·3	500·3	598·1	598·1	660·8	660·8	737·2	737·2
	2	93·600	100	944·4	1009·6	1129·9	1208·0	1250·3	1336·9	1399·7	1496·9

* Both Parents dead.

VALUATION, 1ST MAY, 1863.

b. Valued as under New Rules.—Incumbent Pensions—Sons' Benefits.

Age last Birthday.	No. in List 3.	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
		If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.
6	15	£	£ 981·7	£	£ 1124·3	£	£ 1207·4	£	£ 1299·8
7	13	974·9	..	1108·2	..	1185·2	..	1270·5	..
8	7	997·9	..	1121·7	..	1192·6	..	1270·6	..
	12	..	1001·8	..	1135·7	..	1206·7	..	1284·8
	17	997·9	..	1121·7	..	1192·6	..	1270·6	..
9	9	1022·7	..	1135·8	..	1200·1	..	1270·5	..
	18	1022·7	..	1135·8	..	1200·1	..	1270·5	..
10	8	1014·7	..	1116·5	..	1173·8	..	1236·2	..
11	14	..	971·7	..	1061·2	..	1111·5	..	1165·9
12	11	..	923·6	..	1001·4	..	1044·8	..	1091·5
13	10	..	869·9	..	937·1	..	973·9	..	1013·2
	16	869·9	..	937·1	..	973·9	..	1013·2	..
14	3	812·2	..	868·3	..	898·7	..	931·0	..
	4	812·2	..	868·3	..	898·7	..	931·0	..
16	2	682·1	..	717·1	..	735·9	..	755·4	..
18	6	529·2	..	546·0	..	555·0	..	560·1	..
	16	9736·4	4748·7	10676·5	5259·7	11206·6	5544·3	11779·6	5855·2
Annuity £50 } paid in full }	2	14485·1		15936·2		16750·9		17634·8	
		1009·6		1208·0		1336·9		1496·9	
		15494·7		17144·2		18087·8		19131·7	

VALUATION, 1ST MAY, 1863.

c. *Old Rules.—Incumbent Pensions—Daughters' Benefits under age 19.*

Age last Birthday.	No. in List 2.	Amount of Pension paid. £	Full Pension. £	VALUE OF FULL BENEFITS.			
				8 per Cent. by Neison, XX.	6 per Cent.	5 per Cent.	4 per Cent by Neison, XX.(a)
2	34	30	30	601.4	730.2	800.0	860.7
6	31	5.575	50	725.5	838.2	896.2	942.9
7	20	50	50	738.3	844.1	897.6	939.0
	27	75.892	80*	738.3	913.1	964.9	939.0
	33	50	50	738.3	844.1	897.6	939.0
8	25	50	50	751.3	849.7	898.2	933.7
	26	75.891	80*	751.3	892.6	941.3	933.7
9	32	50	50	765.1	855.6	898.8	927.6
10	19	100	100	753.1	830.5	873.1	895.0
	22	100	100*	753.1	830.5	873.1	895.0
	24	96.55	100*	753.1	830.5	873.1	895.0
13	17	100	100*	620.5	679.3	701.2	702.6
	18	100	100	620.5	679.3	701.2	702.6
	36	100	100	620.5	679.3	701.2	702.6
14	16	17.783	100*	569.6	619.6	636.6	633.8
	23	96.55	100*	569.6	619.6	636.6	633.8
	28	78.938	100	569.6	619.6	636.6	633.8
	30	52.788	100	569.6	619.6	636.6	633.8
15	29	52.788	100	517.2	555.9	568.5	564.7
	35	100	100	517.2	555.9	568.5	564.7
16	11	100	100	462.3	488.3	496.7	494.4
	15	17.783	100*	462.3	488.3	496.7	494.4
17	10	100	100*	403.0	416.3	421.0	421.1
	21	100	100*	403.0	416.3	421.0	421.1
18	14	17.783	100*	336.0	339.6	341.1	341.7
	25	1718.321	2,140	15309.7	17036.0	17777.4	18045.7
				3016.6	3356.8	3503.0	3556.0
				12293.1	13679.2	14274.4	14489.7

} Value of full Pensions.
 } Value of diminished Pensions.

c. *After age 19—Receiving Pensions of £50 a Year in lieu of Donation.*

Age.	No. in List 2.	Amount of Pension paid. £	Full Pension. £	VALUE OF BENEFITS.			
				8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
25	13	50	50*	443.8	531.2	590.1	663.5
32	4	50	50*	476.1	571.8	635.3	713.9
37	8	50	50	495.4	592.8	656.7	734.7
38	7	50	50	496.9	593.9	657.2	734.5
39	12	50	50	497.4	593.5	656.2	732.4
41	3	19.813	50	495.0	588.7	649.4	722.9
42	1	50	50	492.5	584.7	644.2	716.0
43	2	19.812	50	489.3	579.8	638.1	708.2
	6	50	50	489.3	579.8	638.1	708.2
44	5	50	50	485.6	574.3	631.2	699.4
59	9	50	50*	423.7	483.2	519.1	560.2
	11	489.625	550	5285.0	6273.7	6915.6	7603.9
		Deduct	..	594.3	705.4	777.4	864.1
				4690.7	5568.3	6138.2	6829.8
Total	36	2207.946	2,690	20594.7	23309.7	24693.0	25739.6

} Value of diminished Pensions.
 } Value of full Pensions.

* Both Parents dead.

VALUATION, 1ST MAY, 1863.

c. *Old Rules.*—Value of Pensions of Daughters who are Annuitants of £100 a Year till Marriage or Death, under the Subsidiary Rules.

Age last Birth-day.	No. in List 13.	Amount of Pension paid.	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
			Value of Pension paid.	Full Value.	Value of Pension paid.	Full Value.	Value of Pension paid.	Full Value.	Value of Pension paid.	Full Value.
19	28	£ 17-782	£ 140-8	£ 792-0	£ 166-9	£ 938-8	£ 184-5	£ 1037-7	£ 206-6	£ 1161-8
	30	100-	792-0	792-0	938-8	938-8	1037-7	1037-7	1161-8	1161-8
	31	100-	792-0	792-0	938-8	938-8	1037-7	1037-7	1161-8	1161-8
21	27	17-782	147-2	827-5	175-2	985-0	194-0	1091-1	217-7	1224-3
	25	100-	844-7	844-7	1007-2	1007-2	1116-8	1116-8	1254-2	1254-2
22	26	100-	844-7	844-7	1007-2	1007-2	1116-8	1116-8	1254-2	1254-2
	21	100-	861-1	861-1	1028-3	1028-3	1141-0	1141-0	1282-2	1282-2
23	22	100-	861-1	861-1	1028-3	1028-3	1141-0	1141-0	1282-2	1282-2
	20	100-	875-6	875-6	1047-0	1047-0	1162-4	1162-4	1306-7	1306-7
24	17	100-	887-6	887-6	1062-4	1062-4	1180-1	1180-1	1327-0	1327-0
	18	100-	887-6	887-6	1062-4	1062-4	1180-1	1180-1	1327-0	1327-0
25	19	91-	807-7	887-6	966-8	1062-4	1073-9	1180-1	1207-6	1327-0
	16	17-782	159-6	897-6	191-2	1075-4	212-5	1194-9	236-4	1344-0
26	23	100-	897-6	897-6	1075-4	1075-4	1194-9	1194-9	1344-0	1344-0
	29	100-	897-6	897-6	1075-4	1075-4	1194-9	1194-9	1344-0	1344-0
27	14	100-	906-3	906-3	1086-7	1086-7	1207-7	1207-7	1358-5	1358-5
	15	17-783	161-2	906-3	193-2	1086-7	214-8	1207-7	241-6	1358-5
28	13	100-	914-3	914-3	1096-8	1096-8	1219-1	1219-1	1371-4	1371-4
	24	100-	914-3	914-3	1096-8	1096-8	1219-1	1219-1	1371-4	1371-4
29	12	100-	922-7	922-7	1107-3	1107-3	1230-9	1230-9	1384-5	1384-5
30	9	94-	876-1	932-0	1051-9	1119-0	1169-2	1243-8	1274-8	1398-7
	10	70-250	654-8	932-0	786-1	1119-0	873-8	1243-8	982-6	1398-7
34	8	100-	971-4	971-4	1165-6	1165-6	1294-1	1294-1	1452-2	1452-2
37	6	100-	990-7	990-7	1185-5	1185-5	1313-3	1313-3	1469-4	1469-4
	7	94-	931-3	990-7	1114-4	1185-5	1234-5	1313-3	1381-2	1469-4
38	5	100-	993-8	993-8	1187-7	1187-7	1314-4	1314-4	1469-0	1469-0
39	4	100-	994-7	994-7	1186-9	1186-9	1312-4	1312-4	1464-8	1464-8
40	3	94-	933-7	993-8	1112-3	1183-3	1228-6	1307-0	1359-4	1456-8
43	2	100-	978-6	978-6	1159-6	1159-6	1276-1	1276-1	1416-3	1416-3
44	1	91-246	886-1	971-1	1048-0	1148-5	1151-8	1262-3	1276-3	1398-8
50	11	100-	920-5	920-5	1075-5	1075-5	1172-8	1172-8	1287-5	1287-5
	31	2705-625 Full 3100-	24647-4	28079-0	29425-6	33523-2	32600-9	37145-0	86474-3	41628-1

VALUATION, 1ST MAY, 1863.

c. Valued as under New Rules.—Incumbent—Value of Daughters' Benefits.

Age last Birthday.	No. in List.	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
		If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.
		£	£	£	£	£	£	£	£
2	34	825.1	..	1046.0	..	1195.9	..	1386.4	..
6	31	976.4	..	1195.4	..	1341.1	..	1524.6	..
7	20	995.1	..	1209.8	..	1352.2	..	1531.1	..
	27	..	1159.8	..	1402.3	..	1562.1	..	1761.3
	33	995.1	..	1209.8	..	1352.2	..	1531.1	..
8	25	1014.1	..	1223.8	..	1362.3	..	1536.4	..
	26	..	1189.3	..	1426.5	..	1582.1	..	1776.0
9	32	1034.5	..	1238.3	..	1372.7	..	1541.5	..
10	19	1035.0	..	1232.5	..	1362.3	..	1525.5	..
	22	..	1225.4	..	1448.8	..	1594.7	..	1776.3
	24	..	1225.4	..	1448.8	..	1594.7	..	1776.3
13	17	..	1140.9	..	1341.1	..	1471.4	..	1633.7
	18	966.5	..	1144.2	..	1260.8	..	1407.0	..
	36	966.5	..	1144.2	..	1260.8	..	1407.0	..
14	16	..	1110.9	..	1304.3	..	1430.2	..	1587.0
	23	..	1110.9	..	1304.3	..	1430.2	..	1587.0
	28	943.1	..	1115.1	..	1227.9	..	1369.4	..
	30	943.1	..	1115.1	..	1227.9	..	1369.4	..
15	29	924.5	..	1092.4	..	1202.5	..	1341.0	..
	35	924.5	..	1092.4	..	1202.5	..	1341.0	..
16	11	912.4	..	1078.7	..	1187.6	..	1324.9	..
	15	..	1070.0	..	1256.2	..	1377.3	..	1528.9
17	10	..	1064.4	..	1251.2	..	1373.2	..	1525.6
	21	..	1064.4	..	1251.2	..	1373.2	..	1525.6
18	14	..	1067.5	..	1263.6	..	1388.6	..	1544.9
		13455.9	12428.9	16137.7	14698.3	17908.7	16177.7	20136.3	18022.6
	25	25884.8		30836.0		34086.4		38158.9	
	11	12403.6		14820.2		16385.4		18287.6	
	31	36940.6		44027.0		48674.9		54411.1	
Total	67	75229.0		89683.2		99146.7		110857.6	

VALUATION, 1ST MAY, 1863.

c. *Daughters after age 19 receiving (under Old Rules) Pensions of £50 a Year in lieu of Dotation—Value of Benefits under New Rules.*

Age last Birthday.	No. in List 2.	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
		If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.
25	13	£	£	£	£	£	£	£	£
32	4	..	1179·2	..	1408·2	..	1560·0	..	1749·0
37	8	..	1236·7	..	1482·6	..	1644·7	..	1844·4
38	7	1112·7	..	1344·8	..	1497·1	..	1684·0	..
39	12	1117·4	..	1348·9	..	1500·2	..	1685·7	..
41	3	1120·3	..	1350·3	..	1500·5	..	1683·6	..
42	1	1120·4	..	1345·6	..	1491·6	..	1668·7	..
43	2	1118·0	..	1340·2	..	1483·6	..	1657·1	..
44	5	1114·5	..	1333·1	..	1473·6	..	1643·2	..
44	6	1114·5	..	1333·1	..	1473·6	..	1643·2	..
59	9	1109·8	..	1324·5	..	1461·9	..	1627·3	..
		..	1060·0	..	1208·9	..	1298·6	..	1401·4
		8927·6	3475·9	10720·5	4099·7	11882·1	4503·3	13292·8	4994·8
	11	12403·6		14820·2		16385·4		18287·6	

New Rules.—Valuation of Incumbent Pensions—Daughters who under the Old Rules are on the Subsidiary Fund (valued in all cases as if the Mother is dead or married).

Age.	No. in List 13.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age.	No. in List 13.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
19	28	£	£	£	£	28	13	£	£	£	£
	30	1089·0	1286·4	1415·9	1577·9		24	1203·2	1440·2	1596·9	1791·9
	31	1089·0	1286·4	1415·9	1577·9		29	1210·4	1449·7	1607·9	1804·1
21	27	1123·8	1332·4	1475·6	1643·5	30	9	1218·8	1460·3	1620·0	1817·5
22	25	1139·1	1354·4	1496·7	1674·4		10	1218·8	1460·3	1620·0	1817·5
	26	1139·1	1354·4	1496·7	1674·4	34	8	1253·3	1502·2	1665·5	1866·2
23	21	1154·6	1375·2	1521·3	1703·4	37	6	1268·3	1516·7	1678·8	1876·7
	22	1154·6	1375·2	1521·3	1703·4		7	1368·3	1516·7	1678·8	1876·7
24	20	1168·1	1393·4	1542·7	1728·6	38	5	1269·8	1516·9	1677·5	1873·2
25	17	1179·2	1408·2	1560·0	1749·0	39	4	1268·9	1513·9	1672·9	1865·6
	18	1179·2	1408·2	1560·0	1749·0	40	3	1265·9	1507·8	1664·5	1854·0
	19	1179·2	1408·2	1560·0	1749·0	43	2	1245·8	1476·3	1623·2	1800·2
26	16	1188·1	1420·6	1574·3	1765·8	44	1	1236·3	1461·8	1605·4	1777·8
	23	1188·1	1426·6	1574·3	1765·8	50	11	1170·6	1366·4	1488·7	1632·6
	29	1188·1	1426·6	1574·3	1765·8						
27	14	1195·9	1431·0	1586·5	1779·7						
	15	1195·9	1431·0	1586·5	1779·7		31	36940·6	44027·0	48674·9	54411·1

VALUATION, 1ST MAY, 1863.

b and c. *Old Rules.*—Incumbent Pensions, classed under Mother's Age, if living as a Widow 1st May, 1863.

Mother's Age last Birthday.	c. DAUGHTERS.							d. SONS.						
	Age last Birthday.	Annuity paid.	Full Annuity.	VALUE OF FULL BENEFITS.				Age last Birthday.	Annuity paid.	Full Annuity.	VALUE OF FULL BENEFITS.			
				8 per Ct. Nelson, XX.	6 per Ct.	5 per Ct.	4 per Ct. Nelson, XX. (a).				8 per Ct. Nelson, XVII.	6 per Ct.	5 per Ct.	4 per Ct. Nelson, XVII. (a).
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
23	2	30	30	601.4	730.2	800.0	860.7	7	50	50	749.5	844.1	897.6	955.3
28	8	50	50	751.3	849.7	898.2	933.7	10	100	100	767.6	830.5	873.1	913.7
30	7	50	50	738.3	844.1	897.6	939.0	9	50	50	778.4	855.6	798.8	945.5
35	10	100	100	753.1	830.5	873.1	895.0	8	50	50	763.5	849.7	898.2	950.8
"	9	50	50	765.1	855.6	898.8	927.6							
"	7	50	50	738.3	844.1	897.6	939.0							
40	16	100	100	462.3	488.3	496.7	494.4	14	100	100	588.1	619.6	636.6	654.4
"	15	52.787	100	517.2	555.9	568.5	564.7	8	5.575	50	763.5	849.7	898.2	950.8
"	14	52.788	100	569.6	619.6	636.6	633.8							
"	6	5.575	50	725.5	838.2	896.2	942.9							
46	13	100	100	620.5	679.3	701.2	702.6							
50								18	100	100	336.8	339.6	341.1	342.6
52								13	100	100	639.0	679.3	701.2	724.2
"	15	100	100	517.2	555.9	568.5	564.7	9	50	50	778.4	855.6	898.8	945.5
"	13	100	100	620.5	679.3	701.2	702.6							
54								16	100	100	472.5	488.3	496.7	505.3
"								14	100	100	588.1	619.6	636.6	654.4
61	43	19.813	50	489.3	579.8	638.1	708.2							
"	41	19.813	50	495.0	588.7	649.4	722.9							
66	42	50	50	492.5	584.7	644.2	716.0							
"	39	50	50	497.4	593.5	656.2	702.4							
72	37	50	50	495.4	592.8	656.7	734.7							
"								36	50	50	500.3	598.1	660.8	737.2
76	44	50	50	485.6	574.3	631.2	699.4							
"	43	50	50	489.3	579.8	638.1	708.2							
"	38	50	50	496.9	593.9	657.2	734.5							
"	14	78.937	100	569.6	619.6	636.6	633.8							
With Mothers living	22	1259.713	1,480	2891.3	14677.8	15641.9	16490.8	12	855.575	900	7725.7	8429.7	8837.7	9279.7

Both Parents dead.

DAUGHTERS.								SONS.							
No. in List.	Age last Birthday.	Annuity paid.	Full Annuity.	FULL VALUES.				No. in List.	Age last Birthday.	Annuity paid.	Full Annuity.	VALUE OF FULL BENEFITS.			
				8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.					8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.
		£	£	£	£	£	£			£	£	£	£	£	
4	32	50	50	476.1	571.8	635.3	713.9								
9	59	50	50	423.7	483.2	519.1	560.2								
10	17	100	100	403.0	416.3	421.0	421.1								
13	25	50	50	443.8	531.2	590.1	663.5								
14	18	17.783	100	336.0	339.6	341.1	341.7								
15	16	17.783	100	462.3	488.3	496.7	494.4								
16	14	17.783	100	569.6	619.6	636.6	633.8								
17	13	100	100	620.5	679.3	701.2	702.6								
21	17	100	100	403.0	416.3	421.0	421.1	10	13	100	100	639.0	679.3	701.2	724.2
22	10	100	100	753.1	830.5	873.1	895.0	11	12	100	100	685.8	735.2	762.1	765.7
23	14	96.550	100	569.6	619.6	636.6	633.8	12	8	46.550	80	763.5	892.6	941.3	950.8
24	10	96.550	100	753.1	830.5	873.1	895.0								
26	8	75.892	80	751.3	892.6	941.3	933.7	14	11	95.891	100	728.6	787.2	819.4	828.9
27	7	75.892	80	738.3	913.1	964.9	939.0	15	6	75.891	80	735.7	931.2	992.2	958.4
								3	33	43.600	50	509.3	609.9	676.1	759.7
	14	948.233	1,210	7703.4	8631.9	9051.1	9248.8	6	461.932	510	4061.9	4635.4	4892.3	4987.7	
Total	36	2207.946	2,690	20594.7	23309.7	24693.0	25739.6	18	1317.507	1,410	11787.6	13065.1	13730.0	14267.4	

e. VALUATION, 1st MAY, 1868.—Retired Members who abide by Old Rules.

Age.		No.	VALUE OF WIFE'S REVERSIONARY BENEFITS.						VALUE OF SON'S REVERSIONARY BENEFITS.						VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.							
H.	W.		8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	Age.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	Age.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	Age.	8 per Ct.	6 per Ct.	5 per Ct.	4 per Ct.	
63	40	55	£ 798	£ 1055.1	£ 1192.5	£ 1358.6	1	£ 112.5	£ 147.3	£ 165.5	£ 185.9	20	£ 206.0	£ 300.8	£ 364.4	440.1	S.					
68	62	24	852.9	1094.1	1214.1	1349.7	18	2.2	4.2	4.8												
76	69	19	859.8	1050.9	1132.2	1228.1																
			2510.7	3200.1	3538.8	3926.4		114.7	151.5	170.3	190.7		206.0	300.8	364.4	440.1						
<i>Widowers.</i>																						
59	..	54																				
65	..	36						0	100.9	133.9	151.6	171.3										
75	..	17																				
(Without Children under 19.) ditto																						
<i>Single.</i>																						
54	..	75																				
64	..	60																				
81	..	12																				
<i>Age or Description not given in reply to Circular.</i>																						
28	23	No. in List 6. 119	548.4	758.7	939.6	1190.7	1	112.5	147.3	165.5	185.9	0	141.0	214.6	265.2	328.3						
43	39	26	668.6	920.7	1098.9	1334.7	2	117.8	152.0	169.7	189.2											
51	55	8	643.8	893.1	1051.5	1250.7	11	75.8	88.1	92.5	97.0											
53	49	4	654.3	203.9	1059.0	1252.2	13	51.9	60.5	62.7	65.9											
		4	2510.1	3476.4	4149.0	5028.3	6	505.1	634.8	696.5	764.7	3	554.7	623.5	1001.5	1209.5						

Members in the Service who abide by the Old Rules.

VALUATION, 1ST MAY, 1868.
f. Old Rules.—Retired Members who have conditionally accepted the new Scheme.—Values of Reversionary Benefits to Wives, Sons, and Daughters, at 8, 6, 5, and 4 per Cent. under the Old Rules.

AGE.		No. in List 7.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.				If entitled to Share Fund Beneficial.
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	
49	31	118	£ 644.1	£ 899.5	£ 1058.1	£ 1264.5	4	£ 121.1	£ 151.9	£ 167.2	£ 188.7	6	£ 191.0	£ 277.2	£ 334.2	£ 402.9	S.
	35	104	£ 644.1	£ 895.5	£ 1058.1	£ 1264.5						8	£ 190.4	£ 274.7	£ 330.0	£ 395.4	S.
	36	107	£ 644.1	£ 895.5	£ 1058.1	£ 1264.5	4	£ 121.1	£ 151.9	£ 167.2	£ 188.7	12	£ 170.4	£ 250.7	£ 301.9	£ 260.7	S.
	38	111	£ 644.1	£ 895.5	£ 1058.1	£ 1264.5	12	£ 63.6	£ 74.2	£ 77.4	£ 81.3	14	£ 189.8	£ 238.7	£ 288.7	£ 345.2	S.
							13	£ 51.9	£ 60.5	£ 62.7	£ 65.9	3	£ 178.7	£ 264.8	£ 322.3	£ 393.7	S.
							17	£ 9.1	£ 13.3	£ 14.5	£ 14.6	4	£ 184.6	£ 271.3	£ 329.3	£ 399.9	S.
							18	£ 2.2	£ 4.2	£ 4.8	£ 4.8	8	£ 190.4	£ 274.7	£ 330.0	£ 395.4	S.
	39	106	£ 644.1	£ 895.5	£ 1058.1	£ 1264.5	15	£ 29.3	£ 34.9	£ 36.4	£ 37.5	9	£ 187.5	£ 270.5	£ 324.8	£ 388.4	S.
							17	£ 9.1	£ 13.3	£ 14.5	£ 14.6	16	£ 157.4	£ 238.4	£ 290.4	£ 346.9	S.
							20					6	£ 191.0	£ 277.2	£ 334.2	£ 402.9	S.
	47	110	£ 644.1	£ 895.5	£ 1058.1	£ 1264.5						11	£ 176.8	£ 257.6	£ 309.8	£ 370.0	S.
												18	£ 164.6	£ 243.9	£ 294.2	£ 351.7	S.
												24	£ 274.1	£ 394.7	£ 473.7	£ 565.8	S.
	34	85	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8	0	£ 100.9	£ 133.9	£ 151.6	£ 171.3	2	£ 171.1	£ 255.6	£ 312.9	£ 383.7	S.
							5	£ 120.2	£ 148.6	£ 162.4	£ 177.2	2	£ 171.1	£ 255.6	£ 312.9	£ 383.7	S.
							7	£ 112.7	£ 135.7	£ 146.3	£ 157.4	4	£ 184.6	£ 271.3	£ 329.3	£ 399.9	S.
							10	£ 87.7	£ 102.0	£ 107.9	£ 113.5						
							13	£ 51.9	£ 60.5	£ 62.7	£ 65.9						
	34	108	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8						9	£ 187.5	£ 270.5	£ 324.8	£ 388.4	S.
												26	£ 309.8	£ 442.0	£ 527.4	£ 625.9	S.
	40	99	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8	9	£ 97.9	£ 115.1	£ 122.5	£ 129.8	12	£ 170.4	£ 250.7	£ 301.9	£ 360.7	S.
							13	£ 51.9	£ 50.5	£ 62.7	£ 65.9						
							14	£ 40.4	£ 47.3	£ 48.9	£ 51.1						
	46	105	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8	11	£ 75.8	£ 88.1	£ 92.5	£ 97.0	8	£ 190.4	£ 274.7	£ 330.0	£ 395.4	S.
							12	£ 63.6	£ 74.2	£ 77.4	£ 81.3	10	£ 182.9	£ 264.4	£ 317.8	£ 379.8	S.
												14	£ 159.8	£ 238.7	£ 288.7	£ 345.2	S.
												15	£ 157.2	£ 236.5	£ 287.2	£ 343.0	S.

f. Old Rules (continued).

AGE.	No. in List 7.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SOME' REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.				If entitled to Subsid. Fund Benefits.
		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	
50	49	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8	13	£ 51.9	£ 60.5	£ 65.7	£ 65.9	14	£ 159.8	£ 238.7	£ 288.7	£ 345.2	S
	51	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8	19	£ 40.4	£ 47.3	£ 48.9	£ 51.1	16	£ 157.4	£ 230.4	£ 280.4	£ 346.9	S
	58	£ 642.6	£ 892.8	£ 1053.3	£ 1255.8	14	£ 68.6	£ 74.2	£ 77.4	£ 81.3	18	£ 174.2	£ 260.4	£ 316.8	£ 381.1	S
51	46	£ 643.8	£ 893.1	£ 1051.5	£ 1250.7	12	£ 75.8	£ 88.1	£ 92.5	£ 97.0	24	£ 274.1	£ 394.7	£ 478.7	£ 565.8	S
52	37	£ 647.4	£ 896.7	£ 1053.3	£ 1249.2	..	£ 51.9	£ 60.5	£ 62.7	£ 65.9	14	£ 159.8	£ 238.7	£ 288.7	£ 345.2	S
	39	£ 647.4	£ 896.7	£ 1053.3	£ 1249.2	11	£ 29.3	£ 34.9	£ 36.4	£ 37.5	17	£ 161.3	£ 246.0	£ 299.8	£ 358.0	S
	44	£ 647.4	£ 896.7	£ 1053.3	£ 1249.2	13	£ 120.2	£ 146.6	£ 162.4	£ 177.2	15	£ 157.2	£ 236.5	£ 287.2	£ 343.0	S
53	41	£ 654.3	£ 903.9	£ 1059.0	£ 1252.2	5	£ 76.8	£ 88.1	£ 92.5	£ 97.0	2	£ 171.1	£ 256.6	£ 312.9	£ 383.7	S
	46	£ 654.3	£ 903.9	£ 1059.0	£ 1252.2	11	£ 51.9	£ 60.5	£ 62.7	£ 65.9	3	£ 178.7	£ 264.8	£ 322.7	£ 393.7	S
	46	£ 654.3	£ 903.9	£ 1059.0	£ 1252.2	13	£ 9.1	£ 13.3	£ 14.5	£ 14.6	5	£ 188.7	£ 273.3	£ 333.0	£ 402.8	S
	46	£ 654.3	£ 903.9	£ 1059.0	£ 1252.2	17	£ 75.8	£ 88.1	£ 92.5	£ 97.0	13	£ 48.9	£ 60.5	£ 62.7	£ 61.8	
	48	£ 654.3	£ 903.9	£ 1059.0	£ 1252.2	17	£ 9.1	£ 13.3	£ 14.5	£ 14.6	15	£ 157.2	£ 236.5	£ 287.2	£ 343.0	S
	54	£ 654.3	£ 903.9	£ 1059.0	£ 1252.2	11	£ 51.9	£ 60.5	£ 62.7	£ 65.9	17	£ 161.3	£ 246.0	£ 299.8	£ 358.0	S
54	52	£ 663.6	£ 914.1	£ 1067.4	£ 1258.2	13	£ 51.9	£ 60.5	£ 62.7	£ 65.9	28	£ 346.0	£ 489.2	£ 579.8	£ 691.6	S
	54	£ 674.7	£ 926.4	£ 1078.2	£ 1266.3	15	£ 29.3	£ 34.9	£ 36.4	£ 37.5	21	£ 221.8	£ 323.1	£ 390.6	£ 468.7	S
55	54	£ 687.6	£ 940.8	£ 1091.4	£ 1276.2	9	£ 97.9	£ 116.1	£ 122.5	£ 129.8	15	£ 157.2	£ 236.5	£ 287.2	£ 343.0	S
	56	£ 687.6	£ 940.8	£ 1091.4	£ 1276.2	12	£ 63.6	£ 74.2	£ 77.4	£ 81.3	18	£ 174.2	£ 260.4	£ 316.8	£ 381.1	S
	56	£ 687.6	£ 940.8	£ 1091.4	£ 1276.2	13	£ 51.9	£ 60.5	£ 62.7	£ 65.9	24	£ 346.0	£ 489.2	£ 579.8	£ 691.6	S
	42	£ 687.6	£ 940.8	£ 1091.4	£ 1276.2	14	£ 40.4	£ 47.3	£ 48.9	£ 51.1	6	£ 191.0	£ 277.2	£ 334.2	£ 402.9	S
						17	£ 9.1	£ 13.3	£ 14.5	£ 14.6	10	£ 182.9	£ 264.4	£ 317.8	£ 379.8	S
						17	£ 9.1	£ 13.3	£ 14.5	£ 14.6	15	£ 167.2	£ 236.5	£ 287.2	£ 343.0	S

56	47	115	687.6	940.8	1091.4	1276.2	9	97.9	115.1	122.5	129.8	12	60.5	74.2	77.4	77.8	S.	
	48	59	687.6	940.8	1091.4	1276.2	17	9.1	133	14.5	14.6	22	288.7	84.6	417.9	502.8	S.	
	50	69	687.6	940.8	1091.4	1276.2	12	121.1	151.9	167.2	188.7	8	190.4	274.7	339.4	395.4	S.	
	31	53	702.6	957.0	1106.4	1288.5	11	75.8	88.1	92.5	97.0	7	184.6	271.3	329.3	399.9	S.	
57							0	100.9	133.9	151.5	171.3	19	191.6	276.9	333.1	400.4	S.	
	44	67	702.6	957.0	1106.4	1288.5	6	117.3	143.2	155.3	168.3	2	115.3	279.8	339.4	410.8	S.	
							7	112.7	135.7	146.3	157.4	4	118.3	151.9	167.2	179.5	S.	
							8	106.3	126.4	135.4	144.6							
							10	87.7	102.0	107.9	118.5							
							2	117.8	152.0	169.7	187.2	15	157.2	236.5	287.2	343.0	S.	
							5	120.2	148.6	162.4	179.2	18	174.2	260.4	316.8	381.1	S.	
							6	117.3	143.2	155.3	168.3	21	221.8	323.1	390.6	468.7	S.	
							8	106.3	126.4	135.4	144.6							
							11	75.8	88.1	92.5	97.0							
							13	51.9	60.5	62.7	65.9							
	57	101	702.6	957.0	1106.4	1288.4	17	91.0	133	14.5	14.6							
													
							12	63.6	74.2	77.4	81.3							
58	40	46	718.2	974.1	1121.7	1301.1	16	18.8	23.5	25.0	25.2	6	191.0	277.2	334.2	402.9	S.	
							18	2.2	4.2	4.8	4.8	9	187.5	270.5	324.8	388.4	S.	
							19	..	..	..	..	14	159.8	238.7	288.7	345.2	S.
							..	..	..	..	..	20	206.0	300.8	364.4	440.1	S.
	55	56	718.2	974.1	1121.7	1301.1	19	..	..	..	..	20	206.0	300.8	364.4	440.1	S.
	57	58	718.2	974.1	1121.7	1301.1	..	..	..	..	..	20	206.0	300.8	364.4	440.1	S.
	56	97	734.7	992.4	1138.2	1314.6	5	120.2	148.6	162.4	177.2	7	191.6	276.9	333.1	400.4	S.	
59	44	51	751.5	1009.2	1154.1	1326.9	9	97.9	115.1	122.5	129.8	12	170.4	250.7	301.9	360.7	S.	
60							15	29.3	34.9	36.4	37.5	19	131.3	279.8	339.4	410.8	S.	
							8	106.3	126.4	135.4	144.6	12	170.4	250.7	301.9	360.7	S.	
	47	89	751.5	1009.2	1154.1	1326.9	10	87.7	102.0	107.9	113.5	21	221.8	323.1	390.6	468.7	S.	
							15	29.3	34.9	36.4	37.5							
							17	9.1	13.3	14.5	14.6							
	54	77	751.5	1009.2	1154.1	1326.9	13	51.9	60.5	62.7	65.9	9	187.5	270.5	324.8	388.4	S.	
61	49	93	768.0	1026.3	1168.8	1338.0							
62	53	39	783.6	1041.6	1181.7	1347.3							
	60	88	783.6	1041.6	1181.7	1347.3							

1. Old Rules (continued).

AGES.		No. in List 7.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				AGE.	VALUE OF SONS' REVERSIONARY BENEFITS.				AGE.	VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.				If entitled to Subsid. Fund Benefita.
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	
63	50	32	798-0	1055-1	1192-5	1353-6	16	18-8	23-5	25-0	25-2	12	60-5	74-2	77-3	£	358-0
							18	2-2	4-2	48-0	4-8	13	48-9	60-5	62-7	£	502-3
							19	..	..	..	..	27	..	..	..	£	370-0
							..	..	..	..	..	17	161-3	246-0	299-8	£	358-0
64	44	65	811-5	1067-1	1201-2	1357-8	17	9-1	13-3	14-5	14-6	22	238-7	346-4	417-9	£	502-3
	55	49	811-5	1067-1	1201-2	1357-8	..	..	..	..	..	33	448-5	616-9	720-3	£	834-2
	55	40	811-5	1067-1	1201-2	1357-8	..	..	..	..	..	33	448-5	616-9	720-3	£	834-2
	59	73	811-5	1067-1	1201-2	1357-8	..	..	..	..	..	11	176-8	257-6	309-8	£	370-0
	64	33	811-5	1067-1	1201-2	1357-8	..	..	..	..	..	23	256-3	370-5	445-9	£	534-3
65	52	34	823-5	1076-4	1207-5	1359-0	..	..	..	..	..	26	309-8	442-0	527-4	£	625-9
	58	28	823-5	1076-4	1207-5	1359-0	..	..	..	..	..	45	..	..	..	£	625-9
	60	87	823-5	1076-4	1207-5	1359-0	18	2-2	4-2	4-8	4-8	16	157-4	238-4	290-4	£	346-9
							19	..	..	..	..	19	191-3	279-8	339-4	£	410-8
							..	..	..	..	..	..	..	..	..	£	410-8
66	47	57	834-6	1084-2	1211-4	1358-1	13	51-9	60-5	62-7	65-9	22	238-7	346-4	417-9	£	502-3
	55	31	834-6	1084-2	1211-4	1358-1	15	29-3	34-9	36-4	37-5	22	238-7	346-4	417-9	£	502-3
							14	40-4	47-3	48-9	51-1	9	187-5	270-5	324-8	£	388-4
68	51	43	852-9	1094-1	1214-1	1349-7	14	112-7	135-7	146-3	157-4	9	187-5	270-5	324-8	£	388-4
	44	50	860-1	1096-2	1210-2	1341-9	16	18-8	23-5	25-0	25-2	9	187-5	270-5	324-8	£	388-4
							18	2-2	4-2	4-8	4-8	9	94-6	115-1	132-5	£	125-9
70	42	21	865-5	1096-5	1206-6	1332-3	2	117-8	152-0	169-7	189-2	19	94-6	115-1	132-5	£	125-9
							..	..	..	..	..	..	..	..	..	£	125-9
68	68	27	865-5	1096-5	1206-6	1332-3	..	..	..	..	..	..	..	..	..	£	125-9
	68	23	865-5	1096-5	1206-6	1332-3	..	..	..	..	..	..	..	..	..	£	125-9
	71	13	869-7	1094-7	1200-0	1320-3	..	..	..	..	..	..	..	..	..	£	125-9
	71	26	869-7	1094-7	1200-0	1320-3	..	..	..	..	..	..	..	..	..	£	125-9
72	45	25	872-1	1091-1	1191-6	1306-2	15	29-3	34-9	36-4	37-5	..	..	..	..	£	125-9
							17	9-1	13-3	14-5	14-6	..	..	..	..	£	125-9
							19	..	..	..	..	..	..	..	..	£	125-9

61	15	8721	10911	11916	18062	..	..	..	..	17	1613	2460	2998	3580	S.
65	18	8721	10911	11916	18062	..	..	..	..	17	1613	2460	2998	3580	S.
73	22	8727	10854	11808	12897	19	..	..	..	29	..	..	..	..	..
66	7	8727	10854	11808	12897	..	..	..	..	30	..	..	..	..	..
74	11	8709	10767	11676	12705	..	..	..	..	31	..	..	..	..	..
76	20	8598	10509	11322	12231	..	..	..	..	38	..	..	..	..	..
78	5	8412	10176	1089	11688	..	..	..	..	43	..	..	..	..	..
81	16	7989	9525	10104	10743	..	..	..	..	34	..	..	..	..	..
70	16	7989	9525	10104	10743	..	..	..	..	36	..	..	..	..	..
74	2	7989	9525	10104	10743	..	..	..	..	44	..	..	..	..	..
45	8	6714	7821	8169	8520	..	..	..	..	32	4269	5905	6917	8040	S.
87	8	6714	7821	8169	8520	..	..	..	..	36	5112	6910	7990	9141	S.
73	73	Total	544518	720579	818967	79	47790	57018	61917	66156	94	188612	273084	327525	390309

Widowers without Children, or with Sons above 19 or Daughters married.

56	79														
Total	1														

Unmarried Members.

48	112														
50	109														
52	83														
53	96														
55	98														
56	61														
Total	6														

1. Old Rules (continued).—Widowers, with Children.

Age.	No. In List.	VALUE OF SOME BENEFITS.				Age.	VALUE OF DAUGHTERS' BENEFITS.				
		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	
51	91	120.2	148.6	162.4	177.2	4	£ 184.6	£ 271.3	£ 329.3	£ 399.9	S.
		112.7	135.7	146.3	157.4	11	176.8	237.6	309.8	370.0	S.
		106.3	126.4	135.4	144.6	12	170.4	250.7	301.9	360.7	S.
		..	..	..	..	15	157.2	236.5	287.2	343.0	S.
		..	..	..	..	16	157.4	238.4	290.4	346.9	S.
58	66	..	..	..	..	18	174.2	260.4	316.8	381.1	S.
		..	..	..	..	13	164.6	243.9	284.2	351.7	S.
		..	..	..	..	17	161.3	246.0	299.8	358.0	S.
		..	..	..	..	28	346.0	489.2	579.8	691.6	S.
60	52	29.3	34.9	36.4	37.5	18	174.2	260.4	316.8	381.1	S.
64	41	18.8	23.5	25.0	25.2	17	161.3	246.0	299.8	358.0	S.
		..	..	..	..	19	191.3	279.8	339.4	410.8	S.
		..	..	..	..	23	256.3	370.5	445.9	534.3	S.
64	44	..	..	..	..	29	364.9	512.9	606.6	720.3	S.
		..	..	..	..	40	580.2	766.4	874.5	987.5	S.
65	68	..	..	..	..	24	274.1	394.7	473.7	563.8	S.
		..	..	..	..	34	469.9	642.7	747.9	863.0	S.
69	29	63.6	74.2	77.4	81.3	14	37.8	47.3	47.6	47.6	S.
		..	..	..	..	15	27.4	34.9	36.4	34.8	S.
		..	..	..	..	22	238.7	346.4	417.9	502.3	S.
		..	..	..	..	24	274.1	394.7	473.7	563.8	S.
71	42	51.9	60.5	62.7	65.9	10	182.9	264.4	317.8	379.8	S.
		..	..	..	..	12	170.4	250.7	301.9	360.7	S.
		..	..	..	..	15	157.2	236.5	287.2	343.0	S.
		..	..	..	..	21	221.8	323.1	390.6	468.7	S.
		..	..	..	..	23	266.3	370.5	445.9	534.3	S.
82	4	..	..	..	..	24	274.1	394.7	473.7	563.8	S.
		..	..	..	..	49	..	..	..	..	S.
9		502.8	603.8	645.6	689.1	27	6005.4	8630.6	10307.8	12227.0	

VALUATION, 1ST MAY, 1868.
 1. *New Rules.*—Retired Members who have conditionally accepted the new Scheme.—Values of Reversionary Benefits to Wives, Sons, and Daughters, at 8, 6, 5, and 4 per Cent. under the New Rules.

AGE.		VALUE OF WIFE'S REVERSIONARY BENEFIT.				VALUE OF SON'S REVERSIONARY BENEFIT.				VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.						
H.	W.	No. in List.	9 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
49	31	113	£ 644.1	£ 921.0	£ 1088.4	£ 1301.1	4	£ 171.8	£ 209.7	£ 232.5	£ 258.5	6	£ 222.4	£ 310.7	£ 376.6	£ 467.1
	35	104	644.1	921.0	1088.4	1301.1	..	..	..	..	..	8	222.1	308.1	372.0	459.5
	36	107	644.1	921.0	1088.4	1301.1	4	171.8	209.7	232.5	258.6	12	204.0	284.1	343.8	424.8
	38	111	644.1	921.0	1088.4	1301.1	12	105.1	116.8	123.2	130.0	14	194.3	272.4	330.6	409.4
	39	106	644.1	921.0	1088.4	1301.1	13	90.5	99.4	104.3	109.4	3	209.3	298.2	367.9	456.7
	47	110	644.1	921.0	1088.4	1301.1	17	36.2	37.9	38.8	39.5	4	215.6	304.8	371.6	463.5
	50	85	642.6	916.8	1081.5	1290.0	18	24.6	25.4	25.8	26.1	8	222.1	308.1	372.0	459.5
	34	85	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	9	219.4	304.0	366.8	452.3
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	14	194.3	272.4	330.6	409.4
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	16	194.5	274.4	333.9	414.1
	34	108	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	6	222.4	310.7	376.6	467.1
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	8	222.1	308.1	372.0	459.5
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	11	209.5	291.1	351.8	434.3
	34	108	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	13	198.5	277.3	336.0	415.7
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	24	322.6	450.4	542.7	664.3
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	24	322.6	450.4	542.7	664.3
	34	108	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	25	343.3	477.3	573.5	699.8
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	26	364.0	503.9	603.7	734.4
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	2	201.0	288.7	354.5	445.5
	34	108	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	4	215.6	304.8	371.6	463.5
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	9	219.4	304.0	366.8	452.3
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	26	364.0	503.9	603.7	734.4
	34	108	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	12	204.0	284.1	343.8	424.8
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	8	222.1	308.1	372.0	459.5
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	10	214.9	298.0	359.7	443.8
	34	108	642.6	916.8	1081.5	1290.0	15	62.0	66.5	69.0	71.4	14	194.3	272.4	330.6	409.4
	40	99	642.6	916.8	1081.5	1290.0	17	36.2	37.9	38.8	39.5	15	192.6	271.1	329.4	408.3
	46	105	642.6	916.8	1081.5	1290.0	20	4.5	4.5	4.5	4.5	15	192.6	271.1	329.4	408.3

2. *New Rules (continued).*

AGE.	No. in List 7.	VALUE OF WIFE'S REVISIONARY BENEFIT.				Age.	VALUE OF SOME' REVISIONARY BENEFITS.				Age.	VALUE OF DAUGHTERS' REVISIONARY BENEFITS.			
		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
50	49	642.6	916.8	1081.5	1280.0	13	90.5	99.4	104.3	109.4	14	194.3	272.4	330.6	409.4
	51	642.6	916.8	1081.5	1280.0	19	14.0	14.3	14.4	14.4	16	194.5	274.4	333.9	414.1
	58	642.6	916.8	1081.5	1280.0	14	76.0	82.6	86.1	89.7	18	212.1	300.2	365.5	453.0
											19	227.4	321.8	391.6	484.6
51	46	643.8	915.6	1077.9	1282.2	12	105.1	116.8	123.2	130.0	24	322.6	450.4	542.7	664.3
52	37	647.4	917.7	1077.6	1278.6	..	..	..	..	..	14	194.3	272.4	330.6	409.4
	39	647.4	917.7	1077.6	1278.6	..	..	..	..	..	17	200.6	283.7	345.4	428.4
	44	647.4	917.7	1077.6	1278.6	11	119.6	134.3	142.4	151.2	15	192.6	271.1	329.4	408.3
53	41	654.3	923.7	1081.5	1279.2	13	90.5	99.4	104.3	109.4	2	201.0	288.7	354.5	445.5
						15	60.2	66.5	69.0	71.4	3	209.3	286.2	364.9	456.7
						5	171.4	206.6	227.5	251.1	5	219.9	309.0	375.4	466.8
						11	119.6	134.3	142.4	151.2	16	192.6	271.1	329.4	408.3
						16	48.6	51.6	53.2	54.6	17	200.6	283.7	345.4	428.4
	45	654.3	923.7	1081.5	1279.2	13	90.5	99.4	104.3	109.4	18	219.9	309.0	375.4	466.8
						17	36.2	37.9	38.8	39.5	13	198.5	277.3	336.0	415.7
	46	654.3	923.7	1081.5	1279.2	..	..	..	..	..	15	192.6	271.1	329.4	408.3
	48	654.3	923.7	1081.5	1279.2	17	36.2	37.9	38.8	39.5	15	192.6	271.1	329.4	408.3
	54	654.3	923.7	1081.5	1279.2	11	119.6	134.3	142.4	151.2	17	200.6	283.7	345.4	428.4
54	52	663.6	932.1	1088.1	1282.5	13	90.5	99.4	104.3	109.4	28	406.1	557.5	663.7	811.6
						15	62.0	66.5	69.0	71.4	21	262.4	370.0	448.9	553.8
	54	674.7	942.6	1086.8	1287.9	19	14.0	14.3	14.4	14.4	21	262.4	370.0	448.9	553.8
55	54	687.6	955.2	1107.3	1295.4	..	..	..	..	..	15	192.6	271.1	329.4	408.3
						9	146.3	167.9	179.9	193.3	18	212.1	300.2	365.5	453.0
	38	687.6	955.2	1107.3	1295.4	12	105.1	116.8	123.2	130.0	24	322.6	450.4	542.7	664.3
						13	90.5	99.4	104.3	109.4	28	406.1	557.5	663.7	811.6
						14	76.0	82.6	86.1	89.7	6	223.4	310.7	376.6	467.1
						17	36.2	37.9	38.8	39.5	10	214.9	288.0	359.7	448.8
						17	36.2	37.9	38.8	39.5	15	192.6	271.1	329.4	408.3

56	42	63	687.6	955.2	1107.3	1295.4	9	146.3	1677	1799	1933	12	204.0	284.1	343.8	424.8
	47	115	687.6	955.2	1107.3	1295.4	17	36.2	37.9	38.8	39.5	22	281.7	396.2	479.6	590.3
	48	59	687.6	955.2	1107.3	1295.4	4	171.8	209.7	232.5	258.5	8	222.1	308.1	372.0	459.5
	50	69	687.6	955.2	1107.3	1295.4	12	105.1	116.8	123.2	130.0	19	227.4	321.8	3.91.6	484.6
	31	53	702.6	969.9	1120.2	1305.0	11	119.6	134.3	142.4	151.2	4	215.6	304.8	371.6	463.5
							0	142.6	181.7	207.2	237.0	19	227.4	321.8	391.6	484.6
							6	168.8	200.7	219.5	240.6	2	201.0	288.7	354.5	445.5
							7	163.8	192.3	208.9	227.4	4	215.6	304.8	371.6	463.5
							8	156.4	181.3	195.7	211.6					
							10	133.7	151.6	161.7	172.7					
	44	67	702.6	969.9	1120.2	1305.0	2	165.6	207.7	233.6	263.5	15	192.6	271.1	329.4	408.3
							5	171.4	206.6	227.5	251.1	18	212.1	300.2	365.5	453.0
							6	168.8	200.7	219.5	240.6	21	262.4	370.0	448.9	553.8
							8	156.4	181.3	195.7	211.6					
							11	119.6	134.3	142.4	151.2					
							13	90.5	99.4	104.3	109.4					
	57	101	702.6	969.9	1120.2	1305.0	17	36.2	37.9	38.8	39.5					
											
							12	105.1	116.8	123.2	130.0	22	281.7	396.2	479.6	590.3
							16	48.6	51.6	53.2	54.6	24	322.6	430.4	542.7	664.3
							18	24.6	25.4	26.8	26.1	27	384.8	530.9	633.7	768.4
	40	46	718.2	984.9	1133.1	1314.9	12	105.1	116.8	123.2	130.0	32	501.4	673.8	793.2	945.3
							19	14.0	14.3	14.4	14.4	6	222.4	310.7	376.6	467.1
							..	..	..	..	..	9	219.4	304.0	366.8	452.3
	55	56	718.2	984.9	1133.1	1314.9	5	171.4	206.6	227.5	251.1	14	194.3	272.4	330.6	409.4
	57	58	718.2	984.9	1133.1	1314.9	9	146.3	167.7	179.9	193.3	20	244.2	345.1	419.5	518.4
	59	97	734.7	1001.4	1147.5	1325.7	..	..	..	..	..
	60	51	751.5	1016.4	1161.0	1335.9	5	171.4	206.6	227.5	251.1	7	223.1	310.3	375.3	464.6
							9	146.3	167.7	179.9	193.3	12	204.0	284.1	343.8	424.8
							15	62.0	66.5	69.0	71.4	19	227.4	321.8	391.6	484.6
							8	156.4	181.3	195.7	211.6	12	204.0	284.1	343.8	424.8
	47	89	751.5	1016.4	1161.0	1335.9	10	133.7	151.6	161.7	172.7	21	262.4	370.0	448.9	553.8
							15	62.0	66.5	69.0	71.4					
							17	36.2	37.9	38.8	39.5					
	54	77	751.5	1016.4	1161.0	1335.9	13	90.5	99.4	104.3	109.4	9	219.4	304.0	366.8	452.3
	49	93	768.0	1032.0	1173.9	1344.9										
	61	39	783.6	1045.5	1185.0	1351.8										
	62	88	783.6	1045.5	1185.0	1351.8										

f. *New Rules* (continued).

AGES.		No. in List 7.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SONS' REVERSIONARY BENEFITS.				Age.	VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.			
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
63	50	32	798-0	1057-8	1194-0	1356-9	16	48-6	51-6	53-2	54-6	204-0	284-1	343-8	424-8	
							18	24-6	25-4	25-8	26-1	198-5	277-3	336-0	415-7	
							19	14-0	14-3	14-4	14-4	384-8	530-9	633-7	768-4	
							..	..	..	..	..	200-6	283-7	345-4	428-4
							17	36-2	37-9	38-6	39-5	281-7	396-2	479-6	590-3	
64	44	65	811-5	1068-3	1201-5	1359-6	17	..	..	..	..	527-2	704-4	826-6	981-5
							..	..	..	..	..	209-5	291-1	351-8	434-3
							..	..	..	..	..	302-0	423-2	511-2	627-5
							..	..	..	..	..	364-0	503-9	603-7	734-4
65	52	34	823-5	1077-0	1206-9	1359-9	..	..	..	..	..	760-0	947-7	1069-0	1215-4
							18	24-6	25-4	25-8	26-1	302-0	423-2	511-2	627-5	
							19	14-0	14-3	14-4	14-4	364-0	503-9	603-7	734-4	
							..	..	..	..	..	760-0	947-7	1069-0	1215-4
							18	24-6	25-4	25-8	26-1	302-0	423-2	511-2	627-5	
							19	14-0	14-3	14-4	14-4	364-0	503-9	603-7	734-4	
							..	..	..	..	..	760-0	947-7	1069-0	1215-4
66	47	57	834-6	1084-5	1210-5	1358-4	13	90-5	99-4	104-3	109-4	302-0	423-2	511-2	627-5	
							15	62-0	66-5	69-0	71-4	364-0	503-9	603-7	734-4	
							15	163-8	192-3	208-9	227-4	760-0	947-7	1069-0	1215-4	
							7	76-0	82-6	86-1	89-7	281-7	396-2	479-6	590-3	
68	51	43	852-9	1094-1	1212-3	1349-7	14	76-0	82-6	86-1	89-7	281-7	396-2	479-6	590-3	
							16	48-6	51-6	53-2	54-6	219-4	304-0	366-8	452-3	
							18	24-6	25-4	25-8	26-1	219-4	304-0	366-8	452-3	
69	44	50	860-1	1096-2	1210-2	1341-9	18	24-6	25-4	25-8	26-1	219-4	304-0	366-8	452-3	
							2	165-6	207-7	233-6	263-5	227-4	321-8	391-6	484-6	
70	42	21	865-5	1096-5	1206-0	1332-3	2	165-6	207-7	233-6	263-5	227-4	321-8	391-6	484-6	
							15	62-0	66-5	69-0	71-4	219-4	304-0	366-8	452-3	
							17	36-2	37-9	38-6	39-5	219-4	304-0	366-8	452-3	
							19	14-0	14-3	14-4	14-4	227-4	321-8	391-6	484-6	

61	15	872.1	1091.1	1191.6	1306.2	..	..	..	..	17	200.6	283.7	345.4	428.4
65	13	872.1	1091.1	1101.6	1306.2	..	..	..	..	17	200.6	283.7	345.4	428.4
73	23	872.7	1085.4	1180.8	1289.7	19	14.3	14.4	14.4	..	..	..	..	..
66	7	872.7	1085.4	1180.8	1289.7	..	..	..	..	..	..	..	..	..
74	11	870.9	1076.7	1167.6	1270.5	..	..	..	..	29	428.3	584.5	694.5	846.0
76	20	859.8	1050.9	1131.9	1223.1	..	..	..	..	30	451.7	613.4	726.5	872.1
78	5	841.2	1017.6	1089.0	1168.8	..	..	..	..	31	476.2	643.3	759.6	908.6
81	16	798.9	952.5	1010.4	1074.3	..	..	..	..	38	649.7	843.2	972.9	1134.0
74	2	798.9	952.5	1010.4	1074.3	..	..	..	..	43	736.6	928.8	1054.2	1206.7
87	3	671.4	782.1	816.6	854.1	..	..	..	..	34	559.9	734.6	859.2	1016.5
70	16	798.9	952.5	1010.4	1074.3	..	..	..	..	36	605.0	792.0	920.0	1080.4
74	2	798.9	952.5	1010.4	1074.3	..	..	..	..	44	749.0	939.2	1062.7	1212.3
45	3	671.4	782.1	816.6	854.1	..	..	..	..	32	501.4	673.8	793.2	945.3
Total	73	54451.8 780.	72799.2	82721.1	94800.0	87	7965.5	9095.0	9750.0	108	30896.3	42406.0	50715.4	61750.5
		55181.8												

Widowers without Children, or with Sons above 19 or Daughters married.

56	79													
Total	1													
<i>Unmarried Members.</i>														
48	112													
50	109													
52	83													
53	96													
55	98													
56	61													
Total	6													

£. New Rules (continued).—Widowers, with Children.

Age.	No. in List 7.	Age.	VALUE OF SONS' BENEFITS.				Age.	VALUE OF DAUGHTERS' BENEFITS.			
			8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
51	91	5	£ 171.4	£ 206.6	£ 227.5	£ 251.1	£ 215.6	£ 304.8	£ 371.6	£ 463.5	
		7	163.8	192.3	208.9	227.4	209.5	291.1	351.8	434.3	
		8	156.4	181.3	195.7	211.6	204.0	284.1	348.8	424.8	
58	66	19	14.0	14.3	14.4	14.4	192.6	271.1	329.4	408.3	
							16	194.5	274.4	333.9	
							18	212.1	300.2	365.5	
							13	198.5	277.3	336.0	
							17	200.6	283.7	345.4	
							28	406.1	537.5	663.7	
							18	212.1	300.2	365.5	
60	52	15	62.0	66.5	69.0	71.4	200.6	283.7	345.4	428.4	
64	41	16	48.6	51.6	53.2	54.6	227.4	321.8	391.6	484.6	
64	44	..	..	..	..	..	302.0	423.2	511.2	627.5
65	68	..	..	..	..	..	428.3	584.5	694.5	846.0
69	29	12	105.1	116.8	128.2	130.0	689.9	884.8	1014.1	1173.4	
							24	322.6	450.4	542.7	
							34	552.9	734.6	859.2	
							14	194.3	272.4	330.6	
							15	192.6	271.1	329.4	
							22	281.7	366.2	479.6	
							24	322.6	450.4	542.7	
							10	214.9	298.0	369.7	
							12	204.0	284.1	343.8	
							15	192.6	271.1	329.4	
							21	262.4	370.0	448.9	
							23	302.0	423.2	511.2	
							24	322.6	450.4	542.7	
82	4	..	..	..	..	..	795.1	971.7	1083.2	1216.2
							820.5	989.1	1098.5	1216.9	
9		8	811.8	928.8	996.2	1069.9	9074.6	12273.1	14560.0	17575.3	

VALUATION, 1ST MAY, 1863.
g. Old Rules.—Members in the Service who have conditionally accepted the New Scheme.—Values of Reversionary Benefits to Wives, Sons, and Daughters, at 8, 6, 5, and 4 per Cent. under the Old Rules.

AGE.		No. in List G.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.			
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
22	22	158	£ 498-0	£ 670-5	£ 843-0	£ 1085-1	1	£ 112-5	£ 147-3	£ 165-5	£ 185-9	0	£ 141-0	£ 214-6	£ 265-2	£ 328-3
23	17	151	506-1	684-6	858-0	1101-9						3	178-7	264-8	323-7	393-7
24	21	153	506-1	684-6	858-0	1101-9						4	184-6	271-3	329-3	399-9
24	21	129	514-2	699-0	873-9	1119-6	2	117-6	152-0	169-7	189-2					
25	24	140	514-2	699-0	873-9	1119-6										
25	24	131	522-9	714-0	890-7	1137-9										
26	33	133	522-9	714-0	890-7	1137-9										
26	22	118	531-3	729-0	907-5	1156-2										
27	20	110	539-7	744-0	923-7	1173-6	0	100-9	133-9	151-6	171-3					
27	21	121	539-7	744-0	923-7	1173-6	2	117-8	152-0	169-7	189-2					
28	25	116	539-7	744-0	923-7	1173-6	1	112-5	147-3	165-5	185-9					
28	28	105	539-7	744-0	923-7	1173-6	2	117-8	152-0	169-7	189-2					
28	24	111	548-4	758-7	939-6	1190-7	4	121-1	151-9	167-2	183-7					
28	28	102	548-4	758-7	939-6	1190-7	5	120-2	148-6	162-4	177-2					
29	25	101	556-8	772-8	954-9	1206-6	3	112-5	147-3	165-5	185-9					
29	28	102	548-4	758-7	939-6	1190-7	1	112-5	147-3	165-5	185-9					
29	25	101	556-8	772-8	954-9	1206-6	2	117-8	152-0	169-7	189-2					
30	28	98	556-8	772-8	954-9	1206-6	0	100-9	133-9	151-6	171-3					
30	25	115	565-2	786-3	969-6	1221-6	5	120-2	148-6	162-4	177-2					
30	30	104	565-2	786-3	969-6	1221-6	0	100-9	133-9	151-6	171-3					
30	28	104	565-2	786-3	969-6	1221-6	2	117-8	152-0	169-7	189-2					
30	30	104	565-2	786-3	969-6	1221-6	5	120-2	148-6	162-4	177-2					
30	30	104	565-2	786-3	969-6	1221-6	6	117-3	143-2	155-3	168-3					
28	19	114	548-4	758-7	939-6	1190-7	0	100-9	133-9	151-6	171-3					
28	20	103	548-4	758-7	939-6	1190-7	2	117-8	152-0	169-7	189-2					
28	24	111	548-4	758-7	939-6	1190-7	2	117-8	152-0	169-7	189-2					
28	28	102	548-4	758-7	939-6	1190-7	5	120-2	148-6	162-4	177-2					
29	25	101	556-8	772-8	954-9	1206-6	1	112-5	147-3	165-5	185-9					
29	28	102	548-4	758-7	939-6	1190-7	3	120-4	153-1	169-7	187-8					
29	25	101	556-8	772-8	954-9	1206-6	1	112-5	147-3	165-5	185-9					
29	28	102	548-4	758-7	939-6	1190-7	2	117-8	152-0	169-7	189-2					
30	28	98	556-8	772-8	954-9	1206-6	0	100-9	133-9	151-6	171-3					
30	25	115	565-2	786-3	969-6	1221-6	5	120-2	148-6	162-4	177-2					
30	30	104	565-2	786-3	969-6	1221-6	0	100-9	133-9	151-6	171-3					
30	30	104	565-2	786-3	969-6	1221-6	2	117-8	152-0	169-7	189-2					
30	30	104	565-2	786-3	969-6	1221-6	5	120-2	148-6	162-4	177-2					
30	30	104	565-2	786-3	969-6	1221-6	6	117-3	143-2	155-3	168-3					

G. Old Rules (continued).

AGE.		No. in List G.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SONS' REVERSIONARY BENEFITS.				Age.	VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.			
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
30	30	97	£ 565.2	£ 786.3	£ 969.6	£ 1221.6	1	£ 112.5	£ 147.3	£ 165.5	£ 185.9	4	£ 184.6	£ 271.3	£ 329.3	£ 399.9
31	19	95	£ 573.3	£ 799.5	£ 988.1	£ 1235.1	3	£ 117.3	£ 148.2	£ 155.3	£ 168.3					
32	18	92	£ 581.1	£ 811.8	£ 995.7	£ 1247.7	6	£ 120.4	£ 159.1	£ 169.7	£ 187.8					
33	23	100	£ 581.1	£ 811.8	£ 995.7	£ 1247.7	0	£ 100.9	£ 133.9	£ 151.6	£ 171.3	1	£ 160.2	£ 241.5	£ 286.9	£ 365.8
34	34	88	£ 581.1	£ 811.8	£ 995.7	£ 1247.7	0	£ 100.9	£ 133.9	£ 151.6	£ 171.3	6	£ 191.0	£ 277.2	£ 334.2	£ 402.9
33	22	88	£ 588.6	£ 828.2	£ 1007.1	£ 1258.5	11	£ 75.8	£ 88.1	£ 92.5	£ 97.0					
33	29	86	£ 588.6	£ 828.2	£ 1007.1	£ 1258.5	9	£ 77.9	£ 115.1	£ 122.5	£ 129.8	4	£ 184.6	£ 271.3	£ 329.3	£ 399.9
33	32	85	£ 588.6	£ 828.2	£ 1007.1	£ 1258.5	10	£ 87.7	£ 102.0	£ 107.9	£ 113.5	5	£ 188.7	£ 275.3	£ 335.0	£ 402.8
34	22	84	£ 596.1	£ 834.9	£ 1019.1	£ 1269.6	5	£ 120.2	£ 148.6	£ 162.4	£ 177.2	7	£ 191.6	£ 276.9	£ 333.1	£ 400.4
34	32	81	£ 596.1	£ 834.9	£ 1019.1	£ 1269.6	2	£ 117.8	£ 152.0	£ 169.7	£ 189.2	8	£ 190.3	£ 274.7	£ 330.0	£ 395.4
34	34	80	£ 596.1	£ 834.9	£ 1019.1	£ 1269.6	3	£ 120.4	£ 153.1	£ 169.7	£ 187.8					
35	34	73	£ 604.2	£ 846.6	£ 1030.8	£ 1281.0	5	£ 120.2	£ 148.6	£ 162.4	£ 177.2					
35	34	77	£ 604.2	£ 846.6	£ 1030.8	£ 1281.0	5	£ 120.2	£ 148.6	£ 162.4	£ 177.2	8	£ 190.3	£ 274.7	£ 330.0	£ 395.4
36	22	65	£ 612.6	£ 857.1	£ 1042.2	£ 1291.5	0	£ 100.9	£ 133.9	£ 151.6	£ 171.3	13	£ 164.6	£ 243.9	£ 294.2	£ 351.7
36	29	69	£ 612.6	£ 857.1	£ 1042.2	£ 1291.5	3	£ 120.4	£ 153.1	£ 169.7	£ 187.8	0	£ 141.0	£ 214.6	£ 265.2	£ 328.3
37	30	75	£ 612.6	£ 857.1	£ 1042.2	£ 1291.5	6	£ 117.3	£ 143.2	£ 155.3	£ 168.3	3	£ 178.7	£ 264.8	£ 322.7	£ 393.7
37	34	76	£ 612.6	£ 857.1	£ 1042.2	£ 1291.5	6	£ 117.3	£ 143.2	£ 155.3	£ 168.3	3	£ 178.7	£ 264.8	£ 322.7	£ 393.7
37	22	62	£ 621.3	£ 869.1	£ 1053.9	£ 1301.7	13	£ 51.9	£ 60.5	£ 62.7	£ 65.9	5	£ 188.7	£ 275.3	£ 335.0	£ 402.8
37	25	64	£ 621.3	£ 869.1	£ 1053.9	£ 1301.7	7	£ 112.7	£ 135.7	£ 146.3	£ 157.4	8	£ 190.4	£ 274.7	£ 330.0	£ 395.4

28	71	6213	8691	10539	13017	7	1127	1367	1463	1574	8	1904	2747	3300	3954
34	72	6213	8691	10539	13017	14	404	473	489	511	4	1875	2705	3248	3884
24	67	6303	8811	10653	13119	0	1009	1339	1516	1713	0	1875	2705	3248	3884
31	57	6303	8811	10653	13119	1	1125	1473	1655	1859	2	1410	2146	2652	3283
37	59	6303	8811	10653	13119	5	1202	1486	1624	1772	4	1711	2556	3129	3837
38	74	6303	8811	10653	13119	8	1063	1264	1354	1446	2	1846	2713	3293	3999
39	55	6303	8811	10653	13119	10	877	1020	1079	1135	4	1646	2439	2942	3517
20	61	6390	8919	10758	13209	12	1178	1520	1697	1892	13	1410	2146	2652	3283
25	56	6390	8919	10758	13209	15	293	349	364	375	0				
34	53	6390	8919	10758	13209	1	1125	1473	1655	1859	7	1916	2769	3331	4004
30	51	6477	9030	10857	13290	2	1178	1520	1697	1892	11	1768	2576	3098	3700
35	46	6477	9030	10857	13290	8	1063	1264	1354	1446	13	1646	2439	2942	3517
35	50	6477	9030	10857	13290	9	979	1151	1225	1298	4	1846	2713	3293	3999
36	60	6477	9030	10857	13290	2	1178	1520	1697	1892	11	1768	2576	3098	3700
39	49	6477	9030	10857	13290	8	1063	1264	1354	1446	6	1910	2772	3342	4029
40	39	6477	9030	10857	13290	9	979	1151	1225	1298	0	1410	2146	2652	3283
40	38	6477	9030	10857	13290	10	877	1020	1079	1135	4	1846	2713	3293	3999
						11	758	881	925	954	5	1887	2753	3330	4028
						13	519	605	627	659	9	1875	2705	3248	3884
						14	404	473	479	511	6	1910	2772	3342	4029
						15	293	349	364	375	10	1829	2644	3178	3798
						3	1204	1531	1697	1878	5	1887	2753	3330	4028
						8	1063	1264	1354	1446	12	1704	2507	3019	3607
						10	877	1020	1079	1135					
						15	293	349	364	375					

g. Old Rules (continued).

AGEA.		No. in Last 6.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SONS' REVERSIONARY BENEFITS.				Age.	VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.			
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
40	40	47	6477	9030	10857	13290	18	2-2	4-2	4-8	4-8	13	1646	2439	2942	3517
	41	42	6477	9030	10857	13290						15	1572	2365	2872	3430
41	30	43	6546	9111	10929	13341	3	1204	1531	1697	1878	6	1910	2772	3342	4029
	37	45	6546	9111	10929	13341	6	1173	1432	1553	1683	10	1829	2644	3178	3798
							12	636	742	774	813					
							14	404	473	489	511					
42	25	41	6600	9174	10977	13362	3	1204	1531	1697	1878	1	1602	2415	2969	3658
												5	1887	2753	3330	4028
												7	1916	2769	3351	4004
32	32	54	6600	9174	10977	13362	6	1173	1432	1553	1683	3	1787	2648	3237	3937
							8	1063	1264	1354	1446	10	1829	2644	3178	3798
							11	758	881	925	970					
34	34	39	6600	9174	10977	13362	1	1125	1473	1655	1859	4	1846	2713	3293	3999
							8	1063	1264	1354	1446	13	1646	2439	2942	3517
							10	877	1020	1079	1135					
35	28	28	6600	9174	10977	13362	0	1009	1339	1516	1713	2	1711	2556	3129	3837
							15	293	349	364	375	8	1904	2747	3300	3954
38	31	31	6600	9174	10977	13362	1	1125	1473	1655	1859	0	1410	2146	2652	3283
							4	1211	1519	1672	1837	3	1787	2648	3227	3937
							6	1173	1432	1553	1683	8	1904	2747	3300	3950
							13	519	605	627	659	15	1572	2365	2872	3430
												17	1613	2460	2998	3630
39	39	52	6600	9174	10977	13362	2	1178	1520	1697	1892	1	1602	2415	2969	3658
							6	1173	1432	1553	1683	4	1846	2713	3293	3999
42	40	40	6600	9174	10977	13362	3	1204	1531	1697	1878	11	1768	2576	3098	3700
							5	1202	1486	1624	1772	13	1646	2439	2942	3517
							17	91	133	145	146	19	1913	2798	3394	4108
28	27	27	6636	9207	10989	13347	7	1127	1357	1463	1574					
30	30	33	6636	9207	10989	13347	3	1204	1531	1697	1878	1	1602	2415	2969	3658
							13	519	605	627	659	4	1846	2713	3293	3999
							14	404	473	489	511	5	1887	2753	3330	4028
												8	1904	2747	3300	3954
												12	1704	2507	3019	3607

30	35	663.6	920.7	1098.9	1334.7	0	1009	138.9	151.6	171.3	5	188.7	275.3	333.0	402.8
39	44	663.6	920.7	1098.9	1334.7	7	1178 1127	152.0 135.7	169.7 146.3	189.7 157.4	8	190.4	274.7	380.0	395.4
44	37	665.1	921.3	1097.1	1329.9	12	63.6	74.2	77.4	81.3	18	164.6	243.9	294.2	351.7
45	25	664.2	918.6	1092.0	1321.5	4	121.1	151.9	167.2	183.7	2	171.1	255.6	312.9	383.7
						9	75.8	88.1	92.5	97.0					
						11	51.9	60.5	62.7	65.9					
						13	29.3	34.9	36.4	37.5					
						15	9.1	13.3	14.5	14.6					
43	34	664.2	918.6	1092.0	1321.5	1	112.5	147.3	165.5	185.9	3	178.7	264.8	322.7	393.7
						3	120.2	148.6	162.4	177.2	9	187.5	270.5	324.8	388.4
						10	87.7	102.0	107.9	113.5	12	170.4	250.7	301.9	360.7
						11	75.8	88.1	92.5	97.0	13	164.6	243.9	294.2	351.7
46	23	661.2	913.2	1083.9	1309.8	11	75.8	88.1	92.5	97.0	16	176.8	257.6	309.8	370.0
47	21	652.2	907.2	1075.2	1289.7	14	40.4	47.3	48.9	51.1	11	157.4	238.4	290.4	346.9
											2	171.1	255.6	312.9	383.7
											10	182.9	264.4	317.8	379.8
48	18	648.6	901.3	1067.1	1277.7	4	121.1	151.9	167.2	183.7	13	164.6	243.9	294.2	351.7
						9	97.9	115.1	122.5	129.8	6	191.0	277.2	334.2	402.9
						12	63.6	74.2	77.4	81.3	13	164.6	243.9	294.2	351.7
41	20	648.6	901.8	1067.1	1277.7	12	63.6	74.2	77.4	81.3	1	160.2	241.5	296.9	363.8
						18	2.2	4.2	4.8	4.8	3	178.7	264.8	322.7	393.7
											10	182.9	264.4	317.8	379.8
											17	161.3	246.0	299.8	358.0
41	22	648.6	901.8	1067.1	1277.7	4	121.1	151.9	167.2	183.7	(20)	206.0	300.8	364.4	440.1
						13	51.9	60.5	62.7	65.9	6	191.0	277.2	334.2	402.9
						15	29.3	34.9	36.4	37.5	11	176.8	257.6	309.8	370.0
						17	9.1	13.3	14.5	14.6	14	159.8	238.7	288.7	345.2
49	17	644.1	895.5	1058.1	1264.5	5	120.2	148.6	162.4	177.2	(19)	191.3	279.8	339.4	410.8
											2	171.1	255.6	312.9	383.7
											6	191.0	277.2	334.2	402.9
36	13	644.1	895.5	1058.1	1264.5	2	117.8	152.0	169.7	189.2	7	191.6	276.9	333.1	400.4
						7	112.7	135.7	146.3	157.4	11	176.8	257.6	309.8	370.0
						10	87.7	102.0	107.9	113.5					
						16	18.8	23.5	25.0	25.2					
						(19)									
50	14	642.6	892.8	1053.3	1255.8	15	29.3	34.9	36.4	37.5	16	157.4	238.4	290.4	346.9
						(19)									

g. Old Rules (continued).

AGE.		VALUE OF WIFE'S REVERSIONARY BENEFIT.				AGE.				VALUE OF SONS' REVERSIONARY BENEFITS.				AGE.				VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.				
H.	W.	No. in List 6.				Age.				Age.				Age.				Age.				
		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	
50	34	9	642.6	892.8	1053.3	1255.8	4	121.1	151.9	167.2	183.7	1	160.2	241.5	296.9	365.8	5	188.7	275.3	333.0	402.8	
						6	120.2	148.6	162.4	177.2	2	171.1	255.6	312.9	383.7							
						7	112.7	135.7	146.3	157.4	3	161.3	246.0	299.8	338.0							
						9	97.9	115.1	122.5	129.8	4	115.9	147.3	185.9								
						9	97.9	115.1	122.5	129.8	5	120.4	151.1	187.8								
						13	51.9	60.5	62.7	65.9	6	115.1	146.6	183.7								
						14	40.4	47.3	48.9	51.1	7	115.1	146.6	183.7								
						12	68.6	74.2	77.4	81.3	8	115.1	146.6	183.7								
						14	40.4	47.3	48.9	51.1	10	115.1	146.6	183.7								
						16	18.8	23.5	25.0	25.2	11	115.1	146.6	183.7								
						18	2.2	4.2	4.8	4.8	12	115.1	146.6	183.7								
51	40	5	643.8	893.1	1051.5	1250.7	10	87.7	102.0	107.9	113.5	11	178.7	264.8	322.7	393.7	12	188.7	275.3	333.0	402.8	
						16	18.8	23.5	25.0	25.2	12	117.8	152.0	189.2								
						11	75.8	88.1	92.5	97.0	13	117.8	152.0	189.2								
						12	63.6	74.2	77.4	81.3	14	117.8	152.0	189.2								
						6	117.8	143.2	153.3	168.3	15	117.8	152.0	189.2								
						11	75.8	88.1	92.5	97.0	16	117.8	152.0	189.2								
						17	9.1	13.3	14.5	14.6	17	117.8	152.0	189.2								
						9	97.9	115.1	122.5	129.8	18	117.8	152.0	189.2								
						11	75.8	88.1	92.5	97.0	19	117.8	152.0	189.2								
						18	2.2	4.2	4.8	4.8	(19)	117.8	152.0	189.2								
						..	..	..	..	..	(23)	117.8	152.0	189.2								
						1	112.5	147.3	165.5	185.9	(24)	117.8	152.0	189.2								
						4	121.1	151.9	167.2	183.7	16	117.8	152.0	189.2								
						8	106.3	126.4	135.4	144.6	17	117.8	152.0	189.2								
						10	87.7	102.0	107.9	113.5	18	117.8	152.0	189.2								
						15	29.3	34.9	36.4	37.5	19	117.8	152.0	189.2								
						18	2.2	4.2	4.8	4.8	20	117.8	152.0	189.2								
52	37	2	647.4	896.7	1053.3	1249.2	1	112.5	147.3	165.5	185.9	2	170.4	250.7	301.9	360.7	3	188.7	275.3	333.0	402.8	
						4	121.1	151.9	167.2	183.7	4	121.1	151.9	167.2	334.2	402.9	4	182.9	264.4	317.8	379.8	
						8	106.3	126.4	135.4	144.6	8	106.3	126.4	135.4	290.4	346.9	8	157.4	238.4	290.4	346.9	
						10	87.7	102.0	107.9	113.5	10	87.7	102.0	107.9	299.8	358.0	10	161.3	246.0	299.8	358.0	
						15	29.3	34.9	36.4	37.5	15	29.3	34.9	36.4	301.9	360.7	15	170.4	250.7	301.9	360.7	
						18	2.2	4.2	4.8	4.8	18	2.2	4.2	4.8	299.8	358.0	18	161.3	246.0	299.8	358.0	

55	25	1	674.7	926.4	1078.2	1266.3	8 6 (19)	1204 117.3	158.1 143.2	169.7 155.3	187.8 168.3	17	161.3	246.0	299.8	358.0
44	44	3	674.7	926.4	1078.2	1266.3	13	51.9	60.5	62.7	65.9	3	178.7 191.6 157.4	264.8 276.9 288.4	322.7 333.1 290.4	393.7 400.4 346.9
	Total	92	5644.7	78400.5	94672.8	116427.0	172	15689.1	19397.2	21202.2	23110.6	137	24228.7	35714.9	43297.8	52297.1
<i>Widowers.</i>																
32	32	90	..	..	..	..	..	..	..	..	..	2	171.1	255.6	312.9	383.7
36	36	82	..	..	..	..	0	100.9	133.9	151.6	171.3	4	184.6	271.3	322.7	393.7
42	42	30	..	..	..	..	5	120.2	148.6	162.4	177.2	6	191.0	277.2	334.2	402.9
43	43	38	..	..	..	..	12	63.6	74.2	77.4	81.3	7	191.6	276.9	333.1	400.4
46	46	24	..	..	..	..	13	51.9	60.5	62.7	65.9	10	182.9	264.4	317.8	379.8
46	46	29	..	..	..	..	17	9.1	13.3	14.5	14.6	16	157.4	238.4	290.4	346.9
49	49	19	..	..	..	..	4	121.1	151.9	167.2	183.7	2	171.1	255.6	312.9	383.7
			..	..	..	..	18	2.2	4.2	4.8	4.8	3	178.7	264.8	322.7	393.7
			..	..	..	..	18	2.2	4.2	4.8	4.8	7	191.6	276.9	333.1	400.4
			..	..	..	..	5	120.2	148.6	162.4	177.2	12	170.4	250.7	301.9	360.7
			..	..	..	..	12	63.6	74.2	77.4	81.3	17	161.3	246.0	299.8	358.0
			..	..	..	..	15	29.3	34.9	36.4	37.5	(22)	238.7	346.4	417.9	502.3
			..	..	..	..	18	2.2	4.2	4.8	4.8	6	191.0	277.2	334.2	402.9
			..	..	..	..	(20)	..	..	..	..	4	184.6	271.3	329.3	399.9
			..	..	..	..	13	51.9	60.5	62.7	65.9	14	158.8	238.7	288.7	345.2
			..	..	..	..	13	51.9	60.5	62.7	65.9	18	174.2	260.4	316.8	381.1
	Total	..	..	..	..	..	13	788.4	913.2	989.1	1070.3	16	2900.0	4171.8	5175.0	6241.5

g. Old Rules (continued).—Bachelors in the Service living 1st May, 1868.

Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.	Age.	No. in List G.		
20	143	21	159	23	136	24	124	25	128	27	109	28	107	32	89	36	79	43	32
	145	22	134		141		135		132		112		108		93		58		36
	146		144		142		139		137		122		123		96		66		
	150		147		149	25	120	26	118		126	29	99	34	91	39	63		
	154		152		155		125		117		130	31	87	35	78	70	70		
21	148		156		157		127	27	106		138		94	36	68	42	48		56

Members who had resigned the Service but whose Families are entitled to Benefits.

AGED.	No. in List G.		VALUE OF WIFE'S REVERSIONARY BENEFIT.				VALUE OF SOME'S REVERSIONARY BENEFITS.				VALUE OF DAUGHTERS' REVERSIONARY BENEFITS.			
	H.	W.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
48	52	..	£ 648·6	£ 901·8	£ 1067·1	£ 1277·7	£ 106·5	£ 126·4	£ 135·4	£ 144·6	£ 188·7	£ 275·3	£ 333·0	£ 402·8
44	44	..	£ 665·1	£ 921·3	£ 1097·1	£ 1329·9	£ 87·7	£ 102·0	£ 107·9	£ 113·5	£ 170·4	£ 250·7	£ 301·9	£ 360·7
							£ 51·9	£ 60·5	£ 62·7	£ 65·9	£ 174·2	£ 260·4	£ 316·8	£ 381·1
							£ 29·3	£ 34·9	£ 36·4	£ 37·5	£ 221·8	£ 323·1	£ 390·6	£ 468·7
							£ 18·8	£ 23·5	£ 23·0	£ 25·2				
Total	..	2	£ 1319·7	£ 1823·1	£ 2164·2	£ 2607·6	£ 294·0	£ 847·3	£ 367·4	£ 386·7	£ 755·1	£ 1109·5	£ 1342·3	£ 1613·3

VALUATION, 1ST MAY, 1863.
g. New Rules.—Members in the Service who have conditionally accepted the New Scheme.—Values of Reversionary Benefits to Wives, Sons, and Daughters.

AGE.		VALUE OF WIFE'S REVERSIONARY BENEFIT.				VALUE OF SON'S REVERSIONARY BENEFIT.				VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.			
H.	W.	AGE.		£	4 per Cent.	AGE.		£	4 per Cent.	AGE.		£	4 per Cent.
		6 per Cent.	5 per Cent.			6 per Cent.	5 per Cent.			6 per Cent.	5 per Cent.		
22	22	498-0	782-4	987-6	1278-2	157-7	206-6	227-0	257-9	263-5	263-5	263-5	382-6
23	17	506-1	793-5	997-8	1288-4	165-6	207-7	227-0	257-9	263-5	263-5	263-5	382-6
24	21	506-1	793-5	997-8	1288-4	165-6	207-7	227-0	257-9	263-5	263-5	263-5	382-6
24	21	514-2	803-7	1008-6	1293-3	171-8	209-7	232-5	258-5	251-1	251-1	251-1	456-7
24	24	514-2	803-7	1008-6	1293-3	171-8	209-7	232-5	258-5	251-1	251-1	251-1	456-7
25	24	522-9	814-2	1019-4	1303-8	171-4	206-6	227-5	251-1	240-6	240-6	240-6	463-5
25	33	522-9	814-2	1019-4	1303-8	168-8	200-7	219-5	240-6	240-6	240-6	240-6	463-5
26	22	531-3	824-7	1029-9	1313-4	142-6	181-7	207-2	237-0	237-0	237-0	237-0	302-0
27	20	539-7	834-6	1040-4	1323-0	165-6	207-7	233-6	263-5	263-5	263-5	263-5	302-0
28	21	539-7	834-6	1040-4	1323-0	157-7	206-6	227-0	257-9	257-9	257-9	257-9	302-0
28	25	539-7	834-6	1040-4	1323-0	165-6	207-7	233-6	263-5	263-5	263-5	263-5	302-0
28	28	539-7	834-6	1040-4	1323-0	171-4	206-6	227-0	257-9	257-9	257-9	257-9	302-0
28	28	548-4	844-8	1050-6	1332-0	157-7	206-6	227-0	257-9	257-9	257-9	257-9	302-0
29	19	548-4	844-8	1050-6	1332-0	165-6	207-7	233-6	263-5	263-5	263-5	263-5	302-0
29	20	548-4	844-8	1050-6	1332-0	165-6	207-7	233-6	263-5	263-5	263-5	263-5	302-0
29	24	548-4	844-8	1050-6	1332-0	171-4	206-6	227-0	257-9	257-9	257-9	257-9	302-0
29	28	548-4	844-8	1050-6	1332-0	157-7	206-6	227-0	257-9	257-9	257-9	257-9	302-0
29	25	556-8	855-0	1060-5	1340-7	169-8	210-1	234-7	262-8	262-8	262-8	262-8	302-0
29	25	556-8	855-0	1060-5	1340-7	157-7	206-6	227-0	257-9	257-9	257-9	257-9	302-0
30	28	556-8	855-0	1060-5	1340-7	171-4	206-6	227-0	257-9	257-9	257-9	257-9	302-0
30	25	565-2	864-3	1068-3	1346-5	142-6	181-7	207-2	237-0	237-0	237-0	237-0	302-0
30	30	565-2	864-3	1068-3	1346-5	165-6	207-7	233-6	263-5	263-5	263-5	263-5	302-0
30	30	565-2	864-3	1068-3	1346-5	171-3	206-6	227-5	251-1	240-6	240-6	240-6	302-0
30	30	565-2	864-3	1068-3	1346-5	168-8	200-7	219-5	240-6	240-6	240-6	240-6	302-0
30	30	565-2	864-3	1068-3	1346-5	157-7	206-6	227-0	257-9	257-9	257-9	257-9	302-0

g. New Rules (continued).

AGE.		No. in List G.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.			
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
30	30	97	565.2	864.3	1068.3	1346.5	168.8	200.7	219.5	240.6	4	215.6	304.8	371.6	469.5	
31	19	95	573.1	873.3	1076.7	1355.1	169.8	210.1	234.7	262.8						
32	18	92	581.1	882.0	1084.5	1361.4	142.6	181.7	207.2	237.0	1	188.9	273.5	337.3	425.6	
	23	100	581.1	882.0	1084.5	1361.4	169.8	210.1	234.7	262.8	6	222.4	310.7	376.6	467.1	
	34	88	581.1	882.0	1084.5	1361.4	119.6	142.4	161.2	181.2						
33	22	83	588.6	889.2	1091.1	1365.6	165.6	207.7	233.6	263.5	4	215.6	304.8	371.6	463.5	
	29	86	588.6	889.2	1091.1	1365.6	146.3	167.7	179.9	193.8	5	219.9	309.0	375.4	466.8	
	32	85	588.6	889.2	1091.1	1365.6	133.7	151.6	161.7	172.7	7	223.1	310.3	375.3	464.6	
34	22	84	596.1	897.3	1098.0	1370.7	171.4	206.6	227.5	251.1	8	222.1	308.1	373.0	459.5	
	32	81	596.1	897.3	1098.0	1370.7	142.6	181.7	207.2	237.0	13	198.5	277.3	336.0	415.7	
	34	80	596.1	897.3	1098.0	1370.7	165.6	207.7	233.6	263.5	0	167.1	243.9	302.0	362.6	
35	34	73	604.2	905.7	1105.5	1375.8	171.4	206.6	227.5	251.1	3	209.3	298.2	364.9	456.7	
	34	77	604.2	905.7	1105.5	1375.8	142.6	181.7	207.2	237.0	8	222.1	308.1	373.0	459.5	
36	22	65	612.6	914.1	1112.4	1380.6	168.8	200.7	219.5	240.6	3	209.3	298.2	364.9	456.7	
	29	69	612.6	914.1	1112.4	1380.6	142.6	181.7	207.2	237.0	5	219.9	309.0	375.4	466.8	
	30	75	612.6	914.1	1112.4	1380.6	169.8	210.1	234.7	262.8	8	222.1	308.1	375.0	459.5	
37	22	62	621.3	922.5	1119.9	1385.4	168.8	200.7	219.5	240.6	1	188.9	273.5	337.3	425.6	
	25	64	621.3	922.5	1119.9	1385.4	163.8	192.3	208.9	227.4	10	214.9	298.0	359.7	443.8	
							90.5	99.4	104.3	109.4	12	204.0	284.1	343.8	424.8	
							..	..	..	..	0	167.1	243.9	302.0	362.6

28	71	621-3	922-5	1119-9	1385-4	7	166-3	192-3	208-9	227-4	8	222-1	308-1	372-0	459-5
34	72	621-3	922-5	1119-9	1385-4	14	76-0	82-6	86-1	89-7	9	219-4	304-0	366-8	452-3
24	67	630-3	931-2	1127-1	1390-5	..	142-6	181-7	207-2	257-0	9	218-6	304-8	371-6	463-5
31	57	630-3	931-2	1127-1	1390-5	1	157-7	206-6	227-0	257-9	0	219-4	306-8	366-8	452-3
						5	171-4	206-6	227-5	251-1	2	201-0	288-7	354-5	445-5
37	59	630-3	931-2	1127-1	1390-5	8	156-4	181-3	195-7	211-6	4	215-6	304-8	371-6	463-5
38	74	630-3	931-2	1127-1	1390-5	10	133-7	151-6	161-7	172-7	2	201-0	288-7	354-5	445-5
39	55	630-3	931-2	1127-1	1390-5	12	165-6	207-7	238-5	263-5	4	215-6	304-8	371-6	463-5
20	61	639-0	939-3	1133-7	1394-4	5	105-1	116-8	123-2	130-0	4	215-6	304-8	371-6	463-5
25	56	639-0	939-3	1133-7	1394-4	6	168-8	200-7	219-5	240-6	13	198-5	277-3	336-0	415-7
34	53	639-0	939-3	1133-7	1394-4	15	62-0	66-5	69-0	71-4	0	167-1	243-9	302-0	382-6
						..	157-7	206-6	227-0	257-9	7	223-1	310-3	375-3	464-6
40	51	647-7	947-7	1140-3	1398-0	2	165-6	207-7	233-6	263-5	11	209-5	291-1	351-8	434-3
						4	171-8	209-7	232-5	258-5	13	193-8	277-3	336-0	415-7
35	46	647-7	947-7	1140-3	1398-0	12	105-1	116-8	123-2	130-0	11	215-6	304-8	371-6	463-5
						4	171-8	209-7	232-5	258-5	6	222-4	310-7	376-6	467-1
						10	133-7	151-6	161-7	172-7					
35	60	647-7	947-7	1140-3	1398-0	2	165-6	207-7	233-6	263-5	0	167-1	243-9	302-0	382-6
						8	156-4	181-3	195-7	211-6	4	215-6	304-8	371-6	463-5
						9	146-3	167-7	179-9	193-3	5	219-9	309-0	375-4	466-8
						8	156-4	181-3	195-7	211-6	9	219-4	304-0	366-8	452-3
36	60	647-7	947-7	1140-3	1398-0	10	133-7	151-6	161-7	172-7	6	222-4	310-7	376-6	467-1
						1	157-7	206-6	227-0	257-9	10	214-9	298-0	359-7	443-8
39	49	647-7	947-7	1140-3	1398-0	7	163-8	192-3	208-9	227-4	5	219-9	309-0	375-4	466-8
						8	156-4	181-3	195-7	211-6	12	204-0	284-1	343-8	424-8
						11	119-6	134-3	142-4	151-2					
						13	90-5	99-4	104-3	109-4					
						14	76-0	82-6	86-1	89-7					
						3	169-8	210-1	234-7	262-8					
						8	156-4	181-3	195-7	211-6					
						10	133-7	151-6	161-7	172-7					
						15	62-0	66-5	69-0	71-4					

g. New Rules (continued).

AGES.		No. in List 6.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFITS.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFITS.														
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.											
40	40	47	6477	9477	11403	13880	18	246	254	258	261	13	1985	2773	3360	15	1926	2711	3294	15	1926	2711	3294	15	1926	2711	3294
	41	41	42	6477	9477	11403		13880	254	258	261		261	1985	2773		3360	1926	2711		3294	1926	2711		3294	1926	2711	3294
41	30	43	6546	9531	11442	13986	3	1698	2101	2347	2628	6	2224	3107	3766	10	2149	2980	3957	10	2149	2980	3957	10	2149	2980	3957
	37	45	6546	9531	11442	13986		2101	2347	2628	2628		2224	3107	3766		2149	2980	3957		2224	3107	3766		2149	2980	3957	2224	3107	3766
42	25	41	6500	9567	11457	13965	3	1698	2101	2347	2628	3	1698	2101	2347	3	1698	2101	2347	3	1698	2101	2347	3	1698	2101	2347
	32	54	6600	9567	11457	13965		2101	2347	2628	2628		1698	2101	2347		1698	2101	2347		1698	2101	2347		1698	2101	2347
34	32	39	6600	9567	11457	13965	11	1196	1343	1424	1512	8	2007	2195	2406	3	2093	2982	3649	8	2093	2982	3649	8	2093	2982	3649
	34	39	6600	9567	11457	13965		1343	1424	1512	1512		2007	2195	2406		2093	2982	3649		2093	2982	3649		2093	2982	3649
35	35	28	6600	9567	11457	13965	15	620	665	690	714	15	620	665	690	15	620	665	690	15	620	665	690	15	620	665	690
	35	28	6600	9567	11457	13965		665	690	714	714		620	665	690		620	665	690		620	665	690		620	665	690
38	38	31	6600	9567	11457	13965	4	1718	2097	2325	2585	4	1718	2097	2325	4	1718	2097	2325	4	1718	2097	2325	4	1718	2097	2325
	38	31	6600	9567	11457	13965		2097	2325	2585	2585		1718	2097	2325		1718	2097	2325		1718	2097	2325		1718	2097	2325
39	39	52	6600	9567	11457	13965	13	905	994	1043	1094	13	905	994	1043	13	905	994	1043	13	905	994	1043	13	905	994	1043
	39	52	6600	9567	11457	13965		994	1043	1094	1094		905	994	1043		905	994	1043		905	994	1043		905	994	1043
42	42	40	6600	9567	11457	13965	6	1688	2007	2195	2406	6	1688	2007	2195	6	1688	2007	2195	6	1688	2007	2195	6	1688	2007	2195
	42	40	6600	9567	11457	13965		2007	2195	2406	2406		1688	2007	2195		1688	2007	2195		1688	2007	2195		1688	2007	2195
43	28	27	6686	9576	11439	13911	7	362	379	388	395	7	362	379	388	7	362	379	388	7	362	379	388	7	362	379	388
	43	28	6686	9576	11439	13911		379	388	395	395		362	379	388		362	379	388		362	379	388		362	379	388

30	33	663-6	957-6	1143-9	1391-1	8	169-8	210-1	234-7	262-8	1	188-9	273-5	337-3	425-6
						13	90-5	99-4	104-3	109-4	4	215-6	304-8	371-6	463-5
						14	76-0	82-6	86-1	89-7	5	219-9	309-0	375-4	466-8
						0	142-6	181-7	207-2	337-0	12	204-0	284-1	343-8	424-8
30	35	663-6	957-6	1143-9	1391-1	2	165-6	207-7	233-6	263-5	6	219-9	309-0	375-4	466-8
39	44	663-6	957-6	1143-9	1391-1	7	163-8	192-3	208-9	227-4	8	232-1	308-1	372-0	459-5
						10	133-7	151-6	161-7	172-7	13	198-5	277-3	356-0	415-7
						12	105-1	116-8	123-2	130-0					
44	37	665-1	955-8	1139-4	1382-7	4	171-8	209-7	232-5	258-5	2	201-0	288-7	354-5	445-5
45	25	664-2	951-3	1131-6	1370-7	9	146-3	167-7	179-9	193-3					
						11	119-6	134-3	142-4	151-2					
						13	90-5	99-4	104-3	109-4					
						15	62-0	66-5	69-0	71-4					
						17	36-2	37-9	39-8	39-5					
43	34	664-2	951-3	1131-6	1370-7	1	157-7	206-6	227-5	257-9	3	209-3	298-2	364-9	456-7
						5	171-4	206-6	227-5	251-1	9	219-4	304-0	366-8	452-3
						10	133-7	151-6	161-7	172-7	12	204-0	284-1	343-8	424-8
						11	119-6	134-3	142-4	151-2	13	198-5	277-3	356-0	415-7
46	23	661-2	943-8	1121-1	1355-7	11	119-6	134-3	142-4	151-2	11	209-5	291-1	351-8	434-3
47	21	662-2	936-0	1110-0	1332-0	14	76-0	82-6	86-1	89-7	16	194-5	274-4	333-9	414-1
						4	171-8	209-7	232-5	258-5	10	214-9	298-0	359-7	443-8
48	18	648-6	928-8	1099-5	1317-0	9	146-3	167-7	179-9	193-3	13	198-5	277-3	356-0	415-7
						12	105-1	116-8	123-2	130-0	2	201-0	288-7	354-5	445-5
						12	105-1	116-8	123-2	130-0	6	232-4	310-7	376-6	467-1
41	20	648-6	928-8	1099-5	1317-0	12	105-1	116-8	123-2	130-0	18	198-5	277-3	356-0	415-7
						12	105-1	116-8	123-2	130-0	1	188-9	273-5	337-3	425-6
						18	24-6	25-4	25-8	26-1	3	209-3	298-2	364-9	446-7
											10	214-9	298-0	359-7	443-8
											17	200-6	283-7	345-4	428-4
											20	244-2	345-1	419-5	518-4

G. New Rules (continued).

AGE.		No. in List G.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.			
H.	W.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
48	41	22	648.6	928.8	1099.5	1817.0	4	171.8	209.7	232.5	258.5	6	222.4	310.7	376.6	467.1
							13	90.5	99.4	104.3	109.4	11	209.5	291.1	351.8	434.3
							16	62.0	66.5	69.0	71.4	14	194.3	272.4	330.6	409.4
							17	36.2	37.9	38.8	39.5	19	227.4	321.8	391.6	484.6
49	32	17	644.1	921.0	1088.4	1801.1	5	171.4	206.6	227.5	251.1	2	201.0	288.7	354.5	445.5
							2	165.6	207.7	233.6	263.5	6	222.4	310.7	376.6	467.1
							7	163.8	192.3	208.9	227.4	7	223.1	310.3	375.3	464.6
							10	133.7	151.6	161.7	172.7	11	209.5	291.1	351.8	434.3
							16	48.6	51.6	53.2	54.6					
							19	14.0	14.3	14.4	14.4	16	194.5	274.4	333.9	414.1
							15	62.0	66.5	69.0	71.4					
50	32	14	642.6	916.8	1081.5	1290.0	19	14.0	14.3	14.4	14.4					
							4	171.8	209.7	232.5	258.5	1	188.9	273.5	337.3	425.6
							5	171.4	206.6	227.5	251.1	2	201.0	288.7	354.5	445.5
							7	168.8	192.3	208.9	227.4	17	200.6	283.7	345.4	428.4
							9	146.3	167.7	179.9	193.3					
							3	169.8	210.1	234.7	262.8	11	209.5	291.1	351.8	434.3
							9	146.3	167.7	179.9	193.3					
							13	90.5	99.4	104.3	109.4					
							14	76.0	82.6	86.1	89.7					
							12	105.1	116.8	123.2	130.0	5	219.9	309.0	375.4	466.8
42	50	11	642.6	916.8	1081.5	1290.0	14	76.0	82.6	86.1	89.7	16	194.5	274.4	333.9	414.1
							16	48.6	51.6	53.2	54.6	21	262.4	370.0	448.9	553.8
							18	24.6	25.4	25.8	26.1					
							10	133.7	151.6	161.7	172.7					
51	40	5	643.8	915.6	1077.9	1282.2	16	48.6	51.6	53.2	54.6					
							11	119.8	134.3	142.4	151.2					
							13	105.1	116.8	123.2	130.3					

45	10	6438	915.6	1077.9	1282.2	2	165.6	207.7	233.6	263.5	3	209.3	298.2	364.9	456.7
						6	168.8	200.7	219.5	240.6	16	194.5	274.4	333.9	414.1
						11	119.6	134.3	142.4	151.2	19	227.4	321.8	391.6	484.6
						17	36.2	37.9	38.8	39.5	23	302.0	428.2	511.2	627.5
48	7	6438	915.6	1077.9	1282.2	9	146.3	167.7	179.9	193.3	16	194.5	274.4	333.9	414.1
						11	119.6	134.3	142.4	151.2	16	194.5	274.4	333.9	414.1
49	15	6438	915.6	1077.9	1282.2	18	24.6	25.4	25.8	26.1	5	219.9	309.0	375.4	466.8
						..	..	..	..	..	10	214.9	298.0	359.7	443.8
52	2	647.4	917.7	1077.6	1278.6	1	157.7	206.6	227.0	257.9	17	200.6	283.7	345.4	428.4
						4	171.8	209.7	232.5	258.5	12	204.0	284.1	343.8	424.8
						8	156.4	181.3	195.7	211.6	17	200.6	283.7	345.4	428.4
						10	133.7	151.6	161.7	172.7	6	222.4	310.7	376.6	467.1
						15	62.0	66.5	69.0	71.4	12	204.0	284.1	343.8	424.8
						18	24.6	25.4	25.8	26.1	17	200.6	283.7	345.4	428.4
55	1	674.7	942.3	1096.8	1287.9	3	169.8	210.1	234.7	262.8	17	200.6	283.7	345.4	428.4
						6	168.8	200.7	219.5	240.6	3	209.3	298.2	364.9	456.7
						19	14.0	14.3	14.4	14.4	7	223.1	310.3	375.3	464.6
						13	90.5	99.4	104.3	109.4	16	194.5	274.4	333.9	414.1
For half-yearly paymts.	920.0														
Totals ..	92	57367.7	85359.2	100876.5	124237.5	175	23413.1	28001.1	30634.7	33697.5	137	28655.6	40396.2	49153.9	61123.6

G. New Rules (continued).—Widowers.

AGE.	No. in List G.	VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.					
		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		
H.	W.	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
32	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
36	..	..	..	..	0	142.6	181.7	207.2	237.0	2	201.0	288.7	354.5	445.5	4	215.6	304.8
42	..	..	..	..	5	171.4	206.6	227.5	251.1	4	222.4	310.7	375.3	466.8	6	222.4	310.7
43	..	..	..	..	12	105.1	116.8	123.2	130.0	7	223.1	310.3	375.3	466.8	10	214.9	298.0
46	..	..	..	..	13	90.5	99.4	104.3	109.4	16	194.5	274.4	333.9	414.1	16	194.5	274.4
46	..	..	..	..	17	36.2	37.9	38.8	39.5	2	201.0	288.7	354.5	445.5	2	201.0	288.7
49	..	..	..	..	4	171.8	209.7	232.5	258.5	3	209.3	298.2	364.9	456.7	3	209.3	298.2
					18	24.6	25.4	25.8	26.1	7	223.1	310.3	375.3	466.8	7	223.1	310.3
					18	24.6	25.4	25.8	26.1	12	204.0	284.1	343.8	424.8	12	204.0	284.1
					5	171.4	206.6	227.5	251.1	17	200.6	283.7	343.8	424.8	17	200.6	283.7
					12	105.1	116.8	123.2	130.0	22	281.7	396.2	479.6	590.3	22	281.7	396.2
					15	62.0	66.5	69.0	71.4	6	222.4	310.7	375.3	467.1	6	222.4	310.7
					18	24.6	25.4	25.8	26.1								
					20	4.5	4.5	4.5	4.5								
					13	90.5	99.4	104.3	109.4	4	215.6	304.8	371.6	463.5	4	215.6	304.8
Total	7				14	1224.9	1422.1	1539.4	1670.2	16	3435.6	4836.2	5879.4	7301.9	16	3435.6	4836.2

<i>Members who had resigned the Service but whose Families are entitled to Benefits.</i>															
AGE.		VALUE OF WIFE'S REVERSIONARY BENEFIT.				Age.	VALUE OF SON'S REVERSIONARY BENEFIT.				Age.	VALUE OF DAUGHTER'S REVERSIONARY BENEFIT.			
H.	W.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
48	52	648.6	928.8	1099.5	1317.0	8	156.4	181.3	195.7	211.6	5	219.9	339.0	375.4	466.8
44	44	665.1	955.8	1139.4	1882.7	10	133.7	151.6	161.7	172.7	12	204.0	284.1	343.8	424.8
						13	90.5	99.4	104.8	109.4	18	212.1	300.2	365.5	453.0
						15	62.0	66.5	69.0	71.4	21	262.4	370.0	448.9	565.8
						16	48.6	51.6	53.2	54.6					
						19	14.0	14.3	14.4	14.4					
For half-yearly paymt.		20.0	..	..	..							
Totals ..	2	1333.7	1864.6	2239.9	2699.7	6	505.2	564.7	598.3	654.1	4	898.4	1263.3	1533.6	1898.4

VALUATION, 1ST MAY, 1863.

p. Old Rules.—Values of Members' Subscriptions.

UNMARRIED MEMBERS.						MARRIED MEMBERS AND WIDOWERS WITH CHILDREN.					
Age.	No.	TOTAL VALUES OF ANNUITIES TO THE END OF 16 YEARS' SERVICE.				Age of Husband.	No.	TOTAL VALUES OF JOINT LIFE ANNUITIES TO THE END OF 16 YEARS' SERVICE.			
		8 per Cent. by Nelson, XLVII.	6 per Cent.	5 per Cent.	4 per Cent. Nelson, XLIII. (a).			8 per Cent. Grant, X.	6 per Cent.	5 per Cent.	4 per Cent. Grant, X. (a).
		£	£	£	£			£	£	£	£
20	5	41·165	47·085	50·100	52·960	22	1	7·492	8·312	8·779	9·290
21	2	15·950	18·128	19·236	20·270	23	2	14·434	15·920	16·762	17·678
22	5	38·530	43·510	46·015	48·325	24	2	13·832	15·166	15·916	16·728
23	6	44·508	49·932	52·632	55·086	25	2	13·180	14·366	15·024	15·734
24	3	21·318	23·748	24·948	26·022	26	1	6·210	6·756	7·040	7·347
25	6	40·590	44·898	47·004	48·852	27	4	23·400	25·168	26·140	27·172
26	2	12·792	14·042	14·646	15·172	28	4	21·704	23·184	23·988	24·840
27	7	41·923	45·675	47·467	48·986	29	2	9·918	10·516	10·840	11·182
28	3	16·635	17·979	18·612	19·137	30	3	13·338	14·040	14·415	14·808
29	1	5·057	5·421	5·590	5·726	31	1	3·880	4·052	4·144	4·239
31	2	7·874	8·296	8·484	8·620	32	3	13·012	13·484	13·728	13·984
32	3	9·879	10·311	10·503	10·626	33	4	10·240	10·548	10·668	10·820
34	1	1·806	1·858	1·867	1·873	34	2	3·590	3·656	3·690	3·726
35	1	·947	·960	·965	·964	35	2	1·890	1·908	1·918	1·926
36	47					36	4				
37	1					37	3				
39	1					38	2				
						39	2				
Aver.	51	298·974	331·843	348·069	362·619	Aver.	46	156·120	167·076	173·052	179·474
	..	=6·361	=7·060	=7·406	=7·715		..	=4·592	=4·914	=5·090	=5·279
MARRIED MEMBERS, WHO ABIDE BY OLD RULES.											
UNDER 16 YEARS' SERVICE.											
28	1	5·426	5·796	5·997	6·210						
DO. ABOVE 16 YEARS' SERVICE.											
43	3										
51											
53											

VALUATION, 1ST MAY, 1868.

p. *New Rules.*—*Value of Members' Subscriptions to the end of 25 Years' Service.*

UNMARRIED MEMBERS.					MARRIED MEMBERS AND WIDOWERS WITH FAMILIES.						
Age.	No.	TOTAL VALUES OF ANNUITIES TO THE END OF 25 YEARS' SERVICE.				Age.	No.	TOTAL VALUES OF JOINT LIFE ANNUITIES TO THE END OF 25 YEARS' SERVICE.			
		8 per Cent. Grant, XIV.	6 per Cent.	5 per Cent.	4 per Cent. Grant, XIV (a).			8 per Cent. Grant, XII.	6 per Cent.	5 per Cent.	4 per Cent. XII (a).
		£	£	£	£			£	£	£	£
20	5	48-580	56-850	61-920	67-780	22	1	8-841	10-194	11-011	11-940
21	2	19-152	22-324	24-260	26-486	23	2	17-408	19-998	21-548	23-308
22	5	47-180	54-775	59-380	64-655	24	2	17-114	19-580	21-050	22-710
23	6	55-758	64-464	69-708	75-696	25	2	16-808	19-150	20-536	22-096
24	3	27-420	31-566	34-047	36-864	26	1	8-243	9-351	10-002	10-733
25	6	53-862	61-728	66-402	71-682	27	4	32-268	36-444	38-880	41-600
26	2	17-604	20-080	21-542	23-186	28	4	31-520	35-428	37-700	40-220
27	7	60-284	68-432	73-213	78-554	29	2	15-350	17-170	18-220	19-380
28	3	25-221	28-482	30-387	32-499	30	3	22-371	24-897	26-343	27-933
29	1	8-183	9-193	9-777	10-425	31	1	7-219	7-990	8-430	8-910
30						32	3	27-828	30-632	32-216	33-936
31	2	15-358	17-062	18-034	19-100		W. 1				
32	3	22-179	24-495	25-806	27-237	33	4	26-684	29-204	30-620	32-152
33						34	2	12-726	13-846	14-470	15-142
34	1	6-744	7-356	7-698	8-065	35	2	12-054	13-034	13-582	14-154
35	1	6-374	6-907	7-201	7-517	36	4	28-300	30-405	31-555	32-780
36	2	11-938	12-848	13-346	13-880		W. 1				
37	2	11-050	11-808	12-222	12-660	37	4	21-028	22-436	23-204	24-020
38						38	5	24-070	25-500	26-275	27-090
39	2	9-012	9-490	9-744	10-114	39	3	12-975	13-650	14-010	14-388
42	1	2-578	2-649	2-686	2-724	40	7	26-495	27-657	28-273	28-917
43	2	3-606	3-672	3-708	3-744	41	2	6-370	6-596	6-716	6-840
						42	7	20-144	20-696	20-984	21-280
							W. 1				
						43	4	8-865	9-030	9-115	9-205
							W. 1				
						44	1	9-39	9-48	9-52	9-57
							74				
						45	2				
						46	1				
							W. 2				
						47	1				
						48	3				
						49	2				
							W. 1				
						50	5				
						51	5				
						52	1				
						55	2				
Aver.	56	452-083	514-181	551-081	592-868	Aver.	99	405-620	443-836	465-692	489-691
		= 8-073	= 9-182	= 9-840	= 10-587		..	= 5-481	= 5-998	= 6-293	= 6-617

z. (Art. 192.) *Members in the Service, 1st May, 1863.—Total Salaries and Emoluments receivable at each Age, and the Average at each Age, and at every Fifth Year of Age (From List No. 18).*

BACHELORS.				MARRIED.				WIDOWS.				
Age.	No.	Total Incomes.	Average at each Age.	Age.	No.	Total Incomes.	Average.	Age.	No.	Total Incomes.	Average.	
		Ra.	Ra.			Ra.	Ra.			Ra.	Ra.	
20	5	19,200	3,840	22	1	3,600	3,600	32	1	19,400	19,400	
21	2	7,200	3,600	23	2	6,600	3,300	36	1	5,000	5,000	
22	5	19,800	3,960	24	2	6,700	3,350					
23	6	27,000	4,500	25	2	18,547	9,274					
24	3	22,100	7,367	26	1	8,800	8,800		2	24,400	12,200	
25	6	46,000	7,667	27	3	27,400	9,133					
26	2	17,600	8,800	28	4	52,160	13,040	42	1	28,000	28,000	
27	6	46,800	7,800	29	2	29,600	14,800	43	1	10,000	10,000	
	1			30	2	28,000	14,000	46	2	61,600	30,800	
28	3	39,800	13,267	31	1	16,800	16,800	49	1	5,000	5,000	
29	1	16,800	16,800	32	3	38,200	12,733					
31	2	32,400	16,200	33	4	50,000	12,500		5	1,04,600	20,920	
32	3	33,400	11,133	34	2	31,500	15,750					
34	1	5,000	5,000	35	2	64,200	32,100					
35	1	19,400	19,400	36	4	65,700	16,425		7	1,29,000	18,429	
36	1	10,500	10,500	37	3	36,500	12,167					
37	2	56,000	28,000	38	2	50,000	25,000					
39	1	14,000	14,000	39	2	29,200	14,600					
	50	4,33,000	8,660		42	5,63,507	13,417	<i>Summary of all Classes.</i>				
	1				2							
36	1	21,460	21,460	37	1	28,000	28,000					
39	1	16,800	16,800	38	3	66,000	22,000					
42	1	28,300	28,300	39	1	29,850	29,850					
43	2	38,000	19,000	40	7	2,43,600	34,800	Age.	No.	Total Incomes.	Average Income.	At Mean Age.
	5	1,04,260	20,852	41	2	34,300	17,150			Ra.	Ra.	
	55	5,37,260	9,768	42	7	1,62,000	23,143	20-23	13	49,800	3,831	20
OLD RULES, MARRIED.				43	4	94,000	23,500	23-28	33	2,27,547	6,896	25
				44	1	28,000	28,000	45	2	38,000	19,000	28-33	23	3,15,360	13,711	30
				46	1	28,000	28,000	33-38	23	3,93,260	17,098	35
				47	1	11,742	11,742	38-43	28	7,01,750	25,062	40
				48	3	92,200	30,733	43-48	15	3,43,542	22,903	45
28	1	8,800	8,800	49	2	56,000	28,000	48-53	18	5,82,164	32,342	50
				50	5	1,70,964	34,193	53-58	2	92,000	46,000	55
				51	5	1,66,000	33,200					
				52	1	64,000	64,000					
				55	1	64,000	64,000					
					47	13,76,656	29,290					
	3	90,200	30,067		89	19,40,163	21,800	Total	Ret ^d 155 3 159	27,05,423	17,460	nearly.
	4	99,000	24,750									

INDEX TO APPENDIX IV.

VALUATION TABLES FOR GENERAL USE.

Old Rules.

- No. 1. Incumbent.—Widows' pensions, payable half-yearly in advance till marriage or death. Value of £1 annuity.
- No. 2. Do. Sons' benefits. Value of annuity, half-yearly in advance, of £30 per annum under age 6, £50 per annum above 6 and under 10, and £100 per annum from 10 to 19, with a donation of £300 at age 19. If both parents are dead the annuity increased to £50 per annum under age 6, and £80 per annum from 6 to 10 years of age.
- No. 3. Do. Daughters' benefits. Value of similar annuity and donation.
- No. 4. Contingent.—Reversionary pensions to wives of living members. Value of £300 per annum, payable half-yearly in advance, till marriage or death (the husband being assumed on the average 7 years older than the wife).
- No. 5. Do. Reversionary benefits to sons of living members. Value of the same benefits as in No. 2, if the father dies before the son attains 19 (the father being assumed on the average 35 years older than the son).
- No. 6. Do. Reversionary benefits to daughters of living members (not on the Subsidiary Fund). Value of the same benefits as in No. 3, if the father dies before the daughter attains 19 (the father being assumed on the average 35 years older than the daughter).
- No. 7. Do. Reversionary benefits to daughters of living members, if on the Subsidiary Fund.
- a.* Under age 19. Value of the same benefits as in No. 6, but in lieu of the donation of £300 at age 19, an annuity of £100 till marriage or death, if the father is then dead and the daughter living unmarried.
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- No. 8. *a.* Unmarried members.—Value of temporary single life annuity till age 36.
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New Rules.

- No. 9. Incumbent.—Widows' pensions. Value of life annuity £300, payable half-yearly in advance till marriage, and then reducible to one-half till death.

- No. 10. Incumbent.—Sons' benefits. Value of annuity, half-yearly in advance, of £40 per annum under age 6, £60 per annum from 6 to 10, and £125 per annum from 10 to 21, with a donation of £300 at age 21. If the mother be dead or have remarried, the annuity increased to £50 per annum under age 6, and to £70 per annum from 6 to 10 years of age.
- No. 11. Do. Daughters' benefits. Value of annuity, half-yearly in advance, of £40 per annum under age 6, £60 per annum from 6 to 10, and £100 per annum from 10 till marriage or death, with a donation of £300 on marriage. If the mother be dead or have remarried, the annuity increased to £50 per annum under age 6, £70 per annum from 6 to 10, and £125 per annum from 10 till marriage or death.
- No. 12. Contingent.—Reversionary pensions to wives of living members. Value of life annuity of £300 per annum, payable half-yearly in advance, till marriage, and then reducible to one-half till death (the husband being assumed on an average 7 years older than the wife).
- No. 13. Do. Reversionary benefits to the sons of living members. Value of the same benefits as in No. 10, if the father dies before the son obtains 21 (the father being assumed on an average 35 years older than the son).
- No. 14. Do. Reversionary benefits to the daughters of living members. Value of the same benefits as in No. 11, if the father dies before the daughter's marriage or death (the father being assumed on the average 35 years older than the daughter).
- No. 15. *a.* Unmarried Members on Service.—Value of temporary single-life annuity till age 45.
b. Married Members on Service.—Value of joint-life temporary annuity till age 45 of husband.
- No. 16.—Value of annuity for the whole life of a member (from Neison, Table II).

VALUATION TABLES (OLD RULES).

No. 1. Incumbent.—*Widows' Pensions payable Half-yearly in advance till Marriage or Death.*

Age last Birth-day.	VALUE OF £1 ANNUITY.				Age last Birth-day.	VALUE OF £1 ANNUITY.			
	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
20	8·097	9·620	10·646	11·933	56	8·816	10·147	10·963	11·906
21	8·275	9·850	10·911	12·243	57	8·726	10·014	10·799	11·705
22	8·447	10·072	11·168	12·542	58	8·611	9·852	10·605	11·470
23	8·611	10·283	11·410	12·822	59	8·473	9·664	10·381	11·204
24	8·756	10·470	11·624	13·067	60	8·317	9·455	10·138	10·918
25	8·876	10·624	11·801	13·270	61	8·146	9·228	9·877	10·614
26	8·976	10·754	11·949	13·440	62	7·963	8·990	9·603	10·297
27	9·063	10·867	12·077	13·585	63	7·772	8·745	9·323	9·975
28	9·143	10·968	12·191	13·714	64	7·578	8·498	9·041	9·653
29	9·226	11·073	12·309	13·845	65	7·381	8·248	8·759	9·332
30	9·320	11·190	12·438	13·987	66	7·181	7·997	8·475	9·011
31	9·420	11·312	12·573	14·134	67	6·978	7·745	8·192	8·691
32	9·522	11·435	12·706	14·277	68	6·773	7·491	7·908	8·372
33	9·622	11·552	12·831	14·409	69	6·565	7·236	7·625	8·056
34	9·714	11·656	12·941	14·522	70	6·356	6·982	7·343	7·742
35	9·773	11·743	13·030	14·609	71	6·146	6·729	7·063	7·431
36	9·858	11·810	13·094	14·667	72	6·936	6·477	6·786	7·125
37	9·907	11·855	13·133	14·694	73	5·726	6·227	6·513	6·824
38	9·937	11·877	13·144	14·690	74	5·517	5·980	6·243	6·529
39	9·947	11·869	13·124	14·648	75	5·320	5·737	5·978	6·241
40	9·933	11·833	13·070	14·568	76	5·104	5·496	5·719	5·959
41	9·899	11·773	12·988	14·457	77	4·902	5·262	5·466	5·685
42	9·849	11·693	12·884	14·320	78	4·704	5·034	5·220	5·420
43	9·786	11·596	12·761	14·163	79	4·511	4·812	4·983	5·162
44	9·711	11·485	12·623	13·988	80	4·322	4·599	4·753	4·916
45	9·626	11·362	12·472	13·799	81	4·139	4·391	4·531	4·681
46	9·535	11·232	12·314	13·603	82	3·961	4·191	4·317	4·453
47	9·442	11·101	12·155	13·406	83	3·788	3·997	4·111	4·234
48	9·351	10·972	11·997	13·212	84	3·620	3·809	3·913	4·024
49	9·271	10·855	11·853	13·033	85	3·457	3·629	3·722	3·822
50	9·205	10·755	11·728	12·875	86	3·300	3·455	3·540	3·629
51	9·147	10·664	11·611	12·727	87	3·150	3·290	3·366	3·447
52	9·091	10·574	11·497	12·580	88	3·006	3·133	3·202	3·274
53	9·026	10·474	11·372	12·420	89	2·871	2·985	3·047	3·112
54	8·958	10·368	11·239	12·253	90	2·743	2·846	2·901	2·959
55	8·891	10·263	11·107	12·086					

VALUATION TABLES (OLD RULES).

No. 2. Incumbent.—Sons' Benefits.

Value of Annuity Half-yearly in advance of £30 per Annum under Age 6, £50 per Annum above 6 and under 10, and £100 per Annum from 10 to 19, with a Donation of £300 at Age 19. If both Parents are dead, the Annuity increased to £50 per Annum under Age 6, and £80 per Annum from 6 to 10 Years of Age.

Age last Birth-day.	8 PER CENT. Nelson, Table XVII.	6 PER CENT.		5 PER CENT.		4 PER CENT. Nelson, Table XVII.(a.)
		If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.	
	£	£	£	£	£	£
0	499·0	611·7	748·8	676·8	819·6	744·1
1	565·7	686·8	827·9	756·4	902·8	828·8
2	608·3	730·2	867·1	800·0	941·6	872·9
3	643·9	763·4	893·1	831·7	965·1	903·2
4	677·8	793·0	913·6	858·7	982·2	927·8
5	711·7	821·0	931·1	883·2	995·3	949·3
6	735·7	838·2	931·2	896·2	992·2	958·4
7	749·5	844·1	913·1	897·6	964·9	955·3
8	763·5	849·7	892·6	898·2	941·3	950·8
9	778·4	855·6	870·3	898·8	913·5	945·5
10	767·6	830·5		873·1		913·7
11	728·6	787·2		819·4		828·9
12	685·8	735·2		762·1		765·7
13	639·0	679·3		701·2		724·2
14	588·1	619·6		636·6		654·4
15	532·6	555·9		568·5		581·5
16	472·5	488·3		496·7		505·3
17	407·4	416·3		421·0		425·7
18	336·8	339·6		341·1		342·6

VALUATION TABLES (OLD RULES).

No. 3. *Incumbent.—Daughters' Benefits.*

Value of Annuity Half-yearly in advance £30 per Annum under Age 6, £50 per Annum above 6 and under 10, and £100 per Annum from 10 to 19, with a Donation of £300 at Age 19. If both Parents are dead, the Annuity increased to £50 per Annum under Age 6, and £80 per Annum from 6 to 10.

Age last Birthday.	8 PER CENT. Nelson, XX.	6 PER CENT.		5 PER CENT.		4 PER CENT. Nelson, XX. (a).
		If Mother living.	If both Parents dead.	If Mother living.	If both Parents dead.	
0	£ 493·9	£ 611·7	£ 748·8	£ 676·8	£ 819·6	£ 734·5
1	559·6	686·8	827·9	756·4	902·8	817·7
2	601·4	730·2	867·1	800·0	941·6	860·7
3	636·2	763·4	893·1	831·7	965·1	890·0
4	669·4	793·0	913·6	858·7	982·2	913·9
5	702·3	821·0	931·1	883·2	995·3	934·6
6	725·5	838·2	931·2	896·2	992·2	942·9
7	738·3	844·1	913·1	897·6	964·9	939·0
8	751·3	849·7	892·6	898·2	941·3	933·7
9	765·1	855·6	870·3	898·8	913·5	927·6
10	753·1	830·5		873·1		895·0
11	712·9	787·2		819·4		834·2
12	668·8	735·2		762·1		770·1
13	620·5	679·3		701·2		702·6
14	569·6	619·6		636·6		633·8
15	517·2	555·9		568·5		564·7
16	462·3	488·3		496·7		494·4
17	403·0	416·3		421·0		421·1
18	336·0	339·6		341·1		341·7

VALUATION TABLES (OLD RULES).

No. 4. *Contingent.—Reversionary Pensions to Wives of Living Members.*

Value of £300 per Annum payable Half-yearly in advance till Marriage or Death (the Husband being assumed, on the average, 7 Years older than the Wife).

Age of Husband last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age of Husband last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
20	478.8	644.1	813.0	1051.8	55	674.7	926.4	1078.2	1266.3
21	489.3	657.6	829.2	1068.9	56	677.6	940.8	1091.4	1276.2
22	498.0	670.5	843.0	1085.1	57	702.6	957.0	1106.4	1288.5
23	506.1	684.6	858.0	1101.9	58	718.2	974.1	1121.7	1301.1
24	514.2	699.0	873.9	1119.6	59	734.7	992.4	1138.2	1314.6
25	522.9	714.0	890.7	1137.9	60	751.5	1009.2	1154.1	1326.9
26	531.3	729.0	907.5	1156.2	61	768.0	1026.3	1168.8	1338.0
27	539.7	744.0	923.7	1173.6	62	783.6	1041.6	1181.7	1347.3
28	548.4	758.7	939.6	1190.6	63	798.0	1055.1	1192.5	1353.6
29	556.8	772.8	954.9	1206.6	64	811.5	1067.1	1201.2	1357.8
30	565.2	786.3	969.6	1221.6	65	823.5	1076.4	1207.5	1359.0
31	573.3	799.5	983.1	1235.1	66	834.6	1084.2	1211.4	1358.1
32	581.1	811.8	995.7	1247.7	67	844.2	1089.9	1213.8	1354.8
33	588.6	823.2	1007.1	1258.5	68	852.9	1094.1	1214.1	1349.7
34	596.1	834.9	1019.1	1269.6	69	860.1	1096.2	1210.2	1341.9
35	604.2	846.6	1030.8	1281.0	70	865.5	1096.5	1206.0	1332.3
36	612.6	857.1	1042.2	1291.5	71	869.7	1094.7	1200.0	1320.3
37	621.3	869.1	1053.9	1301.7	72	872.1	1091.1	1191.6	1306.2
38	630.3	881.1	1065.3	1311.9	73	872.7	1085.4	1180.8	1289.7
39	639.0	891.9	1075.8	1320.9	74	870.9	1076.7	1167.6	1270.5
40	647.7	903.0	1085.7	1329.0	75	866.7	1065.3	1151.4	1248.3
41	654.6	911.1	1092.9	1334.1	76	859.8	1050.9	1132.2	1223.1
42	660.0	917.4	1097.7	1336.2	77	852.0	1035.9	1112.1	1197.6
43	663.6	920.7	1098.9	1334.7	78	841.2	1017.6	1089.0	1168.8
44	665.1	921.3	1097.1	1329.9	79	828.9	997.8	1064.7	1138.8
45	664.2	918.6	1092.0	1321.5	80	814.5	975.6	1038.0	1106.7
46	661.2	913.2	1083.9	1309.8	81	798.9	952.5	1010.4	1074.3
47	652.2	906.8	1075.2	1289.7	82	780.6	926.7	980.4	1039.2
48	648.6	901.8	1067.1	1277.7	83	762.0	900.6	950.4	1004.4
49	644.1	895.5	1058.1	1264.5	84	740.7	872.1	917.7	967.2
50	642.6	892.8	1053.3	1255.8	85	718.5	845.7	894.4	929.7
51	643.8	893.1	1051.5	1250.7	86	695.4	812.7	850.8	891.9
52	647.4	896.7	1053.3	1249.2	87	671.4	782.1	816.9	852.0
53	654.3	903.9	1059.0	1252.2	88	645.0	749.1	780.3	814.2
54	663.6	914.1	1067.4	1258.2	89	619.2	717.3	742.5	776.1

VALUATION TABLES (OLD RULES).

No. 5. *Contingent.—Reversionary Benefits to Sons of Living Members.*

Value of the same Benefits as in Table No. 2, if the Father dies before the Son attains 19 (the Father being assumed, on the average, 35 Years older than the Son).

Son's Age last Birth-day.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Son's Age last Birth-day.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
0	100·9	133·9	151·6	171·3	10	87·7	102·0	107·9	113·5
1	112·5	147·3	165·5	185·9	11	75·8	88·1	92·5	97·0
2	117·8	152·0	169·7	189·2	12	63·6	74·2	77·4	81·3
3	120·4	153·1	169·7	187·8	13	51·9	60·5	62·7	65·9
4	121·1	151·9	167·2	183·7	14	40·4	47·3	48·9	51·1
5	120·2	148·6	162·4	177·2	15	29·3	34·9	36·4	37·5
6	117·3	143·2	155·3	168·3	16	18·8	23·5	25·0	25·2
7	112·7	135·7	146·3	157·4	17	9·1	13·3	14·5	14·6
8	106·3	126·4	135·4	144·6	18	2·2	4·2	4·8	4·8
9	97·9	115·1	122·5	129·8					

No. 6. *Contingent.—Reversionary Benefits to Daughters of Living Members (not on the Subsidiary Fund).*

Value of the same Benefits as in Table No. 3, if the Father dies before the Daughter attains 19 (the Father's Age being assumed, on the average, 35 Years older than the Daughter).

Age last Birth-day.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age last Birth-day.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
0	98·9	133·9	151·6	167·9	10	84·4	102·0	107·9	110·0
1	110·2	147·3	165·5	182·0	11	72·6	88·1	92·5	93·4
2	115·3	152·0	169·7	185·2	12	60·5	74·2	77·4	77·3
3	117·7	153·1	169·7	183·7	13	48·9	60·5	62·7	61·8
4	118·3	151·9	167·2	179·5	14	37·8	47·3	48·9	47·6
5	117·2	148·6	162·4	172·9	15	27·4	34·9	36·4	34·8
6	114·2	143·2	155·3	164·2	16	17·7	23·5	25·0	23·6
7	109·5	135·7	146·3	153·3	17	8·7	13·3	14·5	13·8
8	103·0	126·4	135·4	140·5	18	2·2	4·2	4·8	4·6
9	94·6	115·1	122·5	125·9					

VALUATION (OLD RULES).

No. 7 (a). *Reversionary Benefits to Daughters of Living Members, if on the Subsidiary Fund and under Age 19.*

Value of the same Benefits as in No. 6, but in lieu of the Donation of £300 at Age 19, an Annuity of £100 till Marriage or Death, if the Father is then dead and the Daughter living unmarried.

Age last Birthday.	INCREASE OF VALUE OVER PENSIONS IN THE CIVIL BRANCH.				TOTAL VALUES OF PENSIONS FOR DAUGHTERS UNDER AGE 19.			
	8 per Cent. Grant, Table VI. - Table IX.	6 per Cent.	5 per Cent.	4 per Cent. Grant, Table VI.(a) - Table IX.(a).	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
0-1	£ 42.1	£ 80.7	£ 113.6	£ 160.4	£ 141.0	£ 214.6	£ 265.2	£ 328.3
1-2	50.0	94.2	131.4	183.8	160.2	241.5	296.9	365.8
2	55.8	103.6	143.2	198.5	171.1	255.6	312.9	383.7
3	61.0	111.7	153.0	210.0	178.7	264.8	322.7	393.7
4	66.3	119.4	162.1	220.4	184.6	271.3	329.3	399.9
5	71.5	126.7	170.6	229.9	188.7	275.3	333.0	402.8
6	76.8	134.0	178.9	238.7	191.0	277.2	334.2	402.9
7	82.1	141.2	186.8	247.1	191.6	276.9	333.1	400.4
8	87.4	148.3	194.6	254.9	190.4	274.7	330.0	395.4
9	92.9	155.4	202.3	262.5	187.5	270.5	324.8	388.4
10	98.5	162.4	209.9	269.8	182.9	264.4	317.8	379.8
11	104.2	169.5	217.3	276.6	176.8	257.6	309.8	370.0
12	109.9	176.5	224.5	283.4	170.4	250.7	301.9	360.7
13	115.7	183.4	231.5	289.9	164.6	243.9	294.2	351.7
14	122.0	191.4	239.8	297.6	159.3	238.7	288.7	345.2
15	129.8	201.6	250.8	308.2	157.2	236.5	287.2	343.0
16	139.7	214.9	265.4	323.3	157.4	238.4	290.4	346.9
17	152.6	232.7	285.3	344.2	161.3	246.0	299.8	358.0
18-19	172.0	256.2	312.0	376.5	174.2	260.4	316.8	381.1

No. 7 (b). *Ditto, if Daughters Age above 19.*

Value of £100 a Year till Marriage or Death, after Father's death.

Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
19	£ 191.3	£ 279.8	£ 339.4	£ 410.8	42	£ 604.8	£ 790.2	£ 896.1	£ 1004.9
20	206.0	300.8	364.4	440.1	43	614.8	799.1	903.5	1009.9
21	221.8	323.1	390.6	468.7	44	623.5	806.3	908.9	1012.7
22	238.7	346.4	417.9	502.3	45	631.0	811.2	912.5	1013.5
23	256.3	370.5	445.9	534.3	46	637.5	815.6	914.8	1012.9
24	274.1	394.7	473.7	565.8	47	643.5	819.8	916.4	1011.7
25	292.0	418.5	500.8	596.3	48	649.2	823.0	917.6	1009.9
26	309.8	442.0	527.4	625.9	49	655.2	826.7	919.2	1008.7
27	327.8	465.8	553.7	654.9	50	661.7	830.4	921.7	1008.5
28	346.0	489.2	579.8	691.6	51	668.3	834.7	924.1	1008.2
29	364.9	512.9	606.6	720.8	52	674.7	839.2	926.1	1007.5
30	384.8	538.2	634.5	742.7	53	680.3	842.6	927.1	1005.7
31	405.6	564.1	663.0	773.3	54	685.7	845.4	927.3	1002.9
32	426.9	590.5	691.7	804.0	55	691.8	848.7	928.2	1000.8
33	448.5	616.9	720.3	834.2	56	699.8	853.7	930.7	1000.2
34	469.9	642.7	747.9	863.0	57	709.4	860.2	934.5	1000.9
35	490.9	667.5	774.2	889.1	58	717.8	865.1	936.3	999.2
36	511.2	691.0	799.0	914.1	59	721.3	863.9	931.3	991.1
37	530.6	713.1	821.7	937.7	60	722.7	860.2	923.1	980.3
38	548.8	733.3	842.1	957.6	61	723.6	856.1	911.9	969.1
39	565.4	751.1	859.8	974.3	62	710.1	835.5	872.3	939.9
40	580.2	766.4	874.5	987.5	63	685.9	802.4	782.6	896.7
41	593.3	779.4	886.5	997.6	64	673.8	812.1	770.4	

VALUATION TABLES (OLD RULES).

No. 8 (a). *Unmarried Members.—Value of Temporary Single Life Annuity till Age 36.*

Age.	8 per Cent. Nelson, XLIII.	6 per Cent.	5 per Cent.	4 per Cent.	Age.	8 per Cent. Nelson, XLIII.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
20	8·233	9·417	10·020	10·592	29	5·057	5·421	5·590	5·726
21	7·975	9·064	9·618	10·135	30	4·524	4·808	4·937	5·035
22	7·706	8·702	9·203	9·665	31	3·937	4·148	4·242	4·310
23	7·418	8·322	8·772	9·181	32	3·293	3·437	3·501	3·542
24	7·106	7·916	8·316	8·674	33	2·585	2·673	2·711	2·731
25	6·765	7·483	7·834	8·142	34	1·806	1·858	1·867	1·873
26	6·396	7·021	7·323	7·586	35	·947	·960	·962	·964
27	5·989	6·525	6·781	6·998	36				
28	5·545	5·993	6·204	6·379					

No. 8 (b). *Married Members.—Value of Temporary Joint Life Annuity till Age 36 of Husband.*

Hus- band's Age.	8 per Cent. Grant, X.	6 per Cent.	5 per Cent.	4 per Cent. Grant, X. (a).	Hus- band's Age.	8 per Cent. Grant, X.	6 per Cent.	5 per Cent.	4 per Cent. Grant, X. (a).
	£	£	£	£		£	£	£	£
20	8·000	8·972	9·535	10·156	29	4·959	5·258	5·420	5·591
21	7·753	8·649	9·163	9·729	30	4·446	4·680	4·805	4·936
22	7·492	8·312	8·779	9·290	31	3·880	4·052	4·144	4·239
23	7·217	7·960	8·381	8·839	32	3·253	3·371	3·432	3·496
24	6·916	7·583	7·958	8·364	33	2·560	2·637	2·667	2·705
25	6·590	7·183	7·512	7·867	34	1·795	1·828	1·845	1·863
26	6·210	6·756	7·040	7·347	35	·945	·954	·959	·963
27	5·850	6·292	6·535	6·793	36				
28	5·426	5·796	5·997	6·210					

VALUATION TABLES (NEW RULES).

No. 9. Incumbent.—Widows' Pensions.

Value of Life Annuity of £800 per Annum, payable Half-yearly in Advance till Marriage, and then reducible to one-half till Death.

Age last Birthday.	8 per Cent.				6 per Cent.				5 per Cent.				4 per Cent.			
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	
20	2954.4	3604.5	4052.4	4624.2	60	2496.6	2838.3	3042.9	3277.5							
21	2976.3	3630.6	4080.6	4653.9	61	2444.1	2769.0	2963.1	3184.5							
22	2997.0	3655.5	4107.0	4681.5	62	2388.9	2697.0	2880.6	3089.1							
23	3016.8	3678.5	4131.3	4706.1	63	2330.1	2623.5	2796.6	2992.8							
24	3033.3	3697.4	4150.8	4725.3	64	2273.4	2549.4	2712.3	2896.2							
25	3046.2	3711.3	4164.6	4737.6	65	2214.0	2474.5	2627.4	2799.6							
26	3056.1	3721.4	4173.6	4744.5	66	2154.3	2399.1	2542.2	2703.3							
27	3063.6	3728.9	4179.6	4747.8	67	2093.4	2323.5	2457.3	2607.3							
28	3069.9	3734.4	4183.5	4747.5	68	2031.9	2247.3	2372.4	2511.6							
29	3077.1	3740.0	4187.1	4747.8	69	1969.2	2170.8	2287.5	2416.8							
30	3084.9	3746.9	4192.2	4749.0	70	1906.8	2094.6	2202.9	2322.6							
31	3094.2	3754.1	4197.9	4750.2	71	1843.8	2018.7	2118.9	2229.6							
32	3102.9	3761.4	4202.4	4750.5	72	1780.8	1943.1	2035.8	2137.8							
33	3111.3	3767.7	4205.4	4748.7	73	1717.8	1868.1	1953.6	2047.6							
34	3118.2	3771.2	4205.7	4743.3	74	1655.4	1794.0	1872.6	1959.0							
35	3123.0	3771.8	4202.1	4733.4	75	1593.0	1721.1	1793.1	1872.3							
36	3126.6	3769.2	4194.3	4718.1	76	1531.2	1648.8	1715.1	1787.7							
37	3124.2	3762.2	4181.7	4697.1	77	1470.6	1578.6	1639.2	1705.5							
38	3120.0	3750.6	4164.3	4670.7	78	1411.2	1510.2	1565.7	1626.0							
39	3114.0	3734.3	4141.2	4637.7	79	1353.3	1443.6	1494.3	1548.9							
40	3102.3	3711.9	4112.1	4598.1	80	1296.6	1379.7	1425.6	1475.1							
41	3084.6	3686.1	4077.9	4552.5	81	1241.4	1317.3	1359.3	1404.0							
42	3066.3	3657.0	4039.2	4501.8	82	1188.0	1257.3	1295.1	1335.9							
43	3044.7	3623.7	3996.9	4447.5	83	1136.4	1199.1	1233.3	1270.2							
44	3021.0	3587.4	3953.1	4389.0	84	1085.4	1142.7	1173.6	1207.2							
45	2994.6	3548.4	3904.5	4327.5	85	1037.1	1088.7	1116.3	1146.6							
46	2967.0	3507.3	3852.0	4263.9	86	989.7	1036.5	1062.0	1089.0							
47	2938.2	3465.0	3799.8	4198.8	87	944.7	987.0	1009.8	1034.1							
48	2908.8	3422.1	3747.0	4133.1	88	9.018	939.9	960.3	982.2							
49	2880.0	3380.1	3695.1	4068.9	89	861.3	895.5	914.1	933.6							
50	2852.7	3339.6	3645.0	4006.5	90	..	853.8	870.3	888.0							
51	2825.7	3299.4	3595.2	3944.4	91	..	814.2	828.6	844.2							
52	2797.5	3258.8	3544.8	3881.4	92	..	775.8	788.7	802.8							
53	2767.5	3214.7	3491.4	3815.4	93	..	738.3	749.4	761.4							
54	2736.0	3169.2	3436.2	3747.9	94	..	699.9	709.2	720.0							
55	2704.2	3122.9	3380.1	3679.2	95	..	657.9	666.0	675.0							
56	2670.3	3074.4	3321.6	3608.1	96	..	609.0	615.3	622.2							
57	2633.1	3022.5	3257.4	3533.4	97	..	545.7	550.2	555.6							
58	2592.0	2965.5	3190.2	3452.7	98	..	454.8	457.5	460.2							
59	2546.1	2903.9	3119.4	3367.2												

VALUATION TABLES (NEW RULES).

No. 10. *Incumbent.—Sons' Benefits.*

Value of Annuity Half-yearly in advance of £40 per Annum under Age 6, £60 per Annum from 6 to 10, and £125 per Annum from 10 to 21, with a Donation of £300 at Age 21. If the Mother be dead, or have re-married, the Annuity increased to £50 per Annum under Age 6, and £70 per Annum from 6 to 10 years of Age.

Age last Birth-day.	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	If Mother living.	If both Parents are dead.	If Mother living.	If both Parents are dead.	If Mother living.	If both Parents are dead.	If Mother living.	If both Parents are dead.
0	£ 657·5	£ 706·2	£ 801·7	£ 853·7	£ 890·8	£ 944·6	£ 994·2	£ 1049·9
1	742·4	791·9	898·8	951·5	994·4	1048·9	1105·2	1161·0
2	795·3	842·9	954·4	1004·8	1050·6	1102·5	1160·9	1214·3
3	138·9	883·2	996·6	1043·3	1091·1	1138·9	1198·7	1247·8
4	880·3	920·4	1034·2	1076·1	1125·8	1168·6	1229·2	1272·9
5	921·2	956·2	1069·8	1106·1	1157·4	1194·3	1255·6	1293·1
6	952·8	981·7	1094·6	1124·3	1177·2	1207·4	1269·2	1299·8
7	974·9	996·8	1108·2	1130·5	1185·2	1207·8	1270·5	1293·3
8	997·9	1001·8	1121·7	1135·7	1192·6	1206·7	1270·6	1284·8
9	1022·7	1027·5	1135·8	1140·6	1200·1	1204·9	1270·5	1275·4
10	1014·7	1014·7	1116·5	1116·5	1173·8	1173·8	1236·2	1236·2
11	971·7	971·7	1061·2	1061·2	1111·5	1111·5	1165·9	1165·9
12	923·6	923·6	1001·4	1001·4	1044·8	1044·8	1091·5	1091·5
13	869·9	869·9	937·1	937·1	973·9	973·9	1013·2	1013·2
14	812·2	812·2	868·3	868·3	898·7	898·7	932·0	931·0
15	749·8	749·8	795·0	795·0	819·4	819·4	845·0	845·0
16	682·1	682·1	717·1	717·1	735·9	735·9	755·4	755·4
17	608·7	608·7	634·4	634·4	647·9	647·9	661·9	661·9
18	529·2	529·2	546·0	546·0	555·0	655·0	560·1	560·1
19	442·8	442·8	452·0	452·0	456·9	456·9	462·0	462·0
20	348·9	348·9	351·9	351·9	353·3	353·3	354·9	354·9

VALUATION TABLES (NEW RULES).

No. 11. Incumbent.—Daughters' Benefits.

Value of Annuities Half-yearly in advance of £40 per Annum under Age 6, £60 per Annum from 6 to 10, and £100 per Annum from 10 till Marriage or Death, with a Donation of £300 on Marriage. If the Mother be Dead, or have Remarried, the Annuity increased to £50 per Annum under Age 6, £70 per Annum from 6 to 10, and £125 per Annum from 10 till Marriage or Death.

	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.
	£	£	£	£	£	£	£	£
0	684.3	780.8	877.9	994.9	1011.0	1141.8	1181.4	1328.3
1	771.7	881.6	985.1	1118.2	1130.7	1279.3	1316.6	1483.4
2	825.1	944.4	1046.0	1190.4	1195.9	1356.4	1386.4	1566.2
3	868.3	996.2	1091.8	1245.8	1242.6	1413.4	1433.9	1624.6
4	908.4	1044.9	1132.1	1295.5	1282.3	1463.0	1472.2	1673.1
5	947.5	1092.9	1169.6	1342.5	1317.9	1508.3	1505.1	1715.9
6	976.4	1131.3	1195.4	1378.0	1341.1	1541.3	1524.6	1765.2
7	995.1	1159.8	1209.8	1402.3	1352.2	1562.1	1531.1	1761.3
8	1014.1	1189.3	1223.8	1426.5	1362.3	1582.1	1536.4	1776.0
9	1034.5	1221.0	1238.3	1451.6	1372.7	1602.6	1541.5	1790.6
10	1035.0	1225.4	1232.5	1448.8	1362.3	1594.7	1525.5	1776.3
11	1014.0	1200.2	1205.0	1415.9	1330.3	1556.7	1488.0	1732.0
12	991.2	1172.0	1175.6	1380.0	1296.5	1515.6	1448.3	1684.3
13	966.5	1140.9	1144.2	1341.1	1260.8	1471.4	1407.0	1633.7
14	943.1	1110.9	1115.1	1304.3	1227.9	1430.2	1369.4	1587.0
15	924.5	1086.5	1092.4	1274.9	1202.5	1397.6	1341.0	1550.8
16	912.4	1070.0	1078.7	1256.2	1187.6	1377.3	1324.9	1528.9
17	909.3	1064.4	1076.5	1251.2	1186.3	1373.2	1324.6	1525.6
18	912.2	1067.5	1088.6	1263.6	1201.4	1388.6	1343.6	1544.9
19	932.2	1089.0	1109.4	1286.4	1226.6	1415.9	1374.1	1577.9
20	947.4	1106.0	1130.5	1309.5	1256.9	1448.5	1404.8	1610.9
21	962.4	1122.8	1151.1	1332.4	1281.7	1475.6	1434.8	1643.5
22	976.7	1139.1	1170.9	1354.4	1300.3	1496.7	1463.1	1674.4
23	990.2	1154.6	1189.5	1375.2	1322.5	1521.3	1489.6	1703.4
24	1002.0	1168.1	1205.8	1393.4	1341.9	1542.7	1512.7	1728.6
25	1012.0	1179.2	1219.5	1408.2	1358.1	1560.0	1532.1	1749.0
26	1020.4	1188.1	1231.2	1420.6	1371.8	1574.3	1548.4	1765.8
27	1027.7	1195.9	1241.3	1431.0	1383.8	1586.5	1562.2	1779.7
28	1034.6	1203.2	1250.4	1440.2	1394.4	1596.9	1574.6	1791.9
29	1041.9	1210.4	1260.2	1449.7	1405.8	1607.9	1587.6	1804.1
30	1050.5	1218.8	1271.4	1460.3	1418.7	1620.0	1602.1	1817.5
31	1060.0	1227.6	1283.7	1471.4	1432.5	1632.4	1617.5	1831.1
32	1070.1	1236.7	1296.3	1482.6	1446.6	1644.7	1633.0	1844.4
33	1080.3	1245.4	1308.7	1493.0	1460.1	1655.9	1647.6	1856.3
34	1090.0	1253.3	1320.3	1502.2	1472.6	1665.5	1660.8	1866.2
35	1098.7	1259.7	1330.3	1509.2	1483.1	1672.7	1671.4	1872.9
36	1106.4	1264.9	1338.5	1514.1	1491.3	1677.2	1679.3	1876.6
37	1112.7	1268.3	1344.8	1516.7	1497.1	1678.8	1684.0	1876.7
38	1117.4	1269.8	1348.9	1516.9	1500.2	1677.5	1685.7	1873.2
39	1120.3	1268.9	1350.3	1513.9	1500.5	1672.9	1683.6	1865.6
40	1121.2	1265.9	1349.0	1507.8	1497.5	1664.5	1677.8	1854.0
41	1120.4	1260.8	1345.6	1499.3	1491.6	1653.1	1668.7	1838.7
42	1118.0	1254.0	1340.2	1488.6	1483.6	1639.1	1657.1	1820.6
43	1114.5	1245.8	1333.1	1476.3	1473.6	1623.2	1643.2	1800.2
44	1109.8	1236.3	1324.5	1461.8	1461.9	1605.4	1627.3	1777.8
45	1104.2	1225.8	1314.6	1446.2	1448.8	1586.2	1609.9	1753.7
46	1097.9	1214.5	1303.8	1429.8	1434.9	1566.2	1591.5	1728.7
47	1091.2	1202.9	1292.8	1413.1	1420.6	1545.8	1572.7	1703.4
48	1084.3	1191.1	1281.6	1396.4	1406.0	1525.4	1553.8	1678.3

No. 11 (continued).

	8 PER CENT.		6 PER CENT.		5 PER CENT.		4 PER CENT.	
	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.	If Mother Living.	If both Parents Dead.
	£	£	£	£	£	£	£	£
49	1078·1	1180·2	1271·0	1380·6	1392·5	1506·2	1535·9	1654·4
50	1072·8	1170·6	1261·8	1366·4	1380·2	1488·7	1519·7	1632·6
51	1066·9	1161·4	1252·9	1352·8	1368·2	1471·6	1504·1	1611·6
52	1062·7	1152·1	1243·6	1339·0	1355·0	1454·7	1488·0	1590·4
53	1056·0	1141·7	1232·9	1323·9	1342·2	1436·3	1470·0	1567·5
54	1048·8	1130·7	1221·2	1307·9	1327·3	1416·9	1451·1	1543·7
55	1331·8	1119·6	1209·2	1291·5	1312·1	1397·4	1431·6	1519·8
56	1033·5	1107·9	1195·9	1274·7	1295·3	1376·6	1410·3	1494·5
57	1023·4	1094·3	1180·4	1255·5	1276·3	1353·8	1386·6	1466·9
58	1010·8	1078·3	1162·1	1233·6	1254·0	1327·7	1359·5	1435·3
59	995·7	1060·0	1141·0	1208·9	1228·5	1298·6	1329·0	1401·4
60	978·7	1040·0	1117·5	1182·2	1200·7	1267·5	1296·2	1365·1
61	959·9	1018·3	1091·9	1153·6	1170·9	1234·6	1261·1	1326·8
62	939·3	995·2	1064·5	1423·8	1139·2	1200·2	1224·0	1287·1
63	917·4	971·5	1035·7	1092·9	1106·1	1165·2	1185·6	1246·8
64	894·6	947·2	1005·3	1061·9	1082·3	1130·1	1146·7	1206·6
65	870·6	922·6	975·4	1031·0	1037·2	1094·6	1106·6	1166·4
66	844·5	897·6	942·4	999·6	1000·0	1059·2	1064·4	1126·2
67	815·9	872·2	906·7	968·1	960·1	1023·8	1019·4	1086·2
68	782·6	846·5	866·1	936·3	915·4	988·4	969·5	1046·4
69	742·1	820·7	817·4	904·5	862·5	953·1	911·5	1006·8
70	687·5	794·5	754·8	872·7	724·5	917·8	837·7	967·6
71	629·8	692·8	689·6	758·6	723·8	796·3	761·6	837·9

VALUATION TABLES (NEW RULES.)

No. 12. *Contingent.—Reversionary Pensions to Wives of Living Members.*

Value of Life Annuity £300 per Annum, payable Half-yearly in advance till Marriage, and then reducible to One-half till Death (the Husband being assumed on an average 7 Years older than the Wife).

Age of Husband last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age of Husband last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
20	478.8	758.1	961.5	1247.4	55	674.7	942.3	1096.8	1287.9
21	489.3	771.3	975.9	1261.8	56	687.6	955.2	1107.3	1295.4
22	498.0	782.4	987.6	1273.2	57	702.6	969.9	1120.2	1305.0
23	506.1	793.5	997.8	1283.4	58	718.2	984.9	1133.1	1314.9
24	514.2	803.7	1008.6	1293.3	59	734.7	1001.4	1147.5	1325.7
25	522.9	814.2	1019.4	1303.8	60	751.5	1016.4	1161.0	1335.9
26	531.3	824.7	1029.9	1313.4	61	768.0	1032.0	1173.9	1344.9
27	539.7	834.6	1040.4	1323.0	62	783.6	1045.5	1185.0	1351.8
28	548.4	844.8	1050.6	1332.0	63	798.0	1057.8	1194.0	1356.9
29	556.8	855.0	1060.5	1340.7	64	811.5	1068.3	1201.5	1359.6
30	565.2	864.3	1068.3	1348.5	65	823.5	1077.0	1206.9	1359.9
31	573.3	873.3	1076.7	1355.1	66	834.6	1084.5	1210.5	1358.4
32	581.1	882.0	1084.5	1361.4	67	844.2	1090.2	1212.3	1355.1
33	588.6	889.2	1091.1	1365.6	68	852.9	1094.1	1212.3	1349.7
34	596.1	897.3	1098.0	1370.7	69	860.1	1096.2	1210.2	1341.9
35	604.2	905.7	1105.5	1375.8	70	865.5	1096.5	1206.0	1332.3
36	612.6	914.1	1112.4	1380.6	71	869.7	1094.7	1199.7	1320.3
37	621.3	922.5	1119.9	1385.4	72	872.1	1091.1	1191.6	1306.2
38	630.3	931.2	1127.1	1390.5	73	872.7	1085.4	1180.6	1289.7
39	639.0	939.3	1133.7	1394.4	74	870.9	1076.7	1167.6	1270.5
40	647.7	947.7	1140.3	1398.0	75	866.7	1065.3	1151.4	1248.3
41	654.6	953.1	1144.2	1398.6	76	859.8	1050.9	1131.9	1223.1
42	660.0	956.7	1145.7	1396.5	77	852.0	1035.9	1112.1	1197.6
43	663.6	957.6	1143.9	1391.1	78	841.2	1007.6	1089.0	1168.8
44	665.1	955.8	1139.4	1382.7	79	828.9	997.8	1064.4	1138.8
45	664.2	951.3	1131.6	1370.7	80	814.5	975.6	1037.7	1106.7
46	661.2	943.8	1121.1	1355.7	81	798.9	952.5	1010.4	1074.3
47	652.2	936.0	1110.0	1332.0	82	780.6	926.7	980.1	1038.9
48	648.6	928.8	1099.5	1317.0	83	762.0	900.6	950.1	1004.4
49	644.1	921.0	1088.4	1301.1	84	740.7	872.1	917.4	967.2
50	642.6	916.8	1081.5	1290.0	85	718.5	845.7	894.4	929.4
51	643.8	915.6	1077.9	1282.2	86	695.4	812.7	850.5	891.6
52	647.4	917.7	1077.6	1278.6	87	671.4	782.1	816.6	854.1
53	654.3	923.7	1081.5	1279.2	88	645.0	749.1	780.3	814.2
54	663.6	932.1	1088.1	1282.5	89	619.2	717.3	745.5	776.1

No. 13. *Contingent.—Reversionary Benefits to Sons of Living Members.*

Value of the same Benefits as in No. 10, if the Father Dies before the Son attains Age 21 (the Father being assumed, on an average, 35 years older than the Son).

Son's Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Son's Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
0	£ 142·6	£ 181·7	£ 207·2	£ 237·0	11	£ 119·6	£ 134·3	£ 142·4	£ 151·2
1	157·7	206·6	227·0	257·9	12	105·1	116·8	123·2	130·0
2	165·6	207·7	233·6	263·5	13	90·5	99·4	104·3	109·4
3	169·8	210·1	234·7	262·8	14	76·0	82·6	86·1	89·7
4	171·8	209·7	232·5	258·5	15	62·0	66·5	69·0	71·4
5	171·4	206·6	227·5	251·1	16	48·6	51·6	53·2	54·6
6	168·8	200·7	219·5	240·6	17	36·2	37·9	38·8	39·5
7	163·8	192·3	208·9	227·4	18	24·6	25·4	25·8	26·1
8	156·4	181·3	195·7	211·6	19	14·0	14·3	14·4	14·4
9	146·3	167·7	179·9	193·3	20	4·5	4·5	4·5	4·5
10	133·7	151·6	161·7	172·7					

VALUATION TABLES (NEW RULES).

No. 14. *Contingent.—Reversionary Benefits to Daughters of Living Members.*

Value of the same Benefits as in No. 11, if the Father dies before the Daughter's Death or Marriage (the Father being assumed, on the average, 35 Years older than the Daughter).

Daughter's Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Daughter's Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
0	£ 167·1	£ 243·9	£ 302·0	£ 382·6	32	£ 501·4	£ 673·8	£ 793·2	£ 945·3
1	188·9	273·5	337·3	425·6	33	527·2	704·4	826·6	981·5
2	201·0	288·7	354·5	445·5	34	552·9	734·6	859·2	1016·5
3	209·3	298·2	369·4	456·7	35	578·3	763·9	890·5	1049·6
4	215·6	304·8	371·6	463·5	36	603·0	792·0	920·0	1080·4
5	219·9	309·0	375·4	466·8	37	626·9	818·6	947·6	1108·7
6	222·4	310·7	376·6	467·1	38	649·7	843·2	972·9	1134·0
7	223·1	310·3	375·3	464·6	39	670·8	865·3	995·2	1155·7
8	222·1	308·1	372·0	459·5	40	689·9	884·8	1014·1	1173·4
9	219·4	304·0	366·8	452·3	41	607·2	901·8	1030·1	1187·5
10	214·9	298·0	359·7	443·8	42	722·7	916·4	1043·4	1198·5
11	209·5	291·1	351·8	434·3	43	736·6	928·8	1054·2	1206·7
12	204·0	284·1	343·8	424·8	44	749·0	939·2	1062·7	1212·3
13	198·5	277·3	336·0	415·7	45	760·0	947·7	1069·0	1215·4
14	194·3	272·4	330·6	409·4	46	769·8	954·8	1073·7	1216·8
15	192·6	271·1	329·4	408·3	47	778·6	960·9	1077·4	1217·0
16	194·5	274·4	333·9	414·1	48	786·8	966·2	1080·2	1216·4
17	200·6	283·7	345·4	428·4	49	795·1	971·7	1083·2	1216·2
18	212·1	300·2	365·5	453·0	50	803·8	977·8	1087·0	1216·8
19	227·4	321·8	391·6	484·6	51	812·4	983·7	1090·5	1217·2
20	244·2	345·1	419·5	518·4	52	820·5	989·1	1093·5	1216·9
21	262·4	370·0	448·9	553·8	53	827·5	993·3	1095·3	1215·0
22	281·7	396·2	479·6	590·3	54	833·6	996·6	1095·9	1212·0
23	302·0	423·2	511·2	627·5	55	842·5	1000·7	1097·3	1209·7
24	322·6	450·4	542·7	664·3	56	854·3	1007·0	1100·6	1209·4
25	343·3	477·3	573·5	699·8	57	866·7	1015·4	1105·6	1210·8
26	364·0	503·9	603·7	734·4	58	877·9	1021·9	1108·2	1209·7
27	384·8	530·9	633·7	768·4	59	883·0	1021·3	1104·0	1200·3
28	406·1	557·5	663·7	811·6	60	885·7	1017·8	1097·2	1187·8
29	428·3	584·5	694·5	846·0	61	887·5	1013·6	1089·3	1174·8
30	451·7	613·4	726·5	872·1	62	871·5	989·4	1060·9	1139·4
31	476·2	643·3	759·6	908·6	63	842·0	949·6	1019·8	1086·7

VALUATION TABLES (NEW RULES).

No. 15 (a). *Unmarried Members on Service.—Value of Temporary Single Life Annuity till Age 45.*

Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
20	£ 9·716	£ 11·370	£ 12·384	£ 13·556	33	£ 7·083	£ 7·775	£ 8·164	£ 8·583
21	9·576	11·162	12·130	13·243	34	6·744	7·356	7·698	8·065
22	9·436	10·955	11·876	12·931	35	6·374	6·907	7·201	7·517
23	9·293	10·744	11·618	12·616	36	5·969	6·424	6·673	6·940
24	9·140	10·522	11·349	12·288	37	5·525	5·904	6·111	6·330
25	8·977	10·288	11·067	11·947	38	5·039	5·345	5·511	5·686
26	8·802	10·040	10·771	11·593	39	4·506	4·745	4·872	5·057
27	8·612	9·776	10·459	11·222	40	3·922	4·097	4·190	4·287
28	8·407	9·494	10·129	10·833	41	3·281	3·400	3·462	3·527
29	8·183	9·193	9·777	10·425	42	2·578	2·649	2·686	2·724
30	7·942	8·873	9·409	9·987	43	1·803	1·836	1·854	1·872
31	7·679	8·531	9·017	9·550	44	·947	·956	·961	·966
32	7·393	8·165	8·602	9·079					

No. 15 (b). *Married Members on Service.—Value of Joint Life Temporary Annuity till Age 45 of Husband.*

Husband's Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Husband's Age last Birthday.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
20	£ 9·114	£ 10·586	£ 11·484	£ 12·505	33	£ 6·671	£ 7·301	£ 7·655	£ 8·038
21	8·978	10·390	11·247	12·228	34	6·363	6·923	7·235	7·571
22	8·841	10·194	11·011	11·940	35	6·027	6·517	6·791	7·077
23	8·704	9·998	10·774	11·654	36	5·660	6·081	6·311	6·556
24	8·557	9·790	10·525	11·355	37	5·257	5·609	5·801	6·005
25	8·404	9·575	10·268	11·048	38	4·814	5·100	5·255	5·418
26	8·243	9·351	10·002	10·733	39	4·325	4·550	4·670	4·796
27	8·067	9·111	9·720	10·400	40	3·785	3·951	4·039	4·131
28	7·880	8·857	9·425	10·055	41	3·185	3·298	3·358	3·420
29	7·675	8·585	9·110	9·690	42	2·518	2·587	2·623	2·660
30	7·457	8·299	8·781	9·311	43	1·773	1·806	1·823	1·841
31	7·219	7·990	8·430	8·910	44	·939	·948	·952	·957
32	6·957	7·658	8·054	8·484					

No. 16.—*Value of Annuity for the Whole Life of a Member (from Neison, Table II.).*

Age.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.	Age.	8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
	£	£	£	£		£	£	£	£
20	10·103	12·503	14·138	16·201	61	6·781	7·692	8·231	8·838
21	10·042	12·411	14·022	16·049	62	6·590	7·450	7·957	8·525
22	9·989	12·331	13·919	15·913	63	6·396	7·207	7·682	8·214
23	9·942	12·257	13·824	15·787	64	6·200	6·963	7·407	7·903
24	9·895	12·184	13·728	15·659	65	6·001	6·717	7·132	7·595
25	9·849	12·111	13·633	15·532	66	5·801	6·471	6·857	7·288
26	9·803	12·038	13·538	15·407	67	5·597	6·223	6·582	6·981
27	9·755	11·963	13·440	15·277	68	5·392	5·975	6·308	6·677
28	9·706	11·884	13·340	15·143	69	5·186	5·728	6·036	6·376
29	9·654	11·804	13·236	15·007	70	4·979	5·481	5·766	6·079
30	9·602	11·723	13·132	14·871	71	4·773	5·237	5·498	5·787
31	9·548	11·640	13·026	14·731	72	4·566	4·994	5·236	5·499
32	9·492	11·554	12·916	14·588	73	4·361	4·755	4·977	5·218
33	9·436	11·468	12·806	14·444	74	4·159	4·521	4·724	4·943
34	9·378	11·380	12·693	14·298	75	3·960	4·292	4·477	4·677
35	9·317	11·287	12·577	14·148	76	3·766	4·070	4·238	4·420
36	9·255	11·193	12·457	13·994	77	3·577	3·854	4·008	4·173
37	9·189	11·094	12·333	13·836	78	3·393	3·646	3·786	3·936
38	9·120	10·993	12·207	13·674	79	3·215	3·446	3·573	3·708
39	9·052	10·891	12·080	13·512	80	3·043	3·253	3·368	3·490
40	8·980	10·785	11·949	13·347	81	2·877	3·067	3·171	3·282
41	8·912	10·684	11·823	13·187	82	2·716	2·888	2·982	3·082
42	8·848	10·588	11·701	13·032	83	2·560	2·716	2·801	2·890
43	8·788	10·495	11·584	12·881	84	2·410	2·551	2·627	2·708
44	8·732	10·408	11·473	12·737	85	2·266	2·393	2·461	2·533
45	8·681	10·325	11·366	12·598	86	2·127	2·241	2·302	2·366
46	8·635	10·247	11·264	12·464	87	1·994	2·095	2·149	2·206
47	8·585	10·164	11·157	12·324	88	1·862	1·952	2·000	2·050
48	8·530	10·074	11·041	12·173	89	1·730	1·809	1·851	1·895
49	8·467	9·974	10·913	12·010	90	1·592	1·660	1·695	1·733
50	8·394	9·861	10·771	11·832	91	1·438	1·495	1·525	1·556
51	8·308	9·732	10·613	11·634	92	1·254	1·299	1·323	1·348
52	8·207	9·585	10·434	11·415	93	1·056	1·090	1·109	1·127
53	8·091	9·421	10·237	11·177	94	·857	·882	·895	·909
54	7·962	9·242	10·024	10·921	95	·665	·683	·693	·702
55	7·821	9·049	9·796	10·651	96	·490	·502	·508	·514
56	7·667	8·843	9·553	10·367	97	·339	·347	·351	·355
57	7·504	8·627	9·302	10·073	98	·210	·214	·217	·219
58	7·333	8·402	9·042	9·770	99	·102	·104	·105	·106
59	7·154	8·170	8·776	9·462					
60	6·970	7·933	8·505	9·151					

INDEX TO APPENDIX V.

PRELIMINARY TABLES FOR VALUATION.

In order to distinguish the New Tables from those in the Reports of Mr. Neison and Mr. Grant, they are referred to by numerals in a different type; and if similar Tables at 8 and 4 per Cent. are to be found in those Reports they are quoted under the proper heading. The same number is given to the similar Tables at 8, 6, 5, and 4 per Cent., so that they may be more readily turned to and compared.

	8 per Cent.				6 per Cent.		5 per Cent.		4 per Cent.	
	In this Appendix.									
		Page	Page	Page	Page					
No. 1. Old Rules.—Widows—Annuity till marriage or death, D and N Columns (from Neison, Table V.)	Neison, VIII.	..	16	47	..	Neison, VIII. ^(a) .				
No. 2. " Ditto—Value of annuity, payable half-yearly in advance till marriage or death	Grant, I.	1	17	48	78	Grant, I. ^(a) .				
No. 3. " Widows and Children—Value of life annuity (mortality only), D and N Columns (from Neison, Table VI.)	Neison, XIV.	..	18	49	..	Neison, XIV. ^(a) .				
No. 4. " Ditto—Value of life annuity, payable half-yearly in advance (from Neison, Tables VI. and XIV.)	..	2	19	50	79					
No. 5. " Sons and Daughters—Values of temporary annuity till age 6, 10, and 19	Neison, XVI.	..	20	51	..	Neison, XVI. ^(a) .				
No. 6. " Ditto—Value of £300 at age 19	Neison, XV.	..	20	51	..	Neison, XV. ^(a) .				
No. 7. " Ditto—Value of increase of pension, £20 till age 6, and £30 from 6 till 10, after mother's death	..	..	21	52						
No. 8. " Ditto—Value of total benefits if mother is living	Neison, XVII.	..	22	53	..	Neison, XVII. ^(a) .				
No. 9. " Ditto—Value of total benefits if both parents are dead	" XX.	..	22	53		" XX. ^(a) .				
No. 10. " Husband and Wife—D and N Columns and joint life annuity (from Neison, Tables II. and III.)	Neison, X.	..	23	54	..	Neison, X. ^(a) .				
No. 11. " Wives' Reversionary Benefits—Value of annuity after husband's death to wife, till remarriage or death	" XI.	..	25	56	80	" XI. ^(a) .				
No. 12. " Sons' and Daughters' Benefits—Value of reversionary benefits till age 19, after father's death	Neison, XI.	..	25	56	80					
No. 13. " Daughters only—Ditto till marriage or death before age 19	" XII.	..	26	57	82					
No. 14. " Daughters on Subsidiary Fund under age 19—Value of increased benefits over donation at age 19, after father's death	Neison, XXI. to XXIV.	..	26	57	82					
No. 15. " Ditto above age 19—Value of survivorship annuity after father's death	Neison, XXV. to XXVII.	82					
	Grant, IX. and VI.	..	27	58	..	Grant, IX. ^(a) and VI. ^(a) .				
	Grant, V.	..	28	59	..	Grant, V. ^(a) .				

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		8 per Cent.	6 per Cent.	5 per Cent.	4 per Cent.
		In this Appendix.			
		Page	Page	Page	Page
No. 16.	New Rules.—Widows' Pensions—Value of lifeannuity payable half-yearly in advance, but reducible to one-half on remarriage	3	29	60	83
No. 17.	„ Sons' Benefits—Value of temporary annuity till age 6, 10, and 21	4	30	61	84
No. 18.	„ Ditto—Value of £300 at age 21	4	30	61	84
No. 19.	„ Ditto—Value of £10 annuity till age 10	5	31	62	85
No. 20.	„ Ditto—Value of total benefits if both parents are dead or mother remarried	5	31	62	85
No. 21.	„ Ditto—Value of total benefits if mother living and not remarried	6	32	63	86
No. 22.	„ Daughters' Benefits—Value of temporary annuity till age 6 and 10 (same as No. 17)	6	..	63	
No. 23.	„ Ditto—Value of £300 donation on marriage	Grant, XVII.	33	64	87
No. 24.	„ Ditto—Value of increased pension, £10 till age 10, and £25 from age 10 till marriage or death after mother's marriage or death	7	34	65	88
No. 25.	„ Ditto—Value of total benefits if mother living and not remarried	9	35	66	89
No. 26.	„ Ditto—Value of total benefits if both parents are dead or mother remarried	11	37	68	91
No. 27.	„ Wives' Reversionary Benefits—Value of reversionary annuity (by No. 16) to wife after husband's death	Neison, XI.	38	69	92
No. 28.	„ Sons' Reversionary Benefits—Value of reversionary benefits (by No. 21) to sons after father's death	12	40	71	94
No. 29.	„ Daughters' Reversionary Benefits—Value of reversionary benefits (by No. 25) to daughters after father's death	13	41	72	95
No. 30.	„ Husband and Wife—Value of joint life annuity to end of 16th and 25th years of service	Grant, X. and XII.	43	74	.. Grant, X. ^(a) and XII. ^(a)
No. 31.	„ Member's Single Life—Value of annuity to end of 16th and 25th years of service	Neison, XLIII. & Grant, XIV.	44	75	.. Neison, XLIII. & Grant, XIV. ^(a)
No. 32.	„ Ditto—Value of life annuity (from Neison, Table II.)	Neison, IX.	15	45	76 97 Neison, IX. ^(a)

8 PER CENT.

No. 2.—Old Rules. Widows. Value of Annuity, payable Half-yearly, in advance, till Marriage or Death.

Age m.	Value of Annuity $a_m + \cdot 750$.	Age m.	Value of Annuity $a_m + \cdot 750$.	Age m + t.	Value of Annuity, half-yearly, in advance.	Age m + t.	Value of Annuity, half-yearly, in advance.
0	8.660	46	9.581	0-1	9.209	46-47	9.535
1	9.757	47	9.488	1-2	9.938	47-48	9.442
2	10.117	48	9.396	2-3	10.170	48-49	9.351
3	10.221	49	9.306	3-4	10.226	49-50	9.271
4	10.230	50	9.235	4-5	10.202	50-51	9.205
5	10.173	51	9.174	5-6	10.123	51-52	9.147
6	10.072	52	9.129	6-7	10.003	52-53	9.091
7	9.934	53	9.062	7-8	9.848	53-54	9.026
8	9.762	54	8.990	8-9	9.666	54-55	8.958
9	9.571	55	8.926	9-10	9.464	55-56	8.891
10	9.357	56	8.856	10-11	9.238	56-57	8.816
11	9.119	57	8.776	11-12	8.987	57-58	8.726
12	8.854	58	8.676	12-13	8.708	58-59	8.611
13	8.561	59	8.546	13-14	8.401	59-60	8.473
14	8.240	60	8.399	14-15	8.106	60-61	8.317
15	7.972	61	8.235	15-16	7.867	61-62	8.146
16	7.763	62	8.057	16-17	7.709	62-63	7.963
17	7.655	63	7.868	17-18	7.659	63-64	7.772
18	7.662	64	7.676	18-19	7.748	64-65	7.578
19	7.832	65	7.480	19-20	7.920	65-66	7.381
20	8.009	66	7.282	20-21	8.098	66-67	7.181
21	8.187	67	7.080	21-22	8.275	67-68	6.978
22	8.362	68	6.876	22-23	8.447	68-69	6.773
23	8.531	69	6.669	23-24	8.611	69-70	6.565
24	8.690	70	6.461	24-25	8.756	70-71	6.356
25	8.821	71	6.251	25-26	8.876	71-72	6.146
26	8.930	72	6.041	26-27	8.976	72-73	5.936
27	9.022	73	5.831	27-28	9.063	73-74	5.726
28	9.104	74	5.621	28-29	9.143	74-75	5.517
29	9.181	75	5.412	29-30	9.227	75-76	5.309
30	9.270	76	5.206	30-31	9.320	76-77	5.104
31	9.369	77	5.002	31-32	9.420	77-78	4.902
32	9.471	78	4.802	32-33	9.522	78-79	4.704
33	9.573	79	4.606	33-34	9.622	79-80	4.511
34	9.671	80	4.415	34-35	9.714	80-81	4.322
35	9.757	81	4.229	35-36	9.793	81-82	4.139
36	9.829	82	4.049	36-37	9.858	82-83	3.961
37	9.887	83	3.873	37-38	9.907	83-84	3.788
38	9.927	84	3.702	38-39	9.938	84-85	3.614
39	9.948	85	3.536	39-40	9.947	85-86	3.457
40	9.945	86	3.377	40-41	9.933	86-87	3.300
41	9.920	87	3.223	41-42	9.899	87-88	3.150
42	9.877	88	3.076	42-43	9.849	88-89	3.006
43	9.820	89	2.936	43-44	9.786	89-90	2.871
44	9.751	90	2.805	44-45	9.711		
45	9.670			45-46	9.626		

8 PER CENT.

No. 4.—*Old Rules. Widows and Children. Value of Life Annuity, payable Half-yearly, in Advance. (From Neison, Tables VI. and XIV.)*

Age m .	$\text{Log.} \left(\frac{N_m}{D_m} \right)$	Value of Annuity = a_m .	$a_m + \cdot 750$.	$a_m + \cdot 750$ at mean Age $m + \frac{1}{2}$.	Age m .	$\text{Log.} \left(\frac{N_m}{D_m} \right)$	Value of Annuity = a_m .	$a_m + \cdot 750$.	$a_m + \cdot 750$ at mean Age $m + \frac{1}{2}$.
0	.94180	8.746	9.496	10.148	50	.96008	9.121	9.871	9.812
1	.00278	10.053	10.800	11.065	51	.95433	9.002	9.752	9.689
2	.02466	10.583	11.333	11.457	52	.94822	8.876	9.626	9.560
3	.03467	10.831	11.581	11.657	53	.94169	8.743	9.493	9.424
4	.04079	10.984	11.734	11.781	54	.93476	8.605	9.355	9.283
5	.04444	11.078	11.828	11.857	55	.92742	8.461	9.211	9.136
6	.04662	11.135	11.885	11.900	56	.91969	8.311	9.061	8.985
7	.04783	11.165	11.915	11.918	57	.91159	8.158	8.908	8.829
8	.04808	11.171	11.921	11.922	58	.90308	8.000	8.750	8.668
9	.04816	11.173	11.923	11.922	59	.89406	7.835	8.585	8.500
10	.04800	11.170	11.920	11.915	60	.88456	7.665	8.415	8.327
11	.04761	11.159	11.909	11.898	61	.87445	7.489	8.239	8.148
12	.04682	11.138	11.888	11.874	62	.86371	7.306	8.051	7.962
13	.04569	11.110	11.860	11.843	63	.85238	7.118	7.868	7.762
14	.04433	11.075	11.825	11.806	64	.84049	6.926	7.676	7.578
15	.04281	11.036	11.786	11.767	65	.82802	6.730	7.480	7.381
16	.04127	10.997	11.747	11.729	66	.81501	6.532	7.282	7.181
17	.03982	10.960	11.710	11.693	67	.80139	6.329	7.079	6.977
18	.03846	10.926	11.676	11.660	68	.78716	6.125	6.875	6.772
19	.03716	10.894	11.644	11.628	69	.77226	5.919	6.669	6.565
20	.03591	10.862	11.612	11.597	70	.75671	5.711	6.461	6.356
21	.03466	10.831	11.581	11.565	71	.74046	5.501	6.251	6.146
22	.03337	10.799	11.549	11.533	72	.72355	5.291	6.041	5.936
23	.03206	10.766	11.516	11.500	73	.70592	5.080	5.830	5.726
24	.03071	10.733	11.483	11.466	74	.68765	4.871	5.621	5.517
25	.02934	10.699	11.449	11.432	75	.66863	4.662	5.412	5.309
26	.02792	10.664	11.414	11.397	76	.64898	4.456	5.206	5.104
27	.02648	10.629	11.379	11.361	77	.62862	4.252	5.002	4.902
28	.02499	10.592	11.342	11.324	78	.60772	4.052	4.802	4.704
29	.02345	10.555	11.305	11.286	79	.58616	3.856	4.606	4.511
30	.02186	10.516	11.266	11.247	80	.56412	3.665	4.415	4.322
31	.02021	10.478	11.228	11.207	81	.54147	3.479	4.229	4.139
32	.01848	10.435	11.185	11.164	82	.51832	3.298	4.048	3.960
33	.01669	10.392	11.142	11.120	83	.49453	3.122	3.872	3.787
34	.01480	10.347	11.097	11.073	84	.47018	2.952	3.702	3.619
35	.01281	10.299	11.049	11.027	85	.44506	2.786	3.536	3.456
36	.01172	10.274	11.024	10.986	86	.41941	2.626	3.376	3.299
37	.00848	10.197	10.947	10.920	87	.39316	2.472	3.222	3.149
38	.00611	10.142	10.892	10.862	88	.36661	2.326	3.076	3.006
39	.00355	10.082	10.832	10.812	89	.33973	2.186	2.936	2.871
40	.00081	10.042	10.792	10.747	90	.31281	2.055	2.805	2.743
41	.99788	9.951	10.701	10.665	91	.28568	1.930	2.680	2.621
42	.99472	9.879	10.629	10.591	92	.25810	1.812	2.562	2.504
43	.99134	9.803	10.553	10.512	93	.22924	1.695	2.445	2.387
44	.98771	9.721	10.471	10.428	94	.19830	1.578	2.328	2.268
45	.98382	9.634	10.384	10.338	95	.16365	1.457	2.207	2.139
46	.97968	9.542	10.292	10.244	96	.12112	1.322	2.072	1.988
47	.97525	9.446	10.196	10.145	97	.06211	1.154	1.904	1.789
48	.97052	9.343	10.093	10.040	98	T.96547	.9235	1.6735	1.499
49	.96547	9.236	9.986	9.929	99	T.75918	.5743	1.3243	..

8 PER CENT.

No. 16.—*New Rules. Widows. Value of Annuity till Death, payable Half-yearly, in Advance, but Reduced to One-half on Re-marriage.*

Age.	(1) Value of Half Annuity till Marriage or Death, at Age $m + t$.	(2) Value of Half Annuity till Death, at Age $m + t$.	(3) Sum of Col. (1) and (2).	Age.	(1) Value of Half Annuity till Marriage or Death, at Age $m + t$.	(2) Value of Half Annuity till Death, at Age $m + t$.	(3) Sum of Col. (1) and (2).
15	..	..	..	53	4.513	4.712	9.225
16	..	..	..	54	4.479	4.641	9.120
17	..	..	..	55	4.446	4.568	9.014
18	..	..	..	56	4.408	4.493	8.901
19	3.960	5.814	9.774	57	4.363	4.414	8.777
20	4.049	5.799	9.848	58	4.396	4.334	8.640
21	4.139	5.783	9.921	59	4.237	4.250	8.487
22	3.224	5.766	9.990	60	4.158	4.164	8.322
23	4.306	5.750	10.056	61	4.073	4.074	8.147
24	4.378	5.733	10.111	62	3.982	3.981	7.963
25	4.438	5.716	10.154	63	3.886	3.881	7.767
26	4.488	5.699	10.187	64	3.789	3.789	7.578
27	4.532	5.680	10.212	65	3.690	3.690	7.380
28	4.571	5.662	10.233	66	3.591	3.590	7.181
29	4.614	5.643	10.257	67	3.489	3.489	6.978
30	4.660	5.623	10.283	68	3.387	3.386	6.773
31	4.710	5.604	10.314	69	3.282	3.282	6.564
32	4.761	5.582	10.343	70	3.178	3.178	6.356
33	4.811	5.560	10.371	71	3.073	3.073	6.146
34	4.857	5.537	10.394	72	2.968	2.968	5.936
35	4.896	5.514	10.410	73	2.863	2.863	5.726
36	4.929	5.493	10.422	74	2.759	2.759	5.518
37	4.954	5.460	10.414	75	2.655	2.655	5.310
38	4.969	5.431	10.400	76	2.552	2.552	5.104
39	4.974	5.406	10.380	77	2.451	2.451	4.902
40	4.967	5.374	10.341	78	2.352	2.352	4.704
41	4.949	5.333	10.282	79	2.256	2.255	4.511
42	4.925	5.296	10.221	80	2.161	2.161	4.322
43	4.893	5.256	10.149	81	2.069	2.069	4.138
44	4.856	5.214	10.070	82	1.980	1.980	3.960
45	4.813	5.169	9.982	83	1.894	1.894	3.788
46	4.768	5.122	9.890	84	1.809	1.809	3.618
47	4.721	5.073	9.794	85	1.729	1.728	3.457
48	4.676	5.020	9.696	86	1.650	1.649	3.299
49	4.636	4.964	9.600	87	1.575	1.574	3.149
50	4.603	4.906	9.509	88	1.503	1.503	3.006
51	4.574	4.845	9.419	89	1.436	1.435	2.871
52	4.545	4.780	9.325				

8 PER CENT.

No. 17.—*New Rules. Sons' Benefits. Value of Temporary Annuity till Age 6, 10, and 21.*

Age m.	Value of Temporary Annuity till Age 21.	Value of Temporary Annuity till Age 6.	Value of Temporary Annuity till Age 10.	Value of Temporary Annuity from Age 6 till 21.	Value of Temporary Annuity from Age 10 till 21.
0	8.001	4.017	5.609	3.984	2.392
1	8.922	3.883	5.896	5.039	3.026
2	9.156	3.356	5.674	5.800	3.482
3	9.147	2.663	5.254	6.484	3.693
4	9.041	1.866	4.733	7.175	4.308
5	8.866	.977	4.129	7.889	4.737
6	8.641	..	3.453	..	5.188
7	8.370	..	2.702	..	5.668
8	8.058	..	1.878	..	6.180
9	7.713	..	.980	..	6.733
10	7.334	..	..	..	..
11	6.917	..	..	..	..
12	6.471	..	..	..	..
13	5.957	..	..	..	..
14	5.409	..	..	..	..
15	4.813	..	..	..	..
16	4.167	..	..	..	..
17	3.466	..	..	..	..
18	2.706	..	..	..	..
19	1.879	..	..	..	..
20	.979	..	..	..	..

8 PER CENT.

No. 18.—*New Rules. Sons' Benefits. Value of £300 at Age 21.*

Age m.	Log. D_{21} - Log. D_m = 4.11100 - Log. D_m .	Value of Endowment at Age 21.	Value of £300 at Age 21.
0	1.11100	.129	38.7
1	.21312	.163	48.9
2	.27421	.188	56.4
3	.32258	.210	63.0
4	.36652	.233	69.9
5	.40771	.256	76.8
6	.44730	.280	84.0
7	.48571	.306	91.8
8	.52321	.334	100.2
9	.56051	.364	109.2
10	.59759	.396	118.8
11	.63446	.431	129.3
12	.67102	.469	140.7
13	.70733	.510	153.0
14	.74351	.554	166.2
15	.77966	.602	180.6
16	.81591	.655	196.5
17	.85238	.712	213.6
18	.88905	.775	232.5
19	.92590	.843	252.9
20	.96290	.918	275.4
21	..	..	300.0

8 PER CENT.

No. 19.—*New Rules. Sons' Benefits. Value of £10 Annuity till Age 10.*

Age.	Value of £10 Annuity till Age 10. P _m .	Ditto at Mean Age. m+t. P _{m+t} .	Log. of Ditto.
0	56.1	57.6	1.76042
1	59.0	57.8	.76193
2	56.7	54.6	.73719
3	52.5	49.9	.69810
4	47.3	44.3	.64640
5	41.3	37.9	.57864
6	34.5	30.7	.48714
7	27.0	22.9	.35984
8	18.8	14.3	.15584
9	9.8	4.9	0.69020

8 PER CENT.

No. 20.—*New Rules. Sons' Benefits. Value of Total Benefits if both Parents are Dead or Mother Re-married.*

Age m.	(1) Value of £125 Annuity till Age 21.	(2) Value of £85 Annuity till Age 10.	(3) Value of £20 Annuity till Age 6.	(1) - (2 + 3)	Value of £300 at Age 21.	Total Value of Benefits.	Value at Mean Age m + t.	Value of £10 a Year in- creased Pen- sion till Age 10 after Mother's Death.	Value of Total Benefits if both Parents are Dead or Mother Re-married.
0	1000.1	364.6	80.3	555.2	38.7	593.9	648.6	57.6	706.2
1	1115.2	383.2	77.7	654.3	48.9	703.2	734.1	57.8	791.9
2	1144.5	368.8	67.1	708.6	56.4	765.0	788.3	54.6	842.9
3	1143.4	341.5	53.3	748.6	63.0	811.6	833.3	49.9	883.2
4	1130.1	307.7	37.3	785.1	69.9	855.0	876.1	44.3	920.4
5	1108.3	268.4	19.5	820.4	76.8	897.2	918.3	37.9	956.2
6	1080.1	224.5	..	855.6	84.0	939.6	951.0	30.7	981.7
7	1046.2	175.6	..	870.6	91.8	962.4	973.9	22.9	996.8
8	1007.2	122.1	..	885.1	100.2	985.3	997.5	14.3	1001.8
9	964.1	63.7	..	900.4	109.2	1009.6	1022.6	4.9	1027.5
10	916.7	..	..	916.7	118.8	1035.5	1014.7	..	1014.7
11	864.6	..	..	864.6	129.3	993.9	971.7	..	971.7
12	808.9	..	..	808.9	140.7	949.6	923.6	..	923.6
13	744.6	..	..	744.6	153.0	897.6	869.9	..	869.9
14	676.1	..	..	676.1	166.2	842.3	812.2	..	812.2
15	601.6	..	..	601.6	180.6	782.2	749.8	..	749.8
16	520.9	..	..	520.9	196.5	717.4	682.1	..	682.1
17	433.2	..	..	433.2	213.0	646.8	608.7	..	608.7
18	338.2	..	..	338.2	232.5	570.7	529.2	..	529.2
19	234.9	..	..	234.9	252.9	487.8	442.8	..	442.8
20	122.4	..	..	122.4	275.4	397.8	348.9	..	348.9
21	..	..	..	..	300.0	300.0	..	..	..

8 PER CENT.

No. 21.—*New Rules. Sons' Benefits. Value of Total Benefits, if Mother Living and not Re-married.*

Ages $m, m+28$	Log. s_m . $(d+^{28})_{m+28}$ v_{m+28}	Ditto + Log. p_{m+4}	P_m + 10,000.	K_m = P_m+P_{m+1}	Log. K_m	Log. $D_{m, m+28}$	Log. $\frac{L_{K_m}}{(D_{m, m+28})}$	Value of Pension.	Ditto at Mean Age $m+4$.	Total Value of Benefits if Mother Living and not Re- married.
0 28	7.16595	8.92637	84405.	329363.	9.51767	8.56310	0.95457	9.007	8.932	657.5
1 29	.06799	.82992	67596.	244958.	.38910	.44177	.04733	8.858	8.288	742.4
2 30	6.99043	.72762	53410.	177362.	.24886	.36193	.88753	7.718	7.010	795.3
3 31	.91663	.61473	41184.	123952.	.09325	.29372	.79953	6.303	5.583	838.9
4 32	.84178	.48818	30774.	82768.	8.91786	.23092	.68694	4.863	4.183	880.3
5 33	.76479	.34343	22051.	51994.	.71595	.17148	.54447	3.503	2.902	921.2
6 34	.68248	.16962	14778.	29943.	.47630	.11439	.36191	2.301	1.811	952.8
7 35	.60067	7.96051	9130.8	15165.	.18084	.05951	.12133	1.322	.958	974.9
8 36	.51861	.67395	4720.1	6034.	7.78061	.00656	T.77405	.594	.370	997.9
9 37	.42839	.11859	1314.0	1314.	.11859	7.95486	.16373	.146	.073	1022.7

8 PER CENT.

No. 22.—*New Rules. Daughters' Benefits. Value of Temporary Annuity till Age 6, 10, and 21.*

Age m .	Log. D_6 + Log. $a_6 + .750$ = 5.73870 - Log. D_m .	Value of Life Annuity after Age 6.	Log. D_{10} + Log. $a_{10} + .750$ = 5.58965 - Log. D_m .	Value of Life Annuity after Age 10.	Log. D_{21} + Log. $a_{21} + .750$ = 5.17475 - Log. D_m .	Value of Life Annuity after Age 21.	Value of Temporary Annuity at Age m .		
							Till Age 6.	Till Age 10.	Till Age 21.
0	0.73870	5.479	0.58965	3.887	0.17475	1.495	4.017	5.609	8.001
1	.84082	6.931	.69177	4.918	.27687	1.892	3.883	5.896	8.922
2	.90191	7.978	.75286	5.660	.33796	2.178	3.356	5.674	9.156
3	.95028	8.918	.80123	6.327	.38633	2.434	2.663	5.254	9.147
4	.99422	9.868	.84517	7.001	.43027	2.693	1.866	4.733	9.041
5	1.03541	10.850	.88636	7.698	.47146	2.961	.977	4.129	8.866
6	..	..	.92595	8.432	.51105	3.244	..	3.453	8.641
7	..	..	.96436	9.212	.54946	3.544	..	2.702	8.370
8	..	..	1.00186	10.043	.58696	3.863	..	1.878	8.058
9	..	..	.03915	10.943	.62425	4.210	..	.980	7.713
10	..	..	..	..	.66134	4.585	..	..	7.334
11	..	..	..	..	.69821	4.991	..	..	6.917
12	..	..	..	..	.73477	5.417	..	..	6.471
13	..	..	..	..	.77108	5.903	..	..	5.957
14	..	..	..	..	.80726	6.416	..	..	5.409
15	..	..	..	..	.84341	6.973	..	..	4.813
16	..	..	..	..	.87966	7.580	..	..	4.167
17	..	..	..	..	.91613	8.244	..	..	3.466
18	..	..	..	..	.95280	8.970	..	..	2.706
19	..	..	..	..	.98965	9.765	..	..	1.879
20	..	..	..	..	1.02665	10.633	..	..	.979

8 PER CENT.

No. 24.—New Rules. Daughters' Benefits. Value of Increased Pension, £10 till Age 10, and £25 from Age 10 till Marriage or Death, after Mother's Marriage or Death.

Ages $m + 28$	(1) Log. $d m. (d + \mu) m + 28$ $v m + 28$	(2) Log. $P m + t$	(1) + (2) = Log. $P m$	$P m$ + 10,000.	$K m$ = $P m + P m + 1$	Log. $K m$	Log. $D m. m + 28$	Log. $\frac{K m.}{D m. m + 28}$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at mean Age $m + t$.
0 28	6.16595	2.15836	8.32431	21101.	161440.	10.20801	8.56310	1.64491	44.2	47.5
1 29	.06799	.20871	.27670	18910.	140339.	.14718	.44177	.70541	50.8	51.8
2 30	5.90043	.23629	.22672	16855.	121429.	.08433	.36133	.72300	52.8	53.0
3 31	.91663	.25720	.17383	14922.	104574.	.01941	.29372	.72569	53.2	52.9
4 32	.84178	.27554	.11732	13102.	89652.	9.95256	.23092	.72164	52.7	52.1
5 33	.76479	.29270	.05749	11415.	76550.	.88395	.17148	.71247	51.6	50.8
6 34	.68248	.30963	7.99211	9820.1	65135.	.81381	.11439	.69942	50.1	49.1
7 35	.60067	.32613	.92680	8448.9	55315.	.74284	.05951	.68333	48.2	47.2
8 36	.51863	.34282	.86145	7268.6	46866.	.67086	.00656	.66430	46.2	45.0
9 37	.42839	.36040	.78879	6148.8	39597.	.59766	7.95486	.64280	43.9	42.8
10 38	.35326	.36342	.71668	5208.1	33448.	.52437	.90439	.61998	41.7	40.5
11 39	.26174	.35160	.61394	4105.3	28240.	.45086	.85509	.59577	39.4	38.5
12 40	.17754	.33786	.51540	3276.4	24135.	.38265	.80727	.57538	37.6	36.9
13 41	.10393	.32222	.42615	2667.8	20859.	.31929	.76061	.55868	36.2	35.6
14 42	.03554	.30664	.34218	2198.8	18191.	.25986	.71474	.54512	35.1	34.8
15 43	4.97188	.29380	.26568	1843.7	15992.	.20390	.66493	.53897	34.6	34.7
16 44	.90263	.28488	.18751	1540.0	14148.	.15070	.61082	.53988	34.7	35.1
17 45	.83999	.28217	.12216	1324.8	12608.	.10065	.55000	.55065	35.5	36.4
18 46	.78023	.28713	.06736	1167.8	11283.	.05242	.48208	.57034	37.2	38.4
19 47	.72344	.29667	.02011	1047.4	10115.	.00497	.40510	.59987	39.8	41.2
20 48	.67339	.30643	6.97982	954.60	9067.1	8.95747	.32886	.62861	42.5	43.9
21 49	.64840	.31576	.96416	920.79	8112.5	.90915	.25348	.65667	45.3	46.5
22 50	.60639	.32469	.93108	853.26	7191.7	.85683	.17845	.67838	47.7	48.8
23 51	.55197	.33304	.83501	767.38	6338.4	.80198	.10423	.69775	49.9	50.9
24 52	.48708	.34025	.82733	671.94	5571.0	.74593	.03119	.71474	51.9	52.8
25 53	.40416	.34616	.75032	562.76	4899.1	.69012	6.96041	.72971	53.7	54.7
26 54	.36017	.35064	.71081	513.82	4336.3	.63712	.89195	.74517	55.6	56.5
27 55	.29605	.35488	.65093	447.64	3822.5	.58235	.82422	.75813	57.3	58.2
28 56	.22520	.35908	.58428	383.95	3374.9	.52826	.75747	.77079	59.0	60.0
29 57	.14368	.36286	.50654	321.03	2990.9	.47581	.69160	.78421	60.9	62.1
30 58	.04663	.36736	.41369	259.23	2669.9	.42650	.62607	.80043	63.2	64.7
31 59	3.97572	.37199	.34771	222.70	2410.7	.38214	.56158	.82056	66.2	67.9
32 60	.91028	.37676	.28704	193.66	2188.0	.34005	.49763	.84242	69.6	71.5
33 61	.85348	.38130	.23478	171.70	1994.3	.29979	.43433	.86546	73.4	75.6
34 62	.80992	.38543	.19535	156.80	1822.6	.26069	.37162	.88907	77.5	79.6
35 63	.78049	.38881	.16930	147.67	1665.8	.22162	.30939	.91223	81.7	83.8
36 64	.74997	.39182	.14179	138.61	1518.1	.18130	.24726	.93404	85.9	88.0
37 65	.72096	.39393	.11489	130.28	1379.5	.13972	.18516	.95456	90.1	92.1
38 66	.69221	.39533	.08754	122.33	1249.2	.09663	.12291	.97372	94.1	96.1
39 67	.66382	.39550	.05932	114.64	1126.9	.05189	.06041	.99148	98.1	100.0
40 68	.63479	.39498	.02977	107.10	1012.3	.00531	5.99770	2.00761	101.8	103.6
41 69	.60499	.39340	5.99839	99.630	905.23	7.95676	.93446	.02230	105.3	107.0
42 70	.57633	.39129	.96762	92.815	805.60	.90612	.87023	.03589	108.6	110.2
43 71	.54462	.38846	.93308	85.720	712.78	.85296	.80470	.04826	111.8	113.3
44 72	.51290	.38507	.89797	79.062	627.06	.79731	.73740	.05991	114.8	116.2
45 73	.48012	.38130	.86142	72.681	548.00	.73878	.66823	.07055	117.6	119.0
46 74	.44240	.37712	.81952	65.996	475.32	.67699	.59661	.08038	120.3	121.7
47 75	.40428	.37291	.77719	59.867	409.32	.61206	.52219	.08987	123.0	124.3
48 76	.36199	.36866	.73065	53.784	349.45	.54339	.44441	.09898	125.6	126.9
49 77	.31699	.36493	.68192	48.075	295.67	.47081	.36299	.10782	128.2	129.6
50 78	.26538	.36192	.62730	42.394	247.59	.39373	.27879	.11694	130.9	132.3
51 79	.21015	.35908	.56923	37.088	205.20	.31218	.18602	.12616	133.7	134.1
52 80	.14946	.35641	.50587	32.053	168.11	.22559	.09056	.13503	136.5	137.8
53 81	.08429	.35334	.43763	27.392	136.06	.13373	4.99053	.14320	139.1	139.9
54 82	.01269	.35005	.36274	23.054	108.67	.03611	.88812	.14799	140.6	142.0
55 83	2.93567	.34674	.28241	19.161	85.611	6.93253	.77599	.15652	143.4	134.4
56 84	.85265	.34321	.19586	15.699	66.450	.82250	.66027	.16223	145.3	146.0

No. 24 (continued).

Ages $m, m+25$	(1) Log. $d m. (d + i)^{m+25}$ $v m + 25$	(2) Log. $P m + i$	(1) + (2) = Log. $P m$	$P m$ + 10,000.	$K m$ = $P m + P m + 1$	Log. $K m$	Log. $D m. m + 25$	Log. $K m$ $(D m. m + 25)$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at mean Age $m + i$.
57 85	.76382	.33866	.10248	12.661	50.751	.70544	.53897	.16647	146.7	147.2
58 86	.66797	.33284	.00081	10.019	38.090	.58081	.41177	.16904	147.6	147.7
59 87	.56791	.32593	4.89384	7.8314	28.071	.44826	.27869	.16957	147.8	147.5
60 88	.45795	.31785	.77580	5.9676	20.240	.30621	.13827	.16794	147.2	146.6
61 89	.33897	.30878	.64775	4.4438	14.272	.15448	3.98996	.16452	146.1	145.2
62 90	.21335	.29885	.51220	3.2524	9.8287	5.99250	.83288	.15962	144.4	143.1
63 91	.07231	.28847	.36078	2.2950	6.5762	.81798	.66632	.15166	141.8	140.2
64 92	1.91804	.27738	.19542	1.5683	4.2813	.63158	.48976	.14182	138.6	136.8
65 93	.75865	.26600	.02465	1.0560	2.7130	.43445	.30297	.13048	135.1	132.5
66 94	.58425	.25406	3.83831	.6892	1.657	.21932	.10538	.11394	130.0	126.4
67 95	.39219	.24155	.63374	.4303	.7680	4.98588	2.89650	.08938	122.9	118.1
68 96	.19613	.22866	.42479	.2659	.5377	.73054	.67634	.05420	113.3	105.4
69 97	0.97402	.21537	.18939	.1547	.2718	.43425	.44481	1.98944	97.6	85.6
70 98	.75382	.20140	2.95522	.0902	.1171	.06856	.20170	.86686	73.6	52.0
71 99	.53689	1.89321	.43010	.0269	.0269	3.43010	1.94722	.48288	30.4	15.2

8 PER CENT.

No. 25.—New Rules. Daughters' Benefits. Value of Total Benefits if Mother Living and not Re-married.

Age m.	Value of £100 per Annum till Marriage or Death.	Value of £40 per Annum till Age 10.	Value of £20 per Annum till Age 6.	(1)-(2)+(3)	Value of £300 on Marriage.	Total Value of Benefits.	Ditto at Mean Age m+t.	Total Value if Mother Liv- ing, and not Re-married, including Value of increase £10 till Age 10, and £25 after at Mother's Death.	Log of Ditto.
	(1)	(2)	(3)	(4)	(5)				
0	866.0	224.4	80.3	561.3	22.1	583.4	636.8	684.3	2.83525
1	975.7	235.8	77.7	652.2	27.9	690.1	719.9	771.7	.88745
2	1011.7	227.0	67.1	717.6	32.1	749.7	772.1	825.1	.91651
3	1022.1	210.2	53.3	758.6	35.9	794.5	815.4	868.3	.93867
4	1023.0	189.3	37.3	796.4	39.8	836.2	856.3	908.4	.95828
5	1017.3	165.2	19.5	832.6	43.7	876.3	896.7	947.5	.97658
6	1007.2	138.1	..	869.1	47.9	917.0	927.3	976.4	.98963
7	993.4	108.1	..	885.3	52.3	937.6	947.9	995.1	.99787
8	976.2	75.1	..	901.1	57.0	958.1	969.1	1014.1	3.00608
9	957.1	39.2	..	917.9	62.1	980.0	991.7	1034.5	.01473
10	935.7	67.7	1003.4	994.5	1035.0	.01494
11	911.9	73.7	985.6	975.5	1014.0	.00602
12	885.4	80.1	965.5	954.3	991.2	2.99616
13	856.1	87.1	943.2	930.9	966.5	.98520
14	824.0	94.7	918.7	908.3	943.1	.97456
15	797.2	100.8	898.0	889.8	924.5	.96591
16	776.3	105.4	881.7	877.3	912.4	.96019
17	765.5	107.5	873.0	872.9	909.3	.95871
18	766.2	106.6	872.8	873.8	912.2	.96009
19	783.2	101.5	884.7	891.0	932.2	.96951
20	800.9	96.3	897.2	903.5	947.4	.97653
21	818.7	91.1	909.8	915.9	962.4	.98336
22	836.2	85.8	922.0	927.9	976.7	.98976
23	853.1	80.7	933.8	939.3	990.2	.99572
24	869.0	75.7	944.7	949.2	1002.0	3.00087
25	882.1	71.6	953.7	957.3	1012.0	.00518
26	893.0	67.9	960.9	963.9	1020.4	.00877
27	902.2	64.7	966.9	969.5	1027.7	.01187
28	910.4	61.7	972.1	974.6	1034.6	.01477
29	918.1	58.9	977.0	979.8	1041.9	.01783
30	927.0	55.6	982.6	985.8	1050.5	.02140
31	936.9	52.0	988.9	992.1	1060.0	.02531
32	947.1	48.2	995.3	998.6	1070.1	.02942
33	957.3	44.5	1001.8	1004.8	1080.3	.03354
34	967.1	40.7	1007.8	1010.4	1090.0	.03743
35	975.7	37.2	1012.9	1014.9	1098.7	.04088
36	982.9	34.0	1016.9	1018.4	1106.4	.04391
37	988.7	31.1	1019.8	1020.6	1112.7	.04638
38	992.7	28.6	1021.3	1021.3	1117.4	.04821
39	994.8	26.5	1021.3	1020.3	1120.3	.04933
40	994.5	24.9	1019.4	1017.6	1121.2	.04968
41	992.0	23.9	1015.9	1013.4	1120.4	.04937
42	987.7	23.2	1010.9	1007.8	1118.0	.04844
43	982.0	22.8	1004.8	1001.2	1114.5	.04708
44	975.1	22.6	997.7	993.6	1109.8	.04524
45	967.0	22.6	989.6	985.2	1104.2	.04305
46	958.1	22.7	980.8	976.2	1097.9	.04056
47	948.8	22.9	971.7	966.9	1091.2	.03790
48	939.6	22.5	962.1	957.4	1084.3	.03515
49	930.6	22.1	952.7	948.5	1078.1	.03266
50	923.5	20.9	944.4	940.5	1072.8	.03052
51	917.4	19.2	936.6	932.8	1066.9	.02812
52	911.9	17.1	929.0	924.9	1062.7	.02641
53	906.2	14.7	920.9	916.1	1056.0	.02666

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No. 25 (continued).

Age m.	Value of £100 per Annum till Marriage or Death.	Value of £40 per Annum till Age 10.	Value of £20 per Annum till Age 6.	(1)-(2)+(3)	Value of £300 on Marriage.	Total Value of Benefits.	Ditto at Mean Age m+t.	Total Value if Mother Liv- ing, and not Re-married, including Value of Increase £10 till Age 10, and £25 after, at Mother's Death.	Log. of Ditto.
	(1)	(2)	(3)	(4)	(5)				
54	899.0	12.4	911.4	906.8	1048.8	.02069
55	892.6	9.6	902.2	897.4	1031.8	.01960
56	885.6	7.1	892.7	887.5	1033.5	.01431
57	877.6	4.7	882.3	876.2	1023.4	.01005
58	867.6	2.6	870.2	863.1	1010.8	.00467
59	854.6	1.4	856.0	848.2	995.7	2.99813
60	839.9	.6	840.5	832.1	978.7	.99065
61	823.5	.2	823.7	814.7	959.9	.98223
62	805.7	..	805.7	796.2	939.3	.97280
63	786.8	..	786.8	777.2	917.4	.96256
64	767.6	..	767.6	757.8	894.6	.95163
65	748.0	..	748.0	738.1	870.6	.93982
66	728.2	..	728.2	718.1	844.5	.92660
67	708.0	..	708.0	697.8	815.9	.91164
68	687.6	..	687.6	677.2	782.6	.89354
69	666.9	..	666.9	656.5	242.1	.87046
70	646.1	..	646.1	635.5	687.5	.83727
71	625.1	..	625.1	614.6	629.8	.79920

8 PER CENT.

No. 26.—*New Rules. Daughters' Benefits. Value of Total Benefits if both Parents are Dead, or Mother Re-married.*

Daughter's Age m.	Value of £25 a Year till Marriage or Death.	Value of £15 a year till Age 10.	Value of Increased Pension.	Ditto at Mean Age m+i.	Log. of Ditto.	Total Value of Daughter's Pension and Marriage Donation if both Parents are Dead, or Mother Re-married, at Age m+i.	Daughter's Age m.	Value of £25 a Year till Marriage or Death.	Value of £15 a year till Age 10.	Value of Increased Pension.	Ditto at Mean Age m+i.	Log. of Ditto.	Total Value of Daughter's Pension and Marriage Donation if both Parents are Dead, or Mother Re-married, at Age m+i.
	(1)	(2)	(1)-(2)					(1)	(2)	(1)-(2)			
0	216.5	84.1	132.4	144.0	2.15836	780.8	36	245.7	..	245.7	246.5	.39182	1264.9
1	243.9	88.4	155.5	161.7	.20871	881.6	37	247.2	..	247.2	247.7	.39393	1268.3
2	252.9	85.1	167.8	172.3	.23629	944.4	38	248.2	..	248.2	248.5	.39533	1269.8
3	255.5	78.8	176.7	180.8	.25720	996.2	39	248.7	..	248.7	248.6	.39550	1268.9
4	255.8	71.0	184.8	188.6	.27554	1044.9	40	248.6	..	248.6	248.3	.39498	1265.9
5	254.3	62.0	192.3	196.2	.29270	1092.9	41	248.0	..	248.0	247.4	.39340	1260.8
6	251.8	51.8	200.0	204.0	.30963	1131.3	42	246.9	..	246.9	246.2	.38129	1254.0
7	248.4	40.5	207.9	211.9	.32613	1159.8	43	245.5	..	245.5	244.6	.38846	1245.8
8	244.0	28.2	215.8	220.2	.34282	1189.3	44	243.8	..	243.8	242.7	.38507	1236.3
9	239.3	14.7	224.6	229.3	.36040	1221.0	45	241.7	..	241.7	240.6	.38130	1225.8
10	233.9	..	233.9	230.9	.36342	1225.4	46	239.5	..	239.5	238.3	.37712	1214.5
11	228.0	..	228.0	224.7	.35160	1200.2	47	237.2	..	237.2	236.0	.37291	1202.9
12	221.4	..	221.4	217.7	.33786	1172.0	48	234.9	..	234.9	233.7	.36866	1191.1
13	214.0	..	214.0	210.0	.32222	1140.9	49	232.6	..	232.6	231.7	.36493	1180.2
14	206.0	..	206.0	202.6	.30664	1110.9	50	230.9	..	230.9	230.1	.36192	1170.6
15	199.3	..	199.3	196.7	.29380	1086.5	51	229.3	..	229.3	228.6	.35908	1161.4
16	194.1	..	194.1	192.7	.28488	1070.0	52	228.0	..	228.0	227.2	.35641	1152.1
17	191.4	..	191.4	191.5	.28217	1064.4	53	226.5	..	226.5	225.6	.35334	1141.7
18	191.6	..	191.6	193.7	.28713	1067.5	54	224.7	..	224.7	223.9	.35005	1130.7
19	195.8	..	195.8	198.0	.29667	1089.0	55	223.1	..	223.1	222.2	.34674	1119.6
20	200.2	..	200.2	202.5	.30643	1106.0	56	221.4	..	221.4	220.4	.34321	1107.9
21	204.7	..	204.7	206.9	.31576	1122.8	57	219.4	..	219.4	218.1	.33866	1094.3
22	209.1	..	209.1	211.2	.32469	1139.1	58	216.9	..	216.9	215.2	.33284	1078.3
23	213.3	..	213.3	215.3	.33304	1154.6	59	213.6	..	213.6	211.8	.32593	1060.0
24	217.2	..	217.2	218.9	.34025	1168.1	60	210.0	..	210.0	207.9	.31785	1040.0
25	220.5	..	220.5	221.9	.34616	1179.2	61	205.9	..	205.9	203.6	.30878	1018.3
26	223.2	..	223.2	224.2	.35064	1188.1	62	201.4	..	201.4	199.0	.29885	995.2
27	225.1	..	225.1	226.4	.35488	1195.9	63	196.7	..	196.7	194.3	.28847	971.5
28	227.6	..	227.6	228.6	.35908	1203.2	64	191.9	..	191.9	189.4	.27738	947.2
29	229.5	..	229.5	230.6	.36286	1210.4	65	187.0	..	187.0	184.5	.26600	922.6
30	231.7	..	231.7	233.0	.36736	1218.8	66	182.0	..	182.0	179.5	.25406	897.6
31	234.2	..	234.2	235.5	.37199	1227.6	67	177.0	..	177.0	174.4	.24155	872.2
32	236.8	..	236.8	238.1	.37676	1236.7	68	171.9	..	171.9	169.3	.22866	846.5
33	239.3	..	239.3	240.6	.38130	1245.4	69	166.7	..	166.7	164.2	.21537	820.7
34	241.8	..	241.8	242.9	.38543	1253.3	70	161.7	..	161.7	159.0	.20140	794.5
35	243.9	..	243.9	244.8	.38881	1259.7	71	156.3	..	156.3	78.2	1.89321	692.8

8 PER CENT.

No. 28.—*New Rules. Sons' Reversionary Benefits. Value of Total Benefits contingent on Father's Death.*

Son's Age m	(1) Log. $d_{m+25} s_m$ v_{m+25}	(2) Log. P_{m+t}	Sum of (1) + (2).	P_m	K_m $=P_m + P_{m+1}$	Log. K_m	Log. $D_{m..m+25}$	Log. K_m $(D_{m..m+25})$	Value of Reversionary Benefits to Son after Father.	Ditto at Mean Age $m+t$.
0	6.96538	2.81790	9.88328	76433.	707021.	10.84943	8.72681	2.12262	132.6	142.6
1	.88263	.87064	.75327	56659.	630588.	.79975	.61649	.18326	152.5	157.7
2	.82805	.90053	.72858	53528.	573929.	.75886	.54706	.21180	162.9	165.6
3	.78714	.92371	.71085	51387.	520401.	.71634	.49018	.22616	168.3	169.8
4	.74513	.94463	.68976	48951.	371981.	.67118	.43742	.23376	171.3	171.8
5	.71763	.96435	.68198	48082.	325281.	.62331	.38725	.23606	172.2	171.4
6	.69032	.97900	.66932	46700.	280500.	.57052	.33820	.23232	170.7	168.8
7	.66213	.98896	.65109	44781.	325281.	.51226	.28985	.22241	166.9	163.8
8	.63404	.99909	.63313	42967.	280500.	.44793	.24194	.20599	160.7	156.4
9	.60415	3.00975	.61390	41106.	237533.	.37572	.19375	.18197	152.1	146.3
10	.57384	.00634	.58018	38035.	196427.	.29321	.14530	.14791	140.6	133.7
11	.52761	2.98753	.51514	32745.	158392.	.19973	.09657	.10316	126.8	119.6
12	.47930	.96548	.44478	27847.	125647.	.09916	.04809	.05107	112.5	105.1
13	.42837	.93947	.36784	23326.	97800.	9.99034	7.99986	1.99048	97.8	90.5
14	.37500	.90966	.28466	19260.	74474.	.87200	.95184	.92016	83.2	76.0
15	.31907	.87495	.19402	15632.	55214.	.74205	.90398	.83807	68.9	62.0
16	.25983	.83385	.09368	12407.	39582.	.59750	.85625	.74125	55.1	48.6
17	.20542	.78440	8.98982	9768.3	27175.	.43417	.80859	.62558	42.2	36.2
18	.15626	.72362	.87988	7583.7	17407.	.24072	.76091	.47981	30.2	24.6
19	.11109	.64621	.75730	5718.7	9823.	8.99224	.71310	.27914	19.0	14.0
20	.07055	.54270	.61325	4104.4	4104.	.61321	.66506	0.94815	8.9	4.5

8 PER CENT.

No. 29.—New Rules. Daughters' Reversionary Benefits. Value of Total Benefits contingent on Father's Death.

Age. $m + 35$	Log. (s_m d_{m+35})	Log. (s_m d_{m+35} v_{m+35})	Ditto + Log. p_{m+1}	P_m	K_m = $P_m + P_{m+1}$	Log. K_m	Log. $\frac{K_m}{(D_{m,m+35})}$	Value of Reversionary Benefits to Daughter, after Father's Death.	Ditto at Mean Age $m + \frac{1}{2}$
0 35	8-13526	6-96538	9-80063	63187.	813575.	10-91040	2-18359	152-6	167-1
1 36	-08589	-88263	-77008	58895.	750388.	-87529	-25880	181-5	188-9
2 37	-06473	-82805	-74456	55534.	691493.	-83979	-29273	196-2	201-0
3 38	-05724	-78714	-72581	53188.	635959.	-80343	-31325	205-7	209-3
4 39	-04866	-74513	-70341	50514.	582771.	-76550	-32808	212-9	215-6
5 40	-05458	-71763	-69421	49455.	532257.	-72612	-63887	218-2	219-9
6 41	-06069	-69032	-67995	47857.	482802.	-68377	-34557	221-6	222-4
7 42	-06593	-66213	-66000	45709.	434945.	-63844	-34859	223-2	223-1
8 43	-07126	-63404	-64012	43664.	389236.	-59022	-34828	223-0	222-1
9 44	-07480	-60415	-61888	41580.	345572.	-53854	-34479	221-2	219-4
10 45	-07791	-57384	-58878	38795.	303992.	-48286	-33756	217-6	214-9
11 46	-06510	-52761	-53363	34169.	265197.	-42357	-32700	212-3	209-5
12 47	-05022	-47930	-47546	29885.	231028.	-36367	-31558	206-8	204-0
13 48	-03271	-42837	-41357	25916.	201143.	-30350	-30364	201-2	198-5
14 49	-01057	-37281	-34737	22252.	175227.	-24361	-29177	195-8	194-3
15 50	7-98148	-31029	-27620	18889.	152975.	-18463	-28505	192-8	192-6
16 51	-94352	-23891	-19910	15816.	134086.	-12740	-28438	192-5	194-5
17 52	-90361	-16557	-12428	13313.	118270.	-07287	-29309	196-4	200-6
18 53	-86127	-08981	-04990	11218.	104957.	-02102	-31136	204-8	212-1
19 54	-81909	-01421	8-98372	9632-1	93739.	9-97192	-34114	219-4	227-4
20 55	-78302	5-94471	-92124	8341-4	84107.	-92483	-37184	235-4	244-2
21 56	-75294	-88121	-86457	7321-0	75766.	-87947	-40304	253-0	262-4
22 57	-72965	-82450	-81426	6520-2	68445.	-83534	-43419	271-8	281-7
23 58	-71141	-77283	-76855	5868-8	61925.	-79187	-46481	291-6	302-0
24 59	-69899	-72699	-72786	5343-9	56056.	-74862	-49454	312-3	322-6
25 60	-69059	-68516	-69034	4901-6	50712.	-70511	-52233	332-9	343-3
26 61	-68582	-64697	-65574	4526-3	45810.	-66096	-54849	353-6	364-0
27 62	-68165	-60938	-62125	4180-7	41284.	-61578	-57326	374-3	384-8
28 63	-67671	-57101	-58578	3852-8	37103.	-56941	-59697	395-3	406-1
29 64	-67131	-53219	-55002	3548-3	33250.	-52179	-61997	416-8	428-3
30 65	-66413	-49159	-51299	3258-3	29702.	-47279	-64313	439-7	451-7
31 66	-65509	-44912	-47443	2981-5	26444.	-42233	-66621	463-7	476-2
32 67	-64628	-40689	-43631	2730-9	23462.	-37037	-68897	488-6	501-4
33 68	-63744	-36462	-39316	2501-3	20731.	-31662	-71115	514-2	527-2
34 69	-62784	-32160	-35903	2285-8	18230.	-26079	-73245	540-1	552-9
35 70	-61723	-27757	-31845	2081-9	15944.	-20260	-75256	565-7	578-3
36 71	-60543	-23234	-27625	1889-1	13862.	-14183	-77144	590-8	603-0
37 72	-59294	-18643	-23281	1709-3	11973.	-07820	-78901	615-2	626-9
38 73	-57933	-13940	-18761	1540-3	10264.	-01132	-80523	638-6	649-7
39 74	-56385	-09049	-13982	1379-8	87241.	8-94072	-82000	660-7	670-8
40 75	-54575	-03897	-08865	1226-5	73443.	-86595	-83301	680-8	689-9
41 76	-52401	4-98380	-03317	1079-4	61178.	-78660	-84445	699-0	607-2
42 77	-49861	-92498	7-97342	940-63	5038-4	-70229	-85453	715-4	722-7
43 78	-46773	-86068	-90776	808-65	4097-8	-61255	-86332	730-0	736-6
44 79	-43159	-79111	-83635	686-04	3289-1	-51708	-87109	743-2	749-0
45 80	-38996	-71606	-75811	572-94	2603-1	-41549	-87776	754-7	760-0
46 81	-34104	-63372	-67428	472-37	2030-2	-30754	-88375	765-2	769-8
47 82	-28537	-54462	-58252	382-40	1557-8	-19251	-88893	774-3	778-6
48 83	-22281	-44864	-48379	304-64	1175-4	-07019	-89371	782-9	786-8
49 84	-15103	-34343	-37609	237-73	870-79	7-93991	-89802	790-7	795-1
50 85	-07108	-23006	-26058	182-21	633-06	-80144	-90282	799-5	803-8
51 86	6-98121	-10677	-13489	136-43	450-35	-65403	-90748	808-1	812-4
52 87	-88099	3-97312	-6-99953	99-892	314-42	-49751	-91206	816-7	820-5
53 88	-77068	-82939	-85305	71-291	214-53	-33149	-91610	824-3	827-5

No. 29 (continued).

Age. $m + 35$.	Log. (s_m d_{m+35}).	Log. (s_m d_{m+35} v_{m+35}).	Ditto + Log. p_{m+t} .	P_m .	K_m $= P_m + P_{m+1}$.	Log. K_m .	Log. K_m $(\frac{K_m}{D_{m,m+35}})$.	Value of Reversion- ary Benefits to Daughter, after Father's Death.	Ditto at Mean Age. $m + t$.
54 89	.65136	.67665	.69734	49.813	143.24	.15606	.91937	830.6	833.6
55 90	.51899	.51085	.52445	33.454	93.423	6.97045	.92252	836.6	842.5
56 91	.37654	.33488	.34919	22.345	59.969	.77793	.92862	848.4	854.3
57 92	.24102	.16593	.17598	14.996	37.624	.57547	.93454	860.1	866.7
58 93	.10269	2.99418	5.99885	9.9736	22.628	.35465	.94114	873.3	877.9
59 94	5.94394	.80201	.80014	6.3116	12.6547	.10226	.94567	882.4	883.0
60 95	.73772	.56236	.55301	3.5728	6.3431	5.80230	.94624	883.6	885.7
61 96	.47823	.26945	.25168	1.7852	2.7703	.44253	.94826	887.7	887.5
62 97	.13041	1.88821	4.86101	.72612	.98513	4.99349	.94805	887.3	871.5
63 98	4.64048	.36485	.32741	.21253	.25901	.41332	.93235	855.8	842.0
64 99	.02465	0.71560	3.66723	.046476	.04648	3.66723	.91816	828.3	..

8 PER CENT.

No. 32.—*New Rules. Members. Single Life. Value of Life Annuity. (From Neison, Tables II. and IX.)*

Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.	Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.	Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.
20	1.00446	10.103	47	.93374	8.585	74	-.61899	4.159
21	.00180	10.042	48	.93094	8.530	75	-.59771	3.960
22	0.99952	9.989	49	.92774	8.467	76	-.57588	3.766
23	.99749	9.942	50	.92397	8.394	77	-.55351	3.577
24	.99544	9.895	51	.91952	8.308	78	-.53062	3.393
25	.99340	9.849	52	.91419	8.207	79	-.50723	3.215
26	.99139	9.803	53	.90802	8.091	80	-.48332	3.043
27	.98925	9.755	54	.90102	7.962	81	-.45887	2.877
28	.98704	9.706	55	0.89324	7.821	82	-.43387	2.716
29	.98469	9.654	56	.88465	7.667	83	-.40826	2.560
30	.98235	9.602	57	.87531	7.504	84	-.38209	2.410
31	.97991	9.548	58	.86528	7.333	85	-.35527	2.266
32	.97735	9.492	59	.85455	7.154	86	-.32782	2.127
33	.97478	9.436	60	.84323	6.970	87	-.29963	1.994
34	.97211	9.378	61	.83132	6.781	88	-.27008	1.862
35	.96939	9.317	62	.81888	6.590	89	-.23813	1.730
36	.96636	9.255	63	.80592	6.396	90	-.20194	1.592
37	.96326	9.189	64	.79241	6.200	91	-.15781	1.438
38	.96001	9.120	65	.77826	6.001	92	-.09828	1.254
39	.95674	9.052	66	.76350	5.801	93	-.02353	1.056
40	.95329	8.980	67	.74797	5.597	94	-.93259	-.856
41	.94999	8.912	68	.73177	5.392	95	-.82291	-.665
42	.94686	8.848	69	.71483	5.186	96	-.68987	-.490
43	.94388	8.788	70	.69718	4.979	97	-.53070	-.339
44	.94111	8.732	71	.67877	4.773	98	-.32285	-.210
45	.93856	8.681	72	.65956	4.566	99	-.00685	-.102
46	.93625	8.635	73	-.63962	4.361	100		

6 PER CENT.

No. 1.—Old Rules. Widows. Annuity till Marriage or Death. D and N Columns.
(From Neison, Table V.)

Age m.	Log. D _m .	D _m .	N _m =D _{m+1} +D _{m+2} .	Log. N _m .	Age m.	Log. D _m .	D _m .	N _m =D _{m+1} +D _{m+2} .	Log. N _m .
0	5.00000	100000.	961958.	5.98315	51	.90453	802.66	7992.68	.90269
1	4.90599	80536.	881422.	.94518	52	.86050	735.36	7257.32	.86077
2	.85303	71290.	810132.	.90855	53	.82823	673.33	6583.99	.81848
3	.81278	64980.	745152.	.87224	54	.79037	617.12	5966.87	.77574
4	.71695	59834.	685318.	.83589	55	.75179	564.66	5402.21	.73257
5	.74388	55447.	629871.	.79925	56	.71311	516.55	4885.66	.68892
6	.71240	51570.	578301.	.76215	57	.67456	472.67	4412.99	.64473
7	.68212	48097.	530204.	.72444	58	.63650	433.01	3979.98	.59988
8	.65273	44950.	485254.	.68597	59	.59937	397.53	3582.45	.55418
9	.62356	42030.	443224.	.64662	60	.56239	365.08	3217.37	.50750
10	.59459	39318.	403906.	.60628	61	.52546	335.32	2882.05	.45970
11	.56583	36799.	367107.	.56479	62	.48836	307.86	2564.19	.41064
12	.53740	34467.	332640.	.52197	63	.45074	282.32	2291.87	.36018
13	.50920	32300.	300340.	.47761	64	.41217	258.33	2033.54	.30825
14	.48114	30279.	270061.	.43146	65	.37259	235.83	1797.71	.25472
15	.44872	28101.	241960.	.38374	66	.33185	214.70	1583.01	.19948
16	.41175	25808.	216152.	.33475	67	.28989	194.94	1388.07	.14244
17	.36781	23324.	192828.	.28517	68	.24656	176.43	1211.64	.08336
18	.31681	20740.	172088.	.23575	69	.20179	159.15	1052.49	.02222
19	.25701	18072.	154016.	.18755	70	.15538	143.02	909.468	2.95878
20	.19839	15790.	138226.	.14059	71	.10722	128.00	781.468	.89291
21	.14119	13842.	124384.	.09476	72	.05706	114.04	667.428	.82440
22	.08559	12178.	112206.	.05001	73	.00478	101.11	566.318	.75306
23	.03167	10756.	101449.8	.00625	74	1.95008	89.142	477.176	.67867
24	3.97949	9538.7	91911.1	4.96336	75	.89284	78.131	399.042	.60101
25	.92978	8507.1	83404.0	.92118	76	.83268	68.027	331.015	.51985
26	.88200	7620.8	75783.2	.87957	77	.76943	58.807	272.208	.43461
27	.83567	6849.7	68933.5	.83843	78	.70267	50.428	221.780	.34592
28	.79040	6171.6	62761.9	.79769	79	.63220	42.875	178.905	.25222
29	.74589	5570.4	57191.5	.75733	80	.55759	36.107	142.798	.15472
30	.70122	5026.—	52165.5	.71738	81	.47864	30.105	112.693	.05188
31	.65668	4536.1	47629.4	.67787	82	.39490	24.825	87.868	1.94383
32	.61252	4097.5	43531.9	.63880	83	.30616	20.238	67.630	.83014
33	.56895	3706.4	39825.5	.60016	84	.21194	16.291	51.339	.71044
34	.52616	3358.6	36466.9	.56190	25	.11200	12.942	38.397	.58430
35	.48438	3050.6	33416.3	.52395	86	.00567	10.131	28.2669	.45128
36	.44363	2777.3	30639.0	.48627	87	0.89252	7.8077	20.4592	.31089
37	.40392	2534.7	28104.3	.44877	88	.77189	5.9142	14.5450	.16271
38	.36522	2318.6	25785.7	.41137	89	.64332	4.3987	10.1436	.00630
39	.32749	2125.6	23660.1	.37405	90	.50616	3.2075	6.9388	0.84128
40	.29092	1954.0	21706.1	.33658	91	.36013	2.2916	4.6472	.66719
41	.25526	1799.9	19906.2	.29898	92	.20496	1.6031	3.0441	.48346
42	.22026	1660.6	18245.6	.26115	93	.04057	1.0979	1.94621	.28919
43	.18569	1533.5	16712.1	.22303	94	1.86653	.73541	1.21080	.08372
44	.15137	1417.0	15295.1	.18455	95	.68242	.48131	.72949	1.86302
45	.11730	1310.1	13985.—	.14566	96	.48839	.30789	.42160	.62490
46	.08316	1211.0	12774.0	.10633	97	.28444	.19250	.22910	.36002
47	.04881	1118.9	11655.1	.06651	98	.07056	.11764	.11146	.04712
48	.01401	1032.7	10622.39	.02622	99	2.84705	.07031	.04115	2.61431
49	2.97865	952.03	9670.36	3.98544	100	.61434	.04115		
50	.94202	875.02	8795.34	.94425					

6 PER CENT.

No. 2.—Old Rules. Widows. Value of Annuity, payable Half-yearly in Advance, till Marriage or Death.

Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity, a_m .	Value of Annuity, payable Half-yearly, in advance, $a_m + \cdot 750$.	Ditto at Mean Age, a_{m+t}	Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity, a_m .	Value of Annuity, payable Half-yearly, in advance, $a_m + \cdot 750$.	Ditto at Mean Age, a_{m+t}
	(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)
0	0.98315	9.619	10.369	11.032	51	0.99816	9.958	10.708	10.664
1	1.03919	10.944	11.694	11.904	52	.99427	9.869	10.619	10.574
2	.05552	11.364	12.114	12.166	53	.99025	9.778	10.528	10.474
3	.05946	11.467	12.217	12.211	54	.98537	9.669	10.419	10.368
4	.05894	11.454	12.204	12.157	55	.98078	9.567	10.317	10.263
5	.05537	11.360	12.110	12.037	56	.97581	9.458	10.208	10.147
6	.04975	11.214	11.964	11.869	57	.97017	9.336	10.086	10.014
7	.04232	11.024	11.774	11.660	58	.96338	9.191	9.941	9.852
8	.03324	10.795	11.545	11.420	59	.95481	9.012	9.762	9.664
9	.02306	10.545	11.295	11.159	60	.94521	8.815	9.565	9.455
10	.01169	10.273	11.023	10.875	61	.93424	8.595	9.345	9.228
11	0.99896	9.976	10.726	10.564	62	.92228	8.361	9.111	8.990
12	.98457	9.651	10.401	10.225	63	.90944	8.118	8.868	8.745
13	.96841	9.298	10.048	9.859	64	.89608	7.872	8.622	8.498
14	.95032	8.919	9.669	9.515	65	.88213	7.623	8.373	8.248
15	.93502	8.610	9.360	9.243	66	.86763	7.373	8.123	7.997
16	.92300	8.375	9.125	9.071	67	.85255	7.121	7.871	7.745
17	.91736	8.267	9.017	9.032	68	.83682	6.868	7.618	7.491
18	.91894	8.297	9.047	9.160	69	.82043	6.613	7.363	7.236
19	.93054	8.522	9.272	9.388	70	.80340	6.359	7.109	6.982
20	.94220	8.754	9.504	9.620	71	.78569	6.105	6.855	6.729
21	.95357	8.986	9.736	9.850	72	.76734	5.852	6.602	6.477
22	.96442	9.213	9.963	10.072	73	.74828	5.601	6.351	6.227
23	.97458	9.431	10.181	10.283	74	.72858	5.353	6.103	5.980
24	.98387	9.635	10.385	10.470	75	.70817	5.107	5.857	5.737
25	.99140	9.804	10.554	10.624	76	.68717	4.866	5.616	5.496
26	.99757	9.914	10.694	10.754	77	.66518	4.626	5.376	5.262
27	1.00276	10.064	10.814	10.867	78	.64325	4.398	5.148	5.034
28	.00729	10.169	10.919	10.968	79	.62002	4.169	4.919	4.812
29	.01144	10.267	11.017	11.073	80	.59713	3.955	4.705	4.599
30	.01616	10.379	11.129	11.190	81	.57324	3.743	4.493	4.391
31	.02119	10.500	11.250	11.312	82	.54893	3.539	4.289	4.191
32	.02628	10.624	11.374	11.435	83	.52398	3.342	4.092	3.997
33	.03121	10.745	11.495	11.552	84	.49850	3.151	3.901	3.809
34	.03574	10.858	11.608	11.656	85	.47230	2.967	3.717	3.629
35	.03957	10.954	11.704	11.743	86	.44561	2.790	3.540	3.455
36	.04264	11.031	11.782	11.810	87	.41837	2.620	3.370	3.290
37	.04485	11.088	11.838	11.855	88	.39082	2.459	3.209	3.133
38	.04615	11.121	11.871	11.877	89	.36298	2.307	3.057	2.985
39	.04656	11.132	11.882	11.869	90	.33512	2.163	2.913	2.846
40	.04556	11.106	11.856	11.833	91	.30706	2.028	2.778	2.714
41	.04372	11.059	11.809	11.773	92	.27850	1.899	2.649	2.586
42	.04069	10.987	11.737	11.693	93	.24862	1.773	2.523	2.461
43	.03734	10.898	11.648	11.596	94	.21719	1.649	2.399	2.333
44	.03318	10.794	11.544	11.485	95	.18060	1.516	2.266	2.193
45	.02836	10.675	11.425	11.362	96	.13651	1.369	2.119	2.030
46	.02317	10.548	11.298	11.232	97	.07558	1.190	1.940	1.819
47	.01770	10.416	11.166	11.101	98	1.97656	.947	1.697	1.516
48	.01221	10.285	11.035	10.972	99	.76732	.585	1.335	1.043
49	.00679	10.158	10.908	10.855	100	..	..	..	..
50	.00223	10.051	10.801	10.755					

6 PER CENT.

No. 3.—Old Rules. Widows and Children. Value of Life Annuity (Mortality only), D and N Columns. (From Neison, Table VI.)

Age m.	Log. D _m .	D _m .	N _m = D _{m+1} +D _{m+2}	Log. N _m .	Age m.	Log. D _m .	D _m .	N _m = D _{m+1} +D _{m+2}	Log. N _m .
0	5.00000	100000.	1111187.	6.04813	51	.37327	2361.9	25205.4	.40149
1	4.90599	80536.	1036651.	.01563	52	-.34115	2193.6	23011.8	-.36195
2	.85303	71290.	965361.	5.98469	53	-.30876	2035.9	20975.9	-.32172
3	.81278	64980.	900381.	.95453	54	-.27605	1888.2	19087.7	-.28076
4	.77694	59833.	840548.	.92456	55	-.24300	1749.8	17337.9	-.23900
5	.74388	55447.	785101.	.89493	56	-.20951	1620.0	15717.9	-.19640
6	.71240	51570.	733531.	.86542	57	-.17551	1498.0	14219.9	-.15290
7	.68212	48097.	685434.	.83597	58	-.14099	1383.5	12836.4	-.10843
8	.65274	44951.	740483.	.80651	59	-.10596	1276.3	11560.1	-.06296
9	.62356	42030.	598453.	.77703	60	-.07033	1175.8	10384.3	-.01636
10	.59459	39318.	559135.	.74752	61	-.03412	1081.7	6302.6	3.96860
11	.56583	36798.	522337.	.71795	62	2.99726	993.71	8308.9	-.19954
12	.53740	34467.	487870.	.68839	63	-.95964	911.26	7397.6	-.86909
13	.50920	32300.	455570.	.65856	64	-.92107	833.82	6563.8	-.81716
14	.48114	30279.	425291.	.62869	65	-.88149	761.18	5802.6	-.76462
15	.45311	28386.	396905.	.59869	66	-.84075	693.03	5109.6	-.79839
16	.42497	26605.	370300.	.56855	67	-.79879	629.20	4480.4	-.65132
17	.39662	24924.	345376.	.53839	68	-.75546	569.46	3910.9	-.59228
18	.36807	23338.	322038.	.50791	69	-.71067	513.65	3397.2	-.53112
19	.33934	21843.	300195.	.47741	70	2.66428	461.62	2935.55	3.46770
20	.31046	20439.	279756.	.44679	71	-.61612	413.16	2522.39	-.40181
21	.28147	19119.	260637.	.41604	72	-.56596	368.10	2154.29	-.33331
22	.25241	17882.	242755.	.38518	73	-.51368	326.35	1827.94	-.26195
23	.22327	16721.	226034.	.35417	74	-.45898	287.73	1540.21	-.18758
24	.19405	15633.	210401.	.32305	75	-.40174	252.20	1288.01	-.10992
25	.16473	14613.	195788.	.29170	76	-.34158	219.57	1068.44	-.02873
26	.13534	13657.	182131.	.26038	77	-.27833	189.81	878.63	2.94381
27	.10585	12760.	169371.	.22884	78	-.21156	162.77	715.86	-.85483
28	.07628	11920.	157451.	.19714	79	-.14110	138.39	577.47	-.76153
29	.04662	11133.	146318.	.16530	80	-.06649	116.54	460.930	-.66364
30	.01688	10396.	135922.	.13328	81	1.98754	97.172	363.758	-.56081
31	3.98706	9706.4	126216.	.10113	82	-.90380	80.139	283.619	-.45274
32	.95715	9060.5	117155.	.06863	83	-.81507	65.324	218.295	-.43904
33	.92716	8455.9	108699.	.03623	84	-.72084	52.582	165.713	-.21936
34	.89710	7890.4	19080.9	.00350	85	-.62090	41.773	123.940	-.09321
35	.86696	7361.4	93447.9	4.97057	86	-.51457	32.702	91.238	1.96018
36	.83675	6866.7	86581.2	.93742	87	-.40142	25.201	66.037	-.81479
37	.80627	6401.3	80179.9	.90407	88	-.28079	19.089	46.948	-.67162
38	.77613	5972.1	74207.8	.87045	89	-.15222	14.198	32.750	-.51521
39	.74573	5568.4	68639.4	.83657	90	-.01506	10.353	22.3966	-.35018
40	.71526	5191.1	63448.3	.80242	91	0.86903	7.3966	15.0000	-.17609
41	.68474	4838.8	58609.5	.76797	92	-.71386	5.1744	9.8256	0.99236
42	.65414	4509.6	54099.9	.73329	93	-.54945	3.5438	6.2818	-.79858
43	.62345	4201.9	49898.0	.69808	94	-.37543	2.3737	3.9081	-.59197
44	.59267	3914.4	45983.6	.66261	95	-.19132	1.5535	2.35463	-.37192
45	.56178	3645.7	42337.9	.62673	96	1.99729	.99378	1.36085	-.13381
46	.53076	3395.4	38942.5	.59043	97	-.79334	.62136	.73949	1.86893
47	.49961	3159.4	35783.1	.55368	98	-.57946	.37972	.35977	-.55602
48	.46830	2939.7	32843.4	.51644	99	-.35595	.22696	.13281	-.12323
49	.43683	2734.2	30109.2	-.47870	100	-.12324	-.13281		
50	.40515	2541.9	27567.3	-.44039					

6 PER CENT.

No. 4.—Old Rules. Widows and Children. Value of Life Annuity, payable Half-yearly, in Advance. (From Neison, Tables VI. and XIV.)

Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity. a_m .	Value of Annuity, Half-Yearly, in Advance. $a_m + .750$.	Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity. a_m .	Value of Annuity, Half-Yearly, in Advance. $a_m + .750$.
0	1.04813	11.172	11.922	50	.03524	10.845	11.595
1	.10964	12.872	13.622	51	.02822	10.671	11.421
2	.13166	13.541	14.291	52	.02080	10.491	11.241
3	.14175	13.860	14.610	53	.01296	10.303	11.053
4	.14762	14.048	14.798	54	.00471	10.109	10.859
5	.15105	14.160	14.910	55	0.99600	9.908	10.658
6	.15302	14.224	14.974	56	.98689	9.703	10.453
7	.15385	14.251	15.001	57	.97739	9.493	10.243
8	.15377	14.249	14.999	58	.96744	9.278	10.028
9	.15347	14.239	14.989	59	.95700	9.057	9.807
10	.15293	14.221	14.971	60	.94603	8.832	9.582
11	.15212	14.195	14.945	61	.93448	8.600	9.350
12	.15090	14.155	14.905	62	.92228	8.362	9.112
13	.14936	14.105	14.855	63	.90945	8.118	8.868
14	.14755	14.046	14.796	64	.89609	7.872	8.622
15	.14558	13.982	14.732	65	.88213	7.623	8.373
16	.14358	13.918	14.668	66	.86764	7.373	8.123
17	.14168	13.857	14.607	67	.85253	7.121	7.871
18	.13984	13.799	14.549	68	.83682	6.868	7.618
19	.13810	13.744	14.490	69	.82045	6.614	7.364
20	.13633	13.688	14.438	70	.80342	6.360	7.110
21	.13457	13.632	14.382	71	.78569	6.105	6.855
22	.13277	13.576	14.326	72	.76735	5.853	6.603
23	.13090	13.518	14.268	73	.74827	5.601	6.351
24	.12900	13.458	14.208	74	.72860	5.353	6.103
25	.12706	13.399	14.149	75	.70818	5.107	5.857
26	.12504	13.336	14.086	76	.68715	4.866	5.616
27	.12299	13.274	14.024	77	.66548	4.629	5.379
28	.12086	13.209	13.959	78	.64326	4.398	5.148
29	.11868	13.143	13.893	79	.62043	4.173	4.923
30	.11640	13.074	13.824	80	.59715	3.955	4.705
31	.11407	13.004	13.754	81	.57327	3.743	4.493
32	.11148	12.926	13.676	82	.54894	3.539	4.289
33	.10907	12.855	13.605	83	.52397	3.342	4.092
34	.10640	12.776	13.526	84	.49852	3.152	3.902
35	1.10361	12.694	13.444	85	.47231	2.967	3.717
36	.10067	12.609	13.359	86	.44561	2.790	3.540
37	.09780	12.526	13.276	87	.41837	2.620	3.370
38	.09432	12.426	13.176	88	.39063	2.459	3.209
39	.09084	12.327	13.077	89	.36299	2.307	3.057
40	.08716	12.223	12.973	90	.33512	2.163	2.913
41	.08323	12.112	12.852	91	.30706	2.028	2.778
42	.07906	11.997	12.747	92	.27850	1.899	2.649
43	.07463	11.875	12.625	93	.24861	1.773	2.523
44	.06994	11.747	12.497	94	.21654	1.646	2.396
45	.06495	11.613	12.363	95	.18060	1.516	2.266
46	.05967	11.473	12.223	96	.13652	1.369	2.119
47	.05407	11.326	12.076	97	.07569	1.190	1.940
48	.04814	11.172	11.922	98	1.97656	.947	1.697
49	.04187	11.012	11.762	99	.76728	.585	1.335

6 PER CENT.

No. 5.—Old Rule. Sons and Daughters. Values of Temporary Annuity till Age 6, 10, and 19.

Age m.	Log. D ₆ + Log. a ₆ + .750 = .88774 - Log. D _{m.}	Value of Life Annuity after Age 6.	Log. D ₁₀ + Log. a ₁₀ + .750 = .76984 - Log. D _{m.}	Value of Life Annuity after Age 10.	Log. D ₁₉ + Log. a ₁₉ + .760 = .50050 - Log. D _{m.}	Value of Life Annuity after Age 19.	Value of Temporary Annuity at Age m.		
							Till Age 6.	Till Age 10.	Till Age 19.
0	0.88774	7.722	0.76984	5.886	0.50050	3.166	4.200	6.036	8.756
1	.98175	9.588	.86385	7.309	.59451	3.931	4.034	6.313	9.691
2	1.03471	10.832	.91681	8.257	.64747	4.441	3.459	6.034	9.850
3	.07496	11.884	.95706	9.059	.68772	4.872	2.726	5.551	9.738
4	.11080	12.906	.99290	9.838	.72356	5.291	1.892	4.960	9.507
5	.14386	13.927	1.02596	10.616	.75662	5.710	.983	4.294	9.200
6	..	..	.05744	11.414	.78810	6.139	..	3.560	8.835
7	..	..	.08772	12.238	.81838	6.582	..	2.763	8.419
8	..	..	.11710	13.095	.84776	7.043	..	1.904	7.956
9	..	..	.14628	14.005	.87694	7.533	..	.984	7.456
10	..	..	..	..	.90591	8.052	..	..	6.919
11	..	..	..	..	.93467	8.603	..	..	6.342
12	..	..	..	..	.96310	9.185	..	..	5.720
13	..	..	..	..	.99130	9.802	..	..	5.053
14	..	..	..	..	1.01936	10.456	..	..	4.340
15	..	..	..	..	.04739	11.153	..	..	3.579
16	..	..	..	..	.07553	11.900	..	..	2.768
17	..	..	..	..	.10388	12.702	..	..	1.905
18	..	..	..	..	.13243	13.565	..	..	.984

6 PER CENT.

No. 6.—Old Rules. Sons' and Daughters' Benefits. Value of £300 at Age 19.

Age m.	Log. D ₁₉ - Log. D _{m.}	Value of Endow- ment of £1 at Age 19.	Value of Endow- ment of £300 at Age 19.
0	1.33931	.21843	65.529
1	.43332	.27122	81.366
2	.48628	.30640	91.920
3	.52653	.33615	100.845
4	.56237	.36507	109.521
5	.59543	.39394	118.182
6	.62691	.42356	127.068
7	.65719	.45414	136.242
8	.68657	.48593	145.779
9	.71565	.51958	155.874
10	.74472	.55555	166.665
11	.77348	.59358	178.074
12	.80191	.63374	190.122
13	.83011	.67626	202.878
14	.85817	.72139	216.417
15	.88620	.76948	230.844
16	.91434	.82099	246.297
17	.94269	.87638	262.914
18	.97124	.93592	280.776

6 PER CENT.

No. 8.—Old Rules. Sons and Daughters. Value of Total Benefits if Mother is Living.

Age m.	(1) Value of £100 Annuity till Age 19.	(2) Value of £50 Annuity till Age 10.	(3) Value of £20 Annuity till Age 6.	(1) - (2) + (3)	Value of £300 at Age 19.	Total Value of Benefits, if Mother Living.	Ditto at Mean Age m + t.	Total with Increase £20 to Age 6, and £30 Age 6 to 10, after Mother's Death.	Log. ditto.
	(1)	(2)	(3)	(4)					
0	875.6	301.8	84.0	489.8	65.5	555.3	604.7	611.7	2.78654
1	969.1	315.7	80.7	572.7	81.4	654.1	680.1	686.8	.83683
2	985.0	301.7	69.2	614.1	91.9	706.0	724.3	730.2	.86344
3	973.8	277.6	54.5	641.7	100.8	742.5	758.5	763.4	.88275
4	950.7	248.0	37.8	664.9	109.5	774.4	789.1	793.0	.89927
5	920.0	214.7	19.7	685.6	118.2	803.8	818.2	821.0	.91434
6	883.5	178.0	..	705.5	127.1	832.6	836.3	838.2	.92335
7	841.9	138.2	..	703.7	136.2	839.9	843.1	844.1	.92639
8	795.6	95.2	..	700.4	145.8	846.2	849.3	849.7	.92927
9	745.6	49.2	..	696.4	155.9	852.3	855.5	855.6	.93227
10	691.9	..	..	691.9	166.7	858.6	830.5	..	.91934
11	634.2	..	..	634.2	178.1	812.3	787.2	..	.89609
12	572.0	..	..	572.0	190.1	762.1	735.2	..	.86641
13	505.3	..	..	505.3	202.9	708.2	679.3	..	.83206
14	434.0	..	..	434.0	216.4	650.4	619.6	..	.79211
15	357.9	..	..	357.9	230.8	588.7	555.9	..	.74500
16	276.8	..	..	276.8	246.3	523.1	488.3	..	.68869
17	190.5	..	..	190.5	262.9	453.4	416.3	..	.61941
18	98.4	..	..	98.4	280.8	379.2	339.6	..	.53097
19	..	..	..	..	300.	300.	..	..	..

6 PER CENT.

No. 9.—*Old Rules. Sons and Daughters. Value of Total Benefits if both Parents are Dead.*

Age m	Value of £30 Annuity on Age 0 to 10.	Value of £10 Annuity on Age 0 to 6.	Total Value of Increased Pension. (1) - (2)	Value of Ditto at Mean Age $m + \frac{1}{2}$ $= p_{m+\frac{1}{2}}$	Log. of $p_{m+\frac{1}{2}}$	Value of Total Benefits if both Parents are Dead.
	(1)	(2)	(3)	(4)	(5)	(6)
0	181.1	42.0	139.1	144.1	2.15866	748.8
1	189.4	40.3	149.1	147.8	.16967	827.9
2	181.0	34.6	146.4	142.8	.15473	867.1
3	166.5	27.3	139.2	134.6	.12905	893.1
4	148.8	18.9	129.9	124.5	.09517	913.6
5	128.8	9.8	119.0	112.9	.05269	931.1
6	106.8	..	106.8	94.9	1.97727	931.2
7	82.9	..	82.9	70.0	.84510	913.1
8	57.1	..	57.1	43.3	.63649	892.6
9	29.5	..	29.5	14.8	.17026	870.3

6 PER CENT.

No. 7.—*Old Rules. Sons and Daughters. Value of Increase of Pension £20 till Age 6, and £30 from Age 6 till 10, after Mother's Death. (From Neison, Table VI.)*

Age. $m, m+28$	Log. d_{m+28} $s_{m, m+28}$	Ditto + Log. $p_{m+\frac{1}{2}}$	Nat. N° of Ditto. $= P_m$	K_m Sum of Ditto.	Log. of K_m	Log. $D_{m, m+28}$	Log. $\frac{K_m}{D_{m, m+28}}$	Value of Increase on Pension.	Ditto at Mean Age. $m + \frac{1}{2}$
0 28	7.04164	9.20030	158599.	824029.	9.91594	9.07628	0.83966	6.913	6.957
1 29	6.97057	.14024	138115.	665430.	.82310	8.97792	.84518	7.001	6.667
2 30	.92804	.08277	120996.	527315.	.72207	.92052	.80155	6.332	5.871
3 31	.89348	.02253	105325.	406319.	.60887	.87576	.73311	5.409	4.904
4 32	.86179	8.95696	190565.	300994.	.47856	.83532	.64324	4.398	3.876
5 33	.83159	.88428	76609.	210429.	.32311	.79757	.52554	3.354	2.836
6 34	.80276	.78003	60260.	133820.	.12652	.76134	.36518	2.318	1.850
7 35	.77497	.62007	41674.	73560.	.86664	.72622	.14042	1.382	1.015
8 36	.74638	.38287	24147.	31866.	.50333	.69193	.81140	.648	.409
9 37	.71731	7.88757	7719.	7719.	.88756	.65758	.22998	.170	.085

6 PER CENT.

No. 10.—*Husband and Wife. D and N Columns and Joint Life Annuity. (From Neison, Tables II. and III.)*

Age. m. m-7.	Log. D _{m. m-7} = Log. l _{m. m-7} o ^m .	D _{m. m-7} .	Log. N _{m. m-7} .	Log. N _{m. m-7} .	Log. $\left(\frac{N_{m. m-7}}{D_{m. m-7}}\right)$	Value of Joint Life Annuity.
20 13	7.84141	69408.	771723.	8.88716	1.04605	11.119
21 14	.80822	64301.	707422.	.84968	.04146	11.002
22 15	.77441	59485.	647937.	.81153	.03712	10.892
23 16	.73996	54949.	592968.	.77305	.03309	10.792
24 17	.70532	50736.	542252.	.73420	.02882	10.686
25 18	.67026	46802.	495450.	.69500	.02474	10.586
26 19	.63479	43131.	452319.	.65544	.02065	10.487
27 20	.59918	39736.	412583.	.61551	.01633	10.363
28 21	.56323	36579.	376004.	.57519	.01196	10.279
29 22	.52713	33661.	342343.	.53446	.00733	10.170
30 23	.49057	30944.	311399.	.49332	.00275	10.064
31 24	.45386	28435.	282964.	.45173	0.99787	9.951
32 25	.41698	26120.	256844.	.40967	.99269	9.833
33 26	.37982	23978.	232866.	.36711	.98729	9.712
34 27	.34204	21981.	210885.	.32405	.98201	9.594
35 28	.30385	20130.	190755.	.28048	.97663	9.476
36 29	.26524	18418.	172337.	.23638	.97114	9.357
37 30	.22618	16834.	155503.	.19174	.96556	9.238
38 31	.18665	15369.	140134.	.14654	.95989	9.118
39 32	.14653	14013.	126121.	.10079	.95426	9.000
40 33	.10591	12762.	113359.	.05446	.94855	8.883
41 34	.06471	11607.	101752.	.00754	.94283	8.767
42 35	.02269	10536.	91215.9	7.96007	.93738	8.657
43 36	6.98011	9552.3	81663.6	.91203	.93192	8.549
44 37	.93667	8643.1	73020.5	.86344	.92677	8.448
45 38	.89264	7809.8	65210.7	.81432	.92168	8.350
46 39	.84773	7042.6	58168.1	.76468	.91695	8.259
47 40	.80261	6347.6	51820.5	.71450	.91189	8.164
48 41	.75709	5716.0	46104.5	.66374	.90665	8.066
49 42	.71118	5142.6	40961.9	.61238	.90120	7.965
50 43	.66526	4626.6	36335.3	.56033	.89507	7.854
51 44	.61908	4159.9	32175.4	.50752	.88844	7.735
52 45	.57299	3741.0	28434.4	.45384	.88055	7.601
53 46	.52656	3361.7	25072.7	.39920	.87264	7.458
54 47	.47991	3019.3	22053.4	.34348	.86357	7.304
55 48	6.43296	2709.9	19343.5	.28654	.85358	7.138
56 49	.38592	2429.5	16914.0	.22825	.84273	6.962
57 50	.33716	2173.5	14740.5	.16851	.83135	6.782
58 51	.28799	1940.8	12799.7	.10720	.81921	6.595
59 52	.23751	1727.9	11071.8	.04422	.80671	6.408
60 53	.18589	1534.2	9537.6	6.97944	.79355	6.217
61 54	.13292	1358.1	8179.5	.91273	.77981	5.023
62 55	.07845	1198.0	6981.5	.84395	.76550	5.828
63 56	.02233	1052.8	5928.7	.77296	.75063	5.632
64 57	5.96444	921.38	5007.3	.69960	.73516	5.435
65 58	.90467	802.92	4204.4	.62370	.71908	5.236
66 59	.84285	696.39	3508.0	.54506	.70221	5.037
67 60	.77888	601.01	2907.0	.46345	.68457	4.837
68 61	.71248	515.80	2391.2	.37862	.66614	4.636
69 62	.64343	439.98	1951.2	.29030	.64687	4.435
70 63	.57145	372.78	1578.4	.19822	.62677	4.234
71 64	.49629	313.54	1264.9	.10206	.60577	4.034
72 65	.41768	261.63	1003.28	.00143	.58375	3.835
73 66	.33517	216.36	786.92	5.89593	.56076	3.637
74 67	.24839	177.17	609.75	.78515	.53876	3.442
75 68	.15686	143.50	466.25	.66862	.51176	3.249
76 69	.06010	114.84	351.41	.54581	.48571	3.060
77 70	4.95690	90.553	260.86	.41641	.45951	2.881
78 71	.84735	70.364	190.50	.27990	.43255	2.707
79 72	.73090	53.815	136.68	.13571	.40481	2.540

No. 10 (continued).

Age. m $m-7$.		$\text{Log. } D_{m,m-7}$ $= \text{Log. } \frac{l_m \cdot l_{m-7}}{v^7}$.	$D_{m,m-7}$.	$\text{Log. } N_{m,m-7}$.	$\text{Log. } N_{m,m-7}$.	$\text{Log. } \left(\frac{N_{m,m-7}}{D_{m,m-7}} \right)$	Value of Total Life Annuity.
80	73	.60688	40.446	96.235	4.98333	.37645	2.379
81	74	.47456	29.824	66.411	.82224	.34768	2.227
82	75	.33420	21.587	44.824	.65151	.31731	2.076
83	76	.18386	15.271	29.553	.47060	.28674	1.935
84	77	.02367	10.560	18.993	.27859	.25492	1.799
85	78	3.85261	7.1221	11.870	.07487	.22226	1.668
86	79	.66952	4.6722	7.1990	3.85727	.18775	1.541
87	80	.47292	2.9711	4.2279	.62612	.15920	1.423
88	81	.26352	1.8345	2.3934	.37901	.11549	1.305
89	82	.03783	1.0910	1.3024	.11474	.07691	1.194
90	83	2.79630	.62561	.67682	2.83047	.03417	1.082
91	84	.53709	.34442	.33240	.52166	1.98457	.965
92	85	.25766	.18099	.15141	.18015	.92249	.837
93	86	1.95082	.089294	.06212	1.79323	.84241	.696
94	87	.60550	.040318	.02180	.33846	.73296	.541
95	88	.20937	.016195	.00561	.74863	.53926	.346
96	89	0.74863	.0056057				

6 PER CENT.

No. 11.—Old Rules. *Wives' Reversionary Benefits. Value of Annuity after Husband's Death to Wife till Re-marriage or Death.*

Age. m. m-7	Log. $d_{m.} s_{m-7.} v^m.$	Log. $p_{m-7.}$	(1) + (2).	Natural N ^o . of Ditto P _m + 100.	K _{m.} = P _m + P _{m+1} + L...	Log. K _{m.}	Log. K _{m.} ($\frac{1}{m. m-7}$)	Value of Reversionary Annuity to Wife after Husband's Death.	
20	13	5.91174	0.99383	6.90557	80495.	1490107.	8.17322	0.33181	2.147
21	14	.92493	.97841	.90334	80046.	1409612.	.14910	.34088	2.192
22	15	.91233	.96581	.87814	75528.	1329566.	.12371	.34980	2.235
23	16	.89958	.95766	.85734	72001.	1254038.	.09831	.35835	2.282
24	17	.87787	.95578	.83365	68179.	1182037.	.07263	.36731	2.330
25	18	.85522	.96190	.81712	65633.	1113858.	.04683	.37657	2.380
26	19	.82637	.97257	.79894	62942.	1048225.	7.02046	.38567	2.430
27	20	.79737	.98318	.78055	60332.	985283.	.99356	.39438	2.480
28	21	.76834	.99344	.76178	57780.	924951.	.96612	.40289	2.529
29	22	.74508	1.00312	.74820	56002.	867171.	.93810	.41097	2.576
30	23	.71598	.01212	.72810	53469.	811169.	.90911	.41854	1.621
31	24	.68614	.01995	.70609	50826.	757700.	.87950	.42564	2.665
32	25	.66349	.02629	.68978	48953.	706874.	.84934	.43236	2.706
33	26	.63335	.03157	.66492	46230.	657921.	.81817	.43835	2.744
34	27	.60286	.03611	.63897	43548.	611691.	.78653	.44449	2.783
35	28	.57297	.04013	.62210	41889.	568143.	.75446	.45061	2.822
36	29	.54230	.04427	.58657	38598.	526254.	.72120	.45596	2.857
37	30	.51162	.04883	.56045	36345.	487656.	.68811	.46193	2.897
38	31	.48585	.05354	.53939	34625.	451311.	.65448	.46783	2.937
39	32	.45506	.05824	.51330	32606.	416686.	.61981	.47328	2.973
40	33	.43003	.06268	.49869	31528.	384080.	.58442	.47851	3.010
41	34	.41594	.06655	.48249	30373.	352552.	.54722	.48251	3.037
42	35	.39359	.06978	.46337	29065.	322179.	.50810	.48541	3.058
43	36	.37066	.07225	.44291	27727.	293114.	.46704	.48693	3.069
44	37	.34510	.07390	.41900	26242.	265387.	.42388	.48721	3.071
45	38	.31905	.07471	.39376	24761.	239145.	.37866	.48602	3.062
46	39	.27640	.07441	.35081	22429.	214384.	.33119	.48346	3.044
47	40	.23126	.07309	.30435	20153.	191955.	.28320	.48059	3.024
48	41	.19162	.07089	.26251	18302.	171802.	.23503	.47794	3.006
49	42	.13127	.06793	.19920	15820.	153500.	.18611	.47493	2.985
50	43	.07695	.46431	.14126	13844.	137680.	.13890	.47364	2.976
51	44	.01955	.06013	.07968	12014.	123836.	.09285	.47377	2.977
52	45	4.96641	.05545	.02186	10516.	111822.	.04853	.47554	2.989
53	46	.91845	.05046	5.96891	9309.1	101306.	.00564	.47906	3.013
54	47	.87441	.04536	.91977	8313.2	91996.5	6.96377	.48386	3.047
55	48	.83488	.04029	.87517	7501.9	83683.3	.92264	.48968	3.088
56	49	.79927	.03563	.83490	6837.5	76181.4	.88185	.49633	3.136
57	50	.76889	.03161	.80050	6316.8	69343.9	.84101	.50385	3.190
58	51	.74079	.02792	.76871	5871.0	63027.1	.79953	.51154	3.247
59	52	.71906	.02424	.74330	5537.3	57156.1	.75706	.51955	3.308
60	53	.69278	.02011	.71289	5162.9	51618.8	.71281	.52692	3.364
61	54	.67102	.01570	.68672	4860.9	46455.9	.66703	.53411	3.421
62	55	.64816	.01127	.65943	4564.9	41595.0	.61904	.54059	3.472
63	56	.62316	.00634	.62950	4260.9	37030.1	.56855	.54622	3.517
64	57	.59690	.00061	.59751	3958.3	32769.2	.51547	.55103	3.557
65	58	.56837	0.99332	.56189	3646.6	28810.9	.45956	.55489	3.588
66	59	.53713	.98516	.52229	3328.8	25164.3	.40078	.55793	3.614
67	60	.50506	.97566	.48072	3025.0	21835.5	.33916	.56028	3.633
68	61	.47160	.96511	.43671	2733.4	18810.5	.27440	.56192	3.647
69	62	.43581	.95376	.38957	2452.3	16077.1	.20621	.55278	3.654
70	63	.39719	.94176	.33895	2182.5	13624.8	.13433	.56288	3.655
71	64	.35552	.92932	.28484	1926.8	11442.3	.05851	.56222	3.649
72	65	.31123	.91635	.22758	1688.8	9518.5	5.97843	.56075	3.637
73	66	.26379	.90293	.16672	1468.0	7826.7	.89358	.55841	3.618
74	67	.21235	.88902	.10137	1262.9	6358.7	.80337	.55498	3.589
75	68	.15597	.87454	.03051	1072.8	5095.8	.70721	.55035	3.551
76	69	.09310	.85950	4.95260	896.60	4023.0	.60455	.54445	3.508

No. 11 (continued).

Age m. m-7.	Log. d_{m, s_{m-7}, v^m} .	Log. p_{m-7} .	(1) + (2).	Natural N ^o . of Ditto P_m + 100.	K_m = $P_m + P_{m+1}$.	Log. K_m .	Log. K_m ($D_{m, m-7}$)	Value of Reversionary Annuity to Wife after Husband's Death.
77 70	.02514	-.84398	-.86912	739-81	3126-40	-.49504	-.53814	3-453
78 71	3-94798	-.82795	-.77593	596-94	2386-59	-.37778	-.53043	3-392
79 72	-.86482	-.81137	-.67619	474-45	1789-65	-.25277	-.52187	3-326
80 73	-.77184	-.79428	-.56612	368-23	1315-20	-.11899	-.51211	3-252
81 74	-.67073	-.77670	-.44743	280-18	946-97	4-97634	-.50178	3-175
82 75	-.56004	-.75868	-.31872	208-31	666-79	-.82399	-.48979	3-089
83 76	-.44032	-.74005	-.18037	151-49	458-48	-.66132	-.47746	3-002
84 77	-.30787	-.72115	-.02902	106-91	306-99	-.48712	-.46345	2-907
85 78	-.16442	-.70191	3-86633	73-507	200-076	-.30268	-.45007	2-819
86 79	-.00879	-.68233	-.69112	49-104	126-569	-.10233	-.43281	2-709
87 80	3-83785	-.66266	-.50051	31-660	77-465	3-88911	-.41619	2-607
88 81	-.65238	-.64256	-.29494	19-722	45-805	-.66091	-.39739	2-497
89 82	-.44750	-.62232	-.06982	11-744	26-083	-.41636	-.37853	2-391
90 83	-.22834	-.60173	2-83007	6-7619	14-3390	-.15652	-.36022	2-292
91 84	1-98339	-.58081	-.56420	3-6661	7-5771	2-87950	-.34241	2-200
92 85	-.74171	-.55979	-.30150	2-0022	3-9110	-.59229	-.33463	2-161
93 86	-.48972	-.53845	-.02817	1-0670	1-9088	-.28076	-.32994	2-138
94 87	-.20286	-.51720	1-72006	-.52488	-.84177	1-92519	-.31969	2-088
95 88	0-86077	-.49596	-.35673	-.22737	-.31689	-.50091	-.29154	1-957
96 89	-.47697	-.47494	0-95191	-.08952	-.08952	0-95192	-.20329	1-597

6 PER CENT.

No. 12.—Old Rules. Sons' and Daughters' Reversionary Benefits. Value of Reversionary Benefits till Age 19, after Father's Death.

Ages m. m + 35.	Log. d_{m, s_{m+35}, v^m} .	Ditto + log. $p_{m+\frac{1}{2}}$.	= P_m + 100,000.	K_m = P_m + P_{m+1} .	Log. of Ditto.	Log. $D_{m, m+35}$.	Log. K_m $D_{m, m+35}$	Value of Reversionary Benefits to Sons and Daughters.	Ditto at Mean Ages $m + \frac{1}{2}$.
0 35	7-24950	10-03604	108653-	1272961-	11-10481	9-01093	2-09888	124-1	133-9
1 36	-.17488	-.01171	102733-	1164308-	-.06607	8-90874	-.15733	143-7	147-3
2 37	-.12841	9-99185	98141-	1061575-	-.02595	-.84742	-.17853	150-8	152-0
3 38	-.09562	-.97837	95142-	963434-	10-98382	-.79866	-.18516	153-2	153-1
4 39	-.06173	-.96100	91411-	868292-	-.93867	-.75402	-.18465	153-0	151-9
5 40	-.04235	-.95669	90509-	776881-	-.89035	-.71197	-.17838	150-8	148-6
6 41	-.02315	-.94650	88410-	686372-	-.83656	-.67103	-.16553	146-4	143-2
7 42	-.00308	-.92947	85010-	597962-	-.77667	-.63080	-.14587	139-9	135-7
8 43	6-98311	-.91238	81730-	512952-	-.71008	-.59101	-.11907	131-5	126-4
9 44	-.96134	-.89361	78273-	431222-	-.63470	-.55094	-.08376	121-3	115-1
10 45	-.93915	-.85849	72192-	352949-	-.54771	-.51061	-.03710	108-9	102-0
11 46	-.90103	-.79712	62679-	280757-	-.44833	-.46999	1-97834	95-1	88-1
12 47	-.86084	-.72725	53364-	218078-	-.33861	-.42963	-.90898	81-1	74-2
13 48	-.81803	-.65009	44678-	164714-	-.21673	-.38952	-.82721	67-2	60-5
14 49	-.77277	-.56488	36718-	120036-	-.07931	-.34961	-.72970	53-7	47-3
15 50	-.72497	-.46997	29510-	83318-	9-92074	-.30988	-.61086	40-8	34-9
16 51	-.67384	-.36253	23043-	53808-	-.73085	-.27026	-.46059	28-9	23-5
17 52	-.62755	-.24696	17659-	30765-	-.48806	-.23072	-.25734	18-1	13-3
18 53	-.58651	-.11748	13106-	18106-	-.11747	-.19116	0-92631	8-4	4-2

6 PER CENT.

No. 14.—Old Rules. Daughters on the Subsidiary Fund under Age 19. Value of Increased Benefits over Donation at Age 19 after Father's Death.

Ages $m, m + 35$	$\text{Log.} + D_{m, m + 35}$ by Tables V. and II.	Log. D 19.54 $+ \text{Log. 269.6}$ 11.39557 , less Col. (1).	Value of Subsidiary An- nuity of £100 a Year if Daughter Un- married at 19, and Father then Living.	Value of Excess over £300 Donation if Daughter Un- married at 19, and Father then Dead.	Total Increase of Value under the Subsidiary Rules.	Ditto at Mean Age $m + \frac{1}{2}$.
0 35	9.89664	1.48893	30.8	41.6	72.4	80.7
1 36	.79444	.59113	39.0	50.0	89.0	94.2
2 37	.73313	.65244	44.9	54.5	99.4	103.6
3 38	.68436	.70121	50.3	57.5	107.8	111.7
4 39	.63973	.74584	55.7	59.9	115.6	119.4
5 40	.59767	.78790	61.4	61.7	123.1	126.7
6 41	.55673	.82884	67.4	62.9	130.3	134.0
7 42	.51651	.86906	74.0	63.6	137.6	141.2
8 43	.47671	.90886	81.1	63.6	144.7	148.3
9 44	.43665	.94892	88.9	62.9	151.8	155.4
10 45	.39631	.98926	97.6	61.3	158.9	162.4
11 46	.35570	2.02987	107.1	58.8	165.9	169.5
12 47	.31534	.07023	117.6	55.4	173.0	176.5
13 48	.27522	.11035	128.9	51.0	179.9	183.4
14 49	.23532	.15025	141.3	45.5	186.8	191.4
15 50	.19118	.19439	156.5	39.4	195.9	201.6
16 51	.14274	.24283	174.9	32.3	207.2	214.9
17 52	.08762	.29795	198.6	24.0	222.6	232.7
18 53	.02561	.35996	229.1	13.6	242.7	256.2
19 54	..	..	269.6	..	269.6	..

Age m .	$(L_{64} - L_{m+35})$	Log. of Ditto.	Log. D 19 $= 4.25702$ $+ \text{Col. (2)}$.	$\text{Log. (D } m, m + 35)$	$(3) - (4)$ $+ \text{Log. 2.79741}$.	Value of Increase by the Annuity above the £300 Donation if Daughter Unmarried at 19, and Father then Dead.
	(1)	(2)	(3)	(4)	(5)	(7)
0	28952.	4.46168	8.71870	9.89664	1.61947	41.6
1	27479.	.43900	.69602	.79444	.69899	50.0
2	26006.	.41507	.67209	.73313	.73637	54.5
3	24532.	.38973	.64675	.68436	.75980	57.5
4	23040.	.36248	.61950	.63973	.77718	59.9
5	21546.	.33337	.59039	.59767	.79013	61.7
6	20007.	.30118	.55820	.55673	.79888	62.9
7	18426.	.26543	.52245	.51651	.80335	63.6
8	16809.	.22554	.48256	.47671	.80326	63.6
9	15157.	.18061	.43763	.43665	.79839	62.9
10	13477.	.12959	.38661	.39631	.78771	61.3
11	11771.	.07081	.32783	.35570	.76954	58.8
12	10102.	.00441	.26143	.31534	.74350	55.4
13	8473.	3.92829	.18531	.27522	.70750	51.0
14	6908.	.83935	.09637	.23532	.65846	45.5
15	5399.	.73231	7.98933	.19118	.59556	39.4
16	3957.	.59737	.85439	.14274	.50906	32.3
17	2589.	.41313	.67015	.08762	.37994	24.0
18	1276.	.10583	.36287	.02561	.13467	13.6

6 PER CENT.

No. 15.—Old Rules. Daughters on Subsidiary Fund, above Age 19. Value of Survivorship Annuity after Father's Death.

Age m.	Log. $\frac{d_{m+30} \cdot d_{m+35}}{s_m \cdot p_{m+t}}$	$P_m \div 1000.$	$K_m.$ $= P_m + P_{m+1} \dots$	Log. $K_m.$	Log. $\left(\frac{K}{D_{m \cdot m+35}}\right)$	Value of Reversionary Annuity.	Value of £100 per Annum at Age m+t.
19	7.42515	26616.	316127.	8.49987	0.43074	2.696	279.8
20	.37438	23680.	289511.	.46166	.46219	2.899	300.8
21	.32925	21343.	265831.	.42460	.49357	3.116	323.1
22	.29034	19514.	244488.	.38826	.52440	3.345	346.4
23	.25579	18021.	224974.	.35212	.55423	3.583	370.5
24	.22589	16823.	206953.	.31587	.58284	3.827	394.7
25	.19853	15795.	190130.	.27905	.60920	4.066	418.5
26	.17373	14919.	174335.	.24140	.63374	4.303	442.0
27	.14880	14086.	159416.	.20254	.65671	4.536	465.8
28	.12257	13261.	145330.	.16236	.67929	4.779	489.2
29	.09600	12474.	132069.	.12080	.69944	5.005	512.9
30	.06808	11697.	119595.	.07773	.72042	5.253	538.2
31	.03844	10925.	107898.	.03302	.74112	5.510	564.1
32	.00903	10210.	96973.	7.98665	.76136	5.772	590.5
33	6.97930	9534.5	86763.	.93833	.78085	6.037	616.9
34	.94829	8877.5	77229.	.88778	.79931	6.300	642.7
35	.91560	8233.8	68351.	.83474	.81645	6.553	667.5
36	.88096	7602.6	60117.	.77900	.83224	6.796	691.0
37	.84482	6995.5	52514.	.72028	.84660	7.024	715.1
38	.80671	6407.8	45519.	.65819	.85960	7.238	739.3
39	.76563	5829.5	39111.	.59230	.87086	7.428	751.1
40	.72090	5259.0	33281.	.52220	.88042	7.593	766.4
41	.67165	4695.2	28022.	.44750	.88839	7.734	779.4
42	.61799	4149.4	23327.2	.36786	.89502	7.853	790.2
43	.55818	3615.6	19177.8	.28280	.90039	7.950	799.1
44	.49256	3108.6	15562.2	.19207	.90477	8.031	806.3
45	.42094	2636.0	12453.6	4.09531	.90815	8.094	811.2
46	.34172	2196.4	9817.6	6.99200	.91069	8.130	815.6
47	.25565	1801.6	7621.2	.88202	.91278	8.181	819.8
48	.16271	1454.5	5819.6	.76489	.91463	8.215	823.0
49	.06097	1150.7	4365.1	.63999	.91620	8.245	826.7
50	5.95169	894.73	3214.4	.50710	.91847	8.288	830.4
51	.83283	680.50	2319.7	.36543	.92075	8.319	834.7
52	.70362	505.38	1639.2	.21463	.92292	8.374	839.2
53	.56387	363.49	1133.86	6.05457	.92481	8.410	842.6
54	.41484	259.92	768.37	5.88557	.92639	8.441	845.4
55	.25273	178.95	508.45	.70625	.92771	8.467	848.7
56	.08005	120.23	329.50	.51786	.92972	8.506	853.7
57	4.91349	81.939	209.272	.32071	.93283	8.567	860.2
58	.74276	55.304	127.333	.10493	.93636	8.637	865.1
59	.55035	35.510	72.029	4.85751	.93775	8.665	869.9
60	.30932	20.385	36.519	.56252	.93517	8.613	860.2
61	.01398	10.327	16.134	.20774	.93407	8.592	856.1
62	3.62950	4.2609	5.8074	3.76398	.93102	8.531	835.5
63	.10227	1.2655	1.5465	.18935	.91273	8.180	802.4
64	2.44869	.28099	.28099	2.44869	.89585	7.868	812.1
65	..	..	..	..	..	8.373	..

6 PER CENT.

No. 16.—*New Rules. Widows' Pensions. Value of Life Annuity, payable Half-yearly, in Advance, but reducible to one-half on Re-marriage.*

Age m.	Value of Half Annuity till Death.	Value of Half Annuity till Marriage or Death.	Sum of Ditto.	Value of Annuity at Mean Age $m + \frac{1}{2}$.	Age m.	Value of Half Annuity till Death.	Value of Half Annuity till Marriage or Death.	Sum of Ditto.	Value of Annuity at Mean Age $m + \frac{1}{2}$.
13	7.428	5.024	12.452	12.343	57	5.122	5.043	10.165	10.075
14	7.398	4.835	12.233	12.140	58	5.014	4.971	9.985	9.885
15	7.366	4.680	12.046	11.972	59	4.904	4.881	9.785	9.680
16	7.334	4.563	11.897	11.855	60	4.791	4.783	9.574	9.461
17	7.304	4.509	11.813	11.806	61	4.675	4.673	9.348	9.230
18	7.275	4.524	11.799	11.840	62	4.556	4.556	9.112	8.990
19	7.245	4.636	11.881	11.926	63	4.434	4.434	8.868	8.745
20	7.219	4.752	11.971	12.015	64	4.311	4.311	8.622	8.498
21	7.191	4.868	12.059	12.102	65	4.187	4.186	8.373	8.248
22	7.163	4.982	12.145	12.185	66	4.062	4.062	8.123	7.997
23	7.134	5.091	12.225	12.262	67	3.936	3.935	7.871	7.745
24	7.104	5.193	12.297	12.325	68	3.809	3.809	7.618	7.491
25	7.075	5.277	12.352	12.371	69	3.682	3.681	7.363	7.236
26	7.043	5.347	12.390	12.405	70	3.555	3.554	7.109	6.982
27	7.012	5.407	12.419	12.430	71	3.428	3.427	6.855	6.729
28	6.980	5.460	12.440	12.448	72	3.302	3.300	6.602	6.477
29	6.947	5.509	12.456	12.467	73	3.176	3.175	6.351	6.227
30	6.912	5.565	12.477	12.490	74	3.052	3.051	6.103	5.980
31	6.877	5.625	12.502	12.514	75	2.928	2.929	5.857	5.737
32	6.838	5.687	12.525	12.538	76	2.808	2.808	5.616	5.496
33	6.803	5.748	12.551	12.559	77	2.688	2.688	5.376	5.262
34	6.763	5.804	12.567	12.571	78	2.574	2.574	5.148	5.034
35	6.722	5.852	12.574	12.573	79	2.460	2.450	4.919	4.812
36	6.680	5.891	12.571	12.564	80	2.353	2.352	4.705	4.599
37	6.638	5.919	12.557	12.541	81	2.247	2.246	4.493	4.391
38	6.588	5.936	12.524	12.502	82	2.145	2.144	4.289	4.191
39	6.539	5.941	12.480	12.448	83	2.046	2.046	4.092	3.997
40	6.487	5.928	12.415	12.373	84	1.951	1.950	3.901	3.809
41	6.426	5.905	12.331	12.287	85	1.858	1.858	3.717	3.629
42	6.374	5.869	12.243	12.190	86	1.770	1.770	3.540	3.455
43	6.313	5.824	12.137	12.079	87	1.685	1.685	3.379	3.290
44	6.249	5.772	12.021	11.958	88	1.605	1.604	3.209	3.133
45	6.182	5.713	11.895	11.828	89	1.529	1.528	3.057	2.985
46	6.112	5.649	11.761	11.691	90	1.457	1.456	2.913	2.846
47	6.038	5.583	11.621	11.550	91	1.389	1.389	2.778	2.714
48	5.961	5.518	11.479	11.407	92	1.325	1.324	2.649	2.586
49	5.881	5.454	11.335	11.267	93	1.262	1.261	2.523	2.461
50	5.798	5.401	11.199	11.132	94	1.199	1.200	2.399	2.333
51	5.711	5.354	11.065	10.998	95	1.133	1.133	2.266	2.193
52	5.621	5.310	10.931	10.861	96	1.060	1.059	2.119	2.030
53	5.527	5.264	10.791	10.716	97	.970	.970	1.940	1.819
54	5.430	5.210	10.640	10.564	98	.849	.848	1.697	1.516
55	5.329	5.159	10.488	10.410	99	.668	.667	1.335	1.043
56	5.227	5.104	10.331	10.248					

6 PER CENT.

No. 17.—*New Rules. Sons' Benefits. Value of Temporary Annuity till Age 6, 10, and 21.*

Age m.	Log. $D_{21} + a_{21} + .750$ = 4.43929 - Log. D_m .	Value of Annuity after 21.	Value of Temporary Annuity till Age 21.	Value of Temporary Annuity from 6 till 21.	Value of Temporary Annuity from 10 till 21.	Value of Temporary Annuity till Age 6.	Value of Temporary Annuity till Age 10.
0	0.43929	2.750	9.172	4.972	3.186	4.200	6.036
1	.53330	3.414	10.208	6.174	3.895	4.034	6.313
2	.58626	3.857	10.434	6.975	4.400	3.459	6.934
3	.62651	4.232	10.378	7.652	4.827	2.726	5.551
4	.66235	4.596	10.202	8.310	5.242	1.892	4.960
5	.69541	4.959	9.951	8.968	5.657	.983	4.294
6	.72689	5.332	9.642	..	6.082	..	3.560
7	.75717	5.717	9.284	..	6.521	..	2.763
8	.78655	6.177	8.882	..	6.978	..	1.904
9	.81573	6.542	8.447	..	7.463	..	.984
10	.84470	6.994	7.977				
11	.87346	7.472	7.473				
12	.90189	7.978	6.927				
13	.93009	8.513	5.342				
14	.95815	9.081	5.715				
15	.98618	9.687	5.045				
16	1.01432	10.335	4.333				
17	.04267	11.032	3.575				
18	.07122	11.782	2.767				
19	.09998	12.589	1.901				
20	.12883	13.453	.985				

6 PER CENT.

No. 18.—*New Rules. Sons' Benefits. Value of £300 at Age 21.*

Age m.	Log. $(\frac{D_{21}}{D_m})$	Value of £1 Endowment at 21.	Value of £300 Endowment at 21.
0	1.28147	.1912	57.36
1	.37548	.2374	71.12
2	.42844	.2682	80.46
3	.46869	.2942	88.26
4	.50453	.3195	95.85
5	.53759	.3448	103.44
6	.56907	.3707	111.21
7	.59935	.3975	119.25
8	.62873	.4253	127.59
9	.65791	.4549	136.47
10	.68688	.4863	145.89
11	.71564	.5196	155.88
12	.74407	.5547	166.41
13	.77227	.5919	177.57
14	.80033	.6314	189.42
15	.82836	.6735	202.05
16	.85650	.7186	215.58
17	.88485	.7671	230.13
18	.91340	.8192	245.76
19	.94216	.8753	262.59
20	.97101	.9354	280.62

6 PER CENT.

No. 19.—*New Rules. Sons' Benefits. Value of £10 Annuity till Age 10.*

Age.	Value of £10 Annuity till Age 10.	Ditto at Mean Age $m + \frac{1}{2}$ $= P_{m + \frac{1}{2}}$.	Log. of Ditto.
0	60.4	61.8	1.79099
1	63.1	61.7	.79029
2	60.3	57.9	.76268
3	55.5	52.6	.72099
4	49.6	46.3	.66558
5	42.9	39.3	.59439
6	35.6	31.6	.49969
7	27.6	23.3	.36736
8	19.0	14.4	.15836
9	9.8	4.9	.69020

6 PER CENT.

No. 20.—*New Rules. Sons' Benefits. Value of Total Benefits if both Parents are Dead or Mother Re-married.*

Age.	Value of £125 Annuity till Age 21.	Value of £65 Annuity till Age 10.	Value of £20 Annuity till Age 6.	(1) - (2 + 3)	Value of £300 at Age 21.	Total Value of Benefits.	Value at Mean Age $m + \frac{1}{2}$.	Value of £10 a Year Increased Pension till Age 10, after Mother's Marriage or Death.	Value of Total Bene- fit if both Parents are Dead or Mother Re-married.
	(1)	(2)	(3)						
0	1146.5	392.3	84.0	670.2	57.4	727.6	791.9	61.8	853.7
1	1276.0	410.3	80.7	785.0	71.2	856.2	889.8	61.7	951.5
2	1304.3	392.2	69.2	842.9	80.5	923.4	946.9	57.9	1004.8
3	1297.3	360.8	54.5	882.0	88.3	970.3	990.7	52.6	1043.3
4	1275.3	322.4	37.8	915.1	95.9	1011.0	1029.6	46.3	1076.1
5	1243.9	279.1	19.7	945.1	103.4	1048.5	1066.8	39.3	1106.1
6	1205.3	231.4	..	978.9	111.2	1085.1	1092.7	31.6	1124.3
7	1160.5	179.6	..	980.9	119.3	1100.2	1107.2	23.3	1130.5
8	1110.3	123.8	..	986.5	127.6	1114.1	1121.3	14.4	1131.7
9	1055.9	64.0	..	991.9	126.5	1128.4	1135.7	4.9	1140.6
10	997.1	..	..	997.1	145.9	1143.0	1116.5	..	1116.5
11	934.1	..	..	934.1	155.9	1090.0	1061.2	..	1061.2
12	865.9	..	..	965.9	166.4	1082.3	1001.4	..	1001.4
13	792.8	..	..	792.8	177.6	970.4	937.1	..	937.1
14	714.4	..	..	714.4	189.4	903.8	868.3	..	868.3
15	630.6	..	..	630.6	202.1	832.7	795.0	..	795.0
16	541.6	..	..	541.6	215.6	757.2	717.1	..	717.1
17	446.9	..	..	446.9	230.1	677.0	634.4	..	634.4
18	345.9	..	..	345.9	245.8	591.7	546.0	..	546.0
19	232.6	..	..	237.6	262.6	500.2	452.0	..	452.0
20	123.1	..	..	123.1	280.6	403.7	351.9	..	351.9
21	..	..	..	..	300.0	300.0	..	..	..

6 PER CENT.

No. 21.—New Rules. Sons' Benefits. Value of Total Benefits if Mother Living and not Re-married.

Age $m, m+28.$	s_m $(d+i)m+28.$ $v m+28.$	Ditto + Log. $p m+\frac{1}{2}$	P_m ÷ 10,000	K_m = P_m + $P_{m+1}..$	Log. K_m .	Log. $D_{m, m+28}.$	Log. $\frac{K_m}{D_{m, m+28}.$	Value of Increased Pension.	Ditto at Mean Age $m + \frac{1}{2}$.	Total Value of Benefits if Mother Living, and not Re- married.
0 28	7.39326	9.18425	152845.	613049.	9.78750	8.79040	0.99710	9.933	9.805	801.7
1 29	.30341	.09370	124080.	460204.	.66295	.67719	.98576	9.677	9.013	898.8
2 30	.23396	8.99664	99229.	336124.	.52650	.60486	.92164	8.349	7.549	954.4
3 31	.16829	.88928	77496.	236895.	.37456	.54538	.82918	6.748	5.949	996.6
4 32	.10155	.76713	58497.	159399.	.20249	.49069	.71180	5.150	4.376	1034.2
5 33	.03268	.62707	42371.	100902.	.00390	.44736	.55654	3.602	2.952	1069.8
6 34	6.95849	.45818	28720.	58531.	8.76739	.39040	.37699	2.382	1.867	1094.6
7 35	.88479	.25215	17871.	29811.	.47438	.34364	.13074	1.351	.976	1108.2
8 36	.81088	7.96924	9316.	11940.	.07700	.29881	1.77819	.600	.373	1121.7
9 37	.72875	.41895	2624.	2624.	7.41895	.25523	.16372	.146	.073	1135.8

6 PER CENT.

No. 23.—New Rules. Daughters' Benefits. Value of £300 Donation on Marriage.

Age α .	Log. $l_m \mu_m \cdot v^m$. From Grant XVI.	P _m . Natural Number of ditto.	K _m . Sum of ditto, P _m inclusive.	Log. K _m .	Log. $\left(\frac{K_m}{D_m}\right)$	Value of £1 on Marriage.	Value of £300 on Marriage.
0	..	..	..	..	T.05416	.11328	34.0
1	..	..	..	..	.14817	.14066	44.2
2	..	..	..	..	.20113	.15890	47.7
3	..	..	..	..	.24138	.17433	52.3
4	..	..	..	..	.27721	.18933	56.8
5	..	..	..	..	.31028	.20431	61.3
6	..	..	..	..	.34176	.21866	65.9
7	..	..	..	..	.37204	.23553	70.6
8	..	..	..	..	.40143	.25202	75.6
9	..	..	..	..	.43060	.26953	80.9
10	..	..	..	..	.45957	.28812	86.4
11	..	..	..	..	.48833	.30784	92.4
12	..	..	..	..	.51676	.32867	98.6
13	..	..	..	..	.54496	.35072	105.2
14	2.48115	302.8	11328.1	4.05416	.57302	.37413	112.2
15	.74974	562.0	11025.3	.04239	.59367	.39235	117.7
16	.95582	903.3	10463.3	.01967	.60792	.40543	121.6
17	3.06678	1116.2	9560.0	3.98046	.61265	.40987	123.0
18	.15244	1420.5	8393.8	.92396	.60715	.40472	121.4
19	.07425	1186.5	6973.3	.84344	.58643	.38586	115.8
20	2.99344	985.0	5786.8	.76244	.56405	.36648	109.9
21	.91042	813.6	4801.8	.68140	.54021	.34690	104.1
22	.82563	669.3	3988.2	.60078	.51519	.32718	98.2
23	.73942	548.8	3318.9	.52099	.48932	.30855	92.6
24	.63712	433.6	2770.1	.44250	.46301	.29041	87.1
25	.54320	349.3	2336.5	.36857	.43879	.27466	82.4
26	.45811	287.2	1987.2	.29824	.41624	.26076	78.2
27	.38147	240.7	1700.0	.23045	.39478	.24819	74.5
28	.31272	205.5	1459.3	.16414	.37374	.23645	70.9
29	.27029	186.3	1253.8	.09823	.35234	.22508	67.5
30	.21947	165.8	1067.5	.02837	.32715	.21240	63.7
31	.16115	144.9	901.7	2.95506	.29838	.19878	59.6
32	.09611	124.8	756.8	.87898	.26646	.18470	55.4
33	.02487	105.9	632.0	.80072	.23177	.17052	51.2
34	1.94380	87.6	526.12	.72109	.19493	.15665	47.0
35	.85912	72.30	438.26	.64173	.15735	.14366	43.1
36	.77099	59.02	365.96	.56343	.11980	.13177	39.5
37	.67900	47.75	306.94	.48706	.08314	.12110	36.3
38	.58349	38.33	259.19	.41361	.04839	.11179	33.5
39	.46705	29.31	220.86	.34414	.01665	.10391	31.2
40	.35613	22.71	191.55	.28229	2.99137	.09803	29.4
41	.25352	17.93	168.84	.22747	.97221	.09380	28.1
42	.16375	14.58	150.91	.17872	.95846	.09088	27.3
43	.08987	12.30	136.33	.13459	.94890	.08890	26.7
44	.00991	10.23	124.033	.09353	.94216	.08753	26.3
45	0.96302	9.184	113.795	.05614	.93884	.08686	26.1
46	.94531	8.817	104.611	.01957	.93641	.08638	25.9
47	.94643	8.840	95.794	1.98134	.93253	.08561	25.7
48	.95701	9.058	86.954	.93929	.92528	.08419	25.3
49	1.02709	10.644	77.896	.89151	.91286	.08182	24.5
50	.04412	11.069	67.252	.82770	.88568	.07686	23.1
51	.02838	10.675	56.183	.74960	.84507	.07000	21.0
52	0.98838	9.736	45.508	.65809	.79159	.06189	18.6
53	.92825	8.477	35.772	.55354	.72531	.05313	15.9
54	.88448	7.664	27.295	.43608	.64571	.04423	13.3
55	.81886	6.590	19.631	.29294	.54115	.03477	10.4
56	.72213	5.274	13.041	.11531	.40220	.02525	7.6
57	.57384	3.748	7.767	0.89025	.21569	.01643	4.9
58	.30952	2.039	4.019	.60412	3.96762	.00928	2.8
59	.08224	1.208	1.980	.29667	.69730	.00498	1.5
60	1.76922	.5878	.7722	T.88773	.32534	.00212	.6
61	.26583	.1844	.1842	T.26576	4.74030	.00055	.2

6 PER CENT.

No. 24.—New Rules. Daughters' Benefits. Value of Increased Pension £10 till Age 10, and £25 from 10 till Marriage or Death, after Mother's Marriage or Death.

Age $m + 28$	Log. $\frac{m}{m+28} + \frac{m+28}{m+28}$	Log. p_{m+1}	(1) + (2).	P_m + 100000.	K_m = $P_m + P_{m+1}$	Log. K_m	Log. D_{m+28}	Log. $\frac{K_m}{D_{m+28}}$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ratio to Mean Age $m + 1$.
0 28	7.39326	2.26221	9.65547	45235.	379652.	10.57938	8.79040	1.78898	61.5	65.9
1 29	.30341	.31112	.61453	41165.	334417.	.52429	.67719	.84610	70.3	71.6
2 30	.23396	.33706	.57102	37241.	293252.	.46724	.60486	.86238	72.8	72.9
3 31	.16829	.35488	.52317	33356.	256811.	.40826	.54538	.86288	72.9	72.4
4 32	.10155	.37014	.47169	29627.	222655.	.34764	.49069	.85695	71.9	71.1
5 33	.03268	.38382	.41650	26092.	193028.	.28562	.43936	.84626	70.2	69.1
6 34	6.95849	.39672	.35521	22657.	166936.	.22256	.39040	.83216	67.9	66.7
7 35	.88479	.40909	.29388	19671.	144279.	.15920	.34364	.81556	65.4	64.0
8 36	.81088	.42144	.23232	17074.	124608.	.09555	.29881	.79674	62.6	61.2
9 37	.72875	.43409	.16284	14549.	107534.	.03153	.25523	.77630	59.7	57.6
10 38	.66174	.43441	.09615	12478.	92985.	9.96841	.21287	.75554	57.0	55.6
11 39	.57834	.42160	8.99994	9998.6	80507.	.90583	.17169	.73414	54.2	53.1
12 40	.50226	.40756	.90982	8125.0	70508.	.84824	.13199	.71625	52.0	51.2
13 41	.43676	.39182	.82858	6738.8	62983.	.79507	.09344	.70163	50.3	49.6
14 42	.37649	.37639	.75288	5660.9	55644.	.74542	.05569	.68973	48.9	48.7
15 43	.32095	.36361	.68456	4836.8	49983.	.69882	.01999	.68483	48.4	48.5
16 44	.25982	.35564	.61546	4125.3	45146.	.65462	7.96801	.68661	48.6	49.3
17 45	.20530	.35372	.55902	3622.6	41021.	.61300	.91531	.69769	49.9	51.1
18 46	.15369	.35984	.51348	3262.1	37398.	.57285	.85548	.71737	52.2	54.0
19 47	.10498	.37031	.47549	2988.8	34136.	.53321	.78664	.74657	55.8	57.7
20 48	.06305	.38111	.44416	2780.7	31147.	.49342	.71852	.77490	59.6	61.5
21 49	.04615	.39146	.43763	2739.3	28366.	.45280	.65126	.80154	63.3	65.0
22 50	.01229	.40106	.41335	2590.3	25627.	.40870	.58434	.82436	66.7	68.3
23 51	5.96598	.40993	.37591	2376.4	23037.	.36243	.51824	.84419	69.9	71.3
24 52	.90921	.41780	.32701	2123.3	20661.	.31515	.45333	.86182	72.7	74.1
25 53	.83441	.42406	.25847	1813.3	18538.	.26806	.39066	.87740	75.4	76.8
26 54	.79853	.42943	.22796	1690.3	16725.	.22337	.33032	.89305	78.2	79.4
27 55	.74254	.43393	.17647	1501.3	15035.	.17707	.27071	.90636	80.6	81.9
28 56	.67980	.43807	.11787	1311.8	13534.	.13143	.21208	.91935	83.1	84.4
29 57	.60640	.44217	.04857	1118.3	12222.	.08714	.15432	.93282	85.1	87.3
30 58	.51717	.44669	7.96386	920.15	11104.0	.04548	.09690	.94858	88.8	90.8
31 59	.45467	.45133	.90600	805.38	10183.8	.00792	.04053	.96739	92.8	95.0
32 60	.39736	.45606	.85342	713.54	9378.4	8.97213	6.98470	.98743	97.1	99.5
33 61	.34867	.46060	.80927	644.57	8664.9	.83776	.42951	2.00825	101.9	104.5
34 62	.31323	.46464	.77787	599.61	8020.3	.90419	.87492	.02927	107.0	109.6
35 63	.29192	.46776	.75968	575.02	7420.7	.87044	.82082	.04962	112.2	114.7
36 64	.26951	.47012	.73963	549.07	6845.7	.83542	.76681	.06861	117.1	119.6
37 65	.24862	.47173	.72035	525.23	6296.6	.79911	.71282	.08629	122.0	124.4
38 66	.22799	.47261	.70060	501.88	5771.4	.76128	.65869	.10259	126.7	128.9
39 67	.20772	.47232	.68004	478.68	5269.5	.72177	.60431	.11746	131.1	133.1
40 68	.18681	.47100	.65781	454.79	4790.8	.68041	.54971	.13071	135.1	137.0
41 69	.16513	.46879	.63392	430.45	4336.0	.63709	.49459	.14250	138.8	140.6
42 70	.14458	.46583	.61041	407.77	3905.5	.59168	.43848	.15320	142.3	143.9
43 71	.12099	.46225	.68324	383.04	3497.7	.54378	.38107	.16271	145.5	147.9
44 72	.08739	.45803	.55542	359.27	3114.7	.49342	.32189	.17153	148.4	149.0
45 73	.07272	.45332	.52604	335.77	2755.4	.44018	.26084	.17934	151.1	152.4
46 74	.04313	.44840	.49153	310.12	2419.6	.38374	.19733	.18641	153.6	154.8
47 75	.01312	.44326	.45638	286.01	2109.5	.32418	.13103	.19315	156.0	157.2
48 76	4.97895	.43823	.41718	261.33	1823.5	.26091	.06137	.19954	158.3	159.5
49 77	.94207	.43361	.37568	237.51	1562.2	.19374	5.98807	.20567	160.6	161.8
50 78	.89857	.42959	.32816	212.89	1324.7	.12212	.90999	.21213	163.0	164.3
51 79	.85147	.42586	.27733	189.38	1111.84	.04603	.82733	.21870	165.5	166.7
52 80	.79889	.42226	.22115	166.40	922.46	7.96495	.73999	.22496	167.9	169.0
53 81	.74183	.41814	.15997	144.53	756.06	.87856	.64808	.23048	170.0	170.9
54 82	.67836	.41364	.09200	123.60	611.53	.78642	.55178	.23464	171.7	172.5
55 83	.60945	.40858	.01803	104.24	487.93	.68836	.44977	.23859	173.2	173.9
56 84	.53456	.40432	6.93888	86.872	383.694	.58398	.34217	.24181	174.5	174.9

No. 24 (continued).

Age $m + 28$	Log. $s_{m+(d+\mu)m+28}$ v_{m+28}	Log. P_{m+t}	(1) + (2).	P_m $\div 100000$.	K_m	Log. K_m	Log. $D_{m,m+28}$	Log. K_m $(D_{m,m+28})$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at Mean Age $m + t$.
57 85	-45384	-39846	-85230	71.171	296.822	-47249	-22899	-24350	175.2	175.2
58 86	-36611	-39146	-75757	57.223	225.651	-35344	-10991	-24353	175.2	174.8
59 87	-27417	-38292	-65709	45.404	168.428	-22642	-4.98494	-24148	174.4	173.6
60 88	-17232	-37346	-54578	35.138	123.024	-08998	-85264	-23734	172.7	171.7
61 89	-06146	-36305	-42451	26.577	87.886	6.94392	-71245	-23147	170.4	169.0
62 90	3.94396	-35180	-29576	19.759	61.309	-78752	-56349	-22403	167.5	165.5
63 91	-81114	-33925	-15039	14.138	41.550	-61857	-40514	-21343	163.5	161.2
64 92	-66499	-32654	5.99153	9.8070	27.4122	-43794	-23670	-20124	158.9	156.5
65 93	-51372	-31429	-82801	6.7300	17.6052	-24564	-05804	-18760	154.0	150.6
66 94	-34743	-30081	-61824	4.4488	10.8752	-03643	3.86856	-16787	147.2	142.7
67 95	-16349	-28691	-45040	2.8187	6.4264	5.80797	-66781	-14016	138.1	132.2
68 96	2.97555	-27231	-24786	1.7695	2.6077	-55723	-45575	-10148	126.3	117.0
69 97	-76155	-25744	-01899	1.0447	1.8382	-26439	-23234	-03205	107.7	93.8
70 98	-54948	1.24180	4.78228	0.60573	.79351	4.89955	2.99735	1.90220	79.8	56.6
71 99	-34066	0.93298	-27364	-018778	-18778	-27364	-75099	-52265	33.3	16.7

6 PER CENT.

No. 25.—New Rules. Daughters' Benefits. Value of Total Benefits if Mother Living and not Re-married.

Age m.	Value of £100 per Annum till Marriage or Death.	Value of £40 per Annum till Age 10.	Value of £20 per Annum till Age 6.	(1) - (2) + (3).	Value of £300 on Marriage.	Total Value of Benefits.	Ditto at Mean Age $m + t$.	Total Value if Mother Living, In- cluding Value of Increase £10 till 10, and £25 after, at Mother's Marriage or Death.	Log. of Ditto.
1	1036.9	241.4	84.0	711.5	34.0	745.5	812.0	877.9	2.94345
0	1169.4	252.5	80.7	836.2	42.2	878.4	913.5	985.1	-.99348
2	1211.4	241.4	69.2	900.8	47.7	948.5	973.1	1046.0	3.01953
3	1221.7	221.9	54.4	945.4	52.3	997.7	1019.4	1091.8	-.03814
4	1220.4	198.4	37.8	984.2	56.8	1041.0	1061.0	1132.1	-.05388
5	1211.0	171.7	19.6	1019.7	61.3	1081.0	1100.5	1169.6	-.06804
6	1196.4	142.4	..	1054.0	65.9	1119.9	1128.7	1195.4	-.07751
7	1177.4	110.5	..	1066.9	70.6	1137.5	1145.8	1209.8	-.08271
8	1154.5	76.1	..	1078.4	75.6	1154.0	1162.6	1223.8	-.08771
9	1129.5	39.3	..	1090.2	80.9	1171.1	1179.9	1236.3	-.09283
10	..	..	..	1102.3	86.4	1188.7	1176.9	1232.5	-.09079
11	..	..	..	1072.6	92.4	1165.0	1151.9	1205.0	-.08099
12	..	..	..	1040.1	98.6	1138.7	1124.4	1175.6	-.07026
13	..	..	..	1004.8	105.2	1110.0	1094.6	1144.2	-.05850
14	..	..	..	966.9	112.2	1079.1	1066.4	1115.1	-.04731
15	..	..	..	936.0	117.7	1053.7	1043.9	1092.4	-.03838
16	..	..	..	912.5	121.6	1034.1	1029.4	1078.7	-.03290
17	..	..	..	901.7	123.0	1024.7	1025.4	1076.5	-.03201
18	..	..	..	904.7	121.4	1026.1	1034.6	1088.6	-.03687
19	..	..	..	927.2	115.8	1043.0	1051.7	1109.4	-.04509
20	..	..	..	950.4	109.9	1060.3	1069.0	1130.5	-.05327
21	..	..	..	973.6	104.1	1077.7	1086.1	1151.1	-.06111
22	..	..	..	996.3	98.2	1094.5	1102.6	1170.9	-.05852
23	..	..	..	1018.1	92.6	1110.7	1118.2	1189.5	-.07536

No. 25 (continued).

Age m.	Value of £100 per Annum till Marriage or Death.	Value of £40 per Annum till Age 10.	Value of £20 per Annum till Age 6.	(1)-(2)+(3).	Value of £300 on Marriage.	Total Value of Benefits.	Ditto at Mean Age =+t.	Total Value if Mother Living, in- cluding Value of Increase £10 till 10, and £25 after, at Mother's Marriage or Death.	Log. of Ditto.
24	1038.5	87.1	1125.6	1131.7	1205.8	-08128
25	1055.4	82.4	1137.8	1142.7	1219.5	-08618
26	1069.4	78.2	1147.6	1151.8	1231.2	-09033
27	1081.4	74.5	1155.9	1159.4	1241.3	-09388
28	1091.9	70.9	1162.8	1166.0	1250.4	-09705
29	1101.7	67.5	1169.2	1172.9	1260.2	-10044
30	1112.9	63.7	1176.6	1180.6	1271.4	-10428
31	1125.0	59.6	1184.8	1188.7	1283.7	-10846
32	1137.4	55.4	1192.8	1196.8	1296.3	-11271
33	1149.5	51.2	1200.7	1204.2	1308.7	-11684
34	1160.8	47.0	1207.8	1210.7	1320.3	-12007
35	1170.4	43.1	1213.5	1215.6	1330.3	-12395
36	1178.2	39.5	1217.7	1218.9	1338.5	-12662
37	1183.8	36.3	1220.1	1220.4	1344.8	-12866
38	1187.1	33.5	1220.6	1220.0	1348.9	-12998
39	1188.2	31.2	1219.4	1217.2	1350.3	-13043
40	1185.6	29.4	1215.0	1212.0	1349.0	-13001
41	1180.9	28.1	1209.0	1205.0	1345.6	-12892
42	1173.7	27.3	1201.0	1196.3	1340.2	-12717
43	1164.8	26.7	1191.5	1186.1	1333.1	-12486
44	1154.4	26.3	1180.7	1174.7	1324.5	-12205
45	1142.5	26.1	1168.6	1162.2	1314.6	-11879
46	1129.8	25.9	1155.7	1149.0	1303.8	-11521
47	1116.6	25.7	1142.3	1135.6	1292.8	-11153
48	1103.5	25.3	1128.8	1122.1	1281.6	-10775
49	1090.8	24.5	1115.3	1109.2	1271.0	-10415
50	1080.1	23.1	1103.2	1097.5	1261.8	-10099
51	1070.8	21.0	1091.8	1086.2	1252.9	-09792
52	1061.9	18.6	1080.5	1074.6	1243.6	-09468
53	1052.8	15.9	1068.7	1062.0	1232.9	-09093
54	1041.9	13.3	1055.2	1048.7	1221.2	-08679
55	1031.7	10.4	1042.1	1035.3	1209.2	-08250
56	1020.8	7.6	1028.4	1021.0	1195.9	-07769
57	1008.6	4.9	1013.5	1005.2	1180.4	-07203
58	994.1	2.8	996.9	987.3	1162.1	-06524
59	976.2	1.5	977.7	967.4	1141.0	-05729
60	956.5	6	957.1	945.9	1117.5	-04825
61	934.5	2	934.7	922.9	1091.9	-03818
62	911.1	..	911.1	899.0	1064.5	-02715
63	886.8	..	886.8	874.5	1035.7	-01523
64	862.2	..	862.2	849.8	1005.3	-00230
65	837.3	..	837.3	824.8	975.4	2.98918
66	812.3	..	812.2	799.7	942.4	-97424
67	787.1	..	787.1	774.5	906.7	-95746
68	761.8	..	761.8	749.1	866.1	-93737
69	736.3	..	736.3	723.6	817.4	-91243
70	710.9	..	710.9	698.2	754.8	-87783
71	685.5	..	685.5	672.9	689.6	-83860

6 PER CENT.

No. 26.—*New Rules. Daughters' Benefits. Value of Total Benefits if both Parents are Dead, or Mother Re-married.*

Daughters' Age <i>m.</i>	(1) Value of £25 a Year till Marriage or Death.	(2) Value of £15 a Year till Age 10.	Value of Increased Pension, (1) - (2).	Ditto at Mean Age <i>m</i> + <i>t</i> .	Log. of ditto.	Total Value of Daughters' Pension and Marriage Donation if both Parents are Dead, or Mother Re- married, at Age <i>m</i> + <i>t</i> .
0	259.2	90.5	168.7	182.9	2.26221	994.9
1	291.9	94.7	197.2	204.7	.31112	1118.2
2	302.8	90.5	212.3	217.3	.33706	1119.4
3	305.4	83.2	222.2	226.4	.35488	1245.8
4	305.1	71.4	230.7	234.5	.37014	1295.5
5	302.7	64.4	238.3	242.0	.38382	1342.5
6	299.1	53.4	245.7	249.3	.39672	1378.0
7	294.3	41.4	252.9	256.5	.40909	1402.3
8	288.6	28.5	260.1	263.9	.42144	1426.5
9	282.4	14.7	267.7	271.7	.43409	1451.6
10	275.6	..	275.6	271.9	.43441	1448.8
11	268.1	..	268.1	264.0	.42160	1415.9
12	260.0	..	260.0	255.6	.40756	1380.0
13	251.2	..	251.2	246.5	.39182	1341.1
14	241.7	..	241.7	237.9	.37639	1304.3
15	234.0	..	234.0	231.0	.36361	1274.9
16	228.1	..	228.1	226.8	.35564	1256.2
17	225.4	..	225.4	225.8	.35372	1251.2
18	226.2	..	226.2	229.0	.35984	1263.6
19	231.8	..	231.8	234.7	.37051	1286.4
20	237.6	..	237.6	240.5	.38111	1309.5
21	243.4	..	243.4	246.3	.39146	1332.4
22	249.1	..	249.1	251.8	.40106	1354.4
23	254.5	..	254.5	257.0	.40993	1375.2
24	259.6	..	259.6	261.7	.41780	1393.4
25	263.8	..	263.8	265.5	.42406	1408.2
26	267.3	..	267.3	268.8	.42943	1420.6
27	270.3	..	270.3	271.6	.43393	1431.0
28	273.0	..	273.0	274.2	.43807	1440.2
29	275.4	..	275.4	276.8	.44217	1449.7
30	278.2	..	278.2	279.7	.44669	1460.3
31	281.2	..	281.2	282.7	.45133	1471.4
32	284.3	..	284.3	285.8	.45606	1482.6
33	287.4	..	287.4	288.8	.46060	1493.0
34	290.2	..	290.2	291.5	.46464	1502.2
35	292.8	..	292.8	293.6	.46776	1509.2
36	294.5	..	294.5	295.2	.47012	1514.1
37	295.9	..	295.9	296.3	.47173	1516.7
38	296.8	..	296.8	296.9	.47261	1516.9
39	297.0	..	297.0	296.7	.47232	1513.9
40	296.4	..	296.4	295.8	.47100	1507.8
41	295.2	..	295.2	294.3	.46879	1499.3
42	293.4	..	293.4	292.3	.46583	1488.6
43	291.2	..	291.2	289.9	.46225	1476.3
44	288.6	..	288.6	287.1	.45803	1461.8
45	285.6	..	285.6	284.0	.45332	1446.2
46	282.4	..	282.4	280.8	.44840	1429.8
47	279.1	..	279.1	277.5	.44326	1413.1
48	275.9	..	275.9	274.3	.43823	1396.4
49	272.7	..	272.7	271.4	.43361	1380.6
50	270.0	..	270.0	268.9	.42959	1366.4
51	267.7	..	267.7	266.6	.42586	1352.8
52	265.5	..	265.5	264.4	.42226	1339.0
53	263.2	..	263.2	261.9	.41814	1323.9
54	260.5	..	260.5	259.2	.41364	1307.9
55	257.9	..	257.9	256.5	.40858	1291.8

No. 26 (continued).

Daughters' Age m .	(1) Value of £25 a Year till Marriage or Death.	(2) Value of £15 a Year till Age 10.	Value of Increased Pension, (1) - (2).	Ditto at Mean Age $m + t$.	Log. of ditto.	Total Value of Daughters' Pension and Marriage Donation if both Parents are Dead, or Mother Re-married, at Age $m + t$.
56	255.2	..	255.2	253.7	-.40432	1274.7
57	252.1	..	252.1	250.3	-.39846	1255.5
58	248.5	..	248.5	246.3	-.39146	1233.6
59	244.0	..	244.0	241.5	-.38292	1208.9
60	239.1	..	239.1	236.3	-.37346	1182.2
61	233.6	..	233.6	230.7	-.36305	1153.6
62	227.8	..	227.8	224.8	-.35180	1123.8
63	221.7	..	221.7	218.4	-.33925	1092.9
64	215.0	..	215.0	212.1	-.32654	1061.9
65	209.3	..	209.3	206.2	-.31429	1031.0
66	203.1	..	203.1	199.9	-.30081	999.6
67	196.8	..	196.8	193.6	-.28691	968.1
68	190.4	..	190.4	187.2	-.27231	936.3
69	184.1	..	184.1	180.9	-.25744	904.5
70	177.7	..	177.7	174.5	-.24180	872.7
71	171.4	..	171.4	85.7	1.93298	758.6

6 PER CENT.

No. 27.—New Rules. Wives' Reversionary Benefits. Value of Reversionary Annuity (by No. 16) to Wife after Husband's Death.

Age $m-m-7$.	(1) Log. $p_m - 7$.	(2) Col. (1) + Log. $d_{m-7} - 7$.	(3) P. Natural N ^o . of ditto ÷ 100.	(4) K _m = $P_m + P_{m+1}$.	(5) Log. K _m .	(6) Log. $\left(\frac{K_m}{D_{m-m-7}}\right)$	Value of Reversionary Annuity to Wife after Husband's Death.
20 13	1.09142	7.00316	100780.	1754193.	8.24408	0.40267	2.527
21 14	.08422	.00915	102129.	1653463.	.21839	-.41017	2.571
22 15	.07817	6.99050	97896.	1551334.	-.19070	-.41629	2.608
23 16	.07390	.97348	94076.	1458498.	-.16242	-.42246	2.645
24 17	.07210	.94997	89119.	1359422.	-.13335	-.42803	2.679
25 18	.07335	.92857	84834.	1270303.	-.10391	-.43365	2.714
26 19	.07649	.90286	79958.	1185469.	-.17389	-.43910	2.749
27 20	.07972	.87709	75351.	1105511.	-.04356	-.44438	2.782
28 21	.08286	.85120	70990.	1030160.	-.01290	-.44967	2.816
29 22	.08586	.83094	67755.	959170.	7.98190	-.45477	2.850
30 23	.08856	.80454	63759.	891415.	-.95008	-.45951	2.881
31 24	.09079	.77893	59832.	827656.	-.91785	-.46399	2.911
32 25	.09240	.75589	57002.	767824.	-.88526	-.46828	2.940
33 26	.09360	.72695	43327.	710822.	-.85176	-.47194	2.964
34 27	.09437	.69723	49800.	657495.	-.81789	-.47585	2.991
35 28	.09503	.66802	46561.	607695.	-.78369	-.47984	3.019
36 29	.09576	.63806	43457.	561134.	-.74907	-.48383	3.047
37 30	.09656	.60818	40568.	517677.	-.71406	-.48788	3.075
38 31	.09740	.58325	38305.	477109.	-.67862	-.49197	3.104
39 32	.09823	.55329	35751.	438804.	-.64227	-.49574	3.131
40 33	.09896	.53499	34276.	403053.	-.60536	-.49945	3.159
41 34	.09937	.51531	32757.	368777.	-.56676	-.50205	3.177
42 35	.09944	.49303	31119.	336020.	-.52637	-.50368	3.189
43 36	.09913	.46979	29498.	304901.	-.48416	-.50405	3.192
44 37	.09833	.44343	27761.	275403.	-.43997	-.50330	3.186
45 38	.09733	.41638	26084.	247642.	-.39382	-.50118	3.171
46 39	.09510	.37150	23523.	221558.	-.34549	-.49776	3.146
47 40	.09248	.32374	21074.	198035.	-.29674	-.49413	3.120
48 41	.08927	.28089	19094.	176961.	-.24788	-.49079	3.096
49 42	.08600	.21727	16492.	157867.	-.19829	-.48711	3.070
50 43	.08203	.15898	14420.	141375.	-.15087	-.48511	3.056

No. 27 (continued).

Age $m, m-7.$	(1) $\text{Log. } P_m - 7.$	(2) $\text{Col. (1) + Log. } d_{m, 3m-7, 7m}.$	(3) P_m Natural N ^o . of ditto + 100.	(4) K_m $= P_m + P_{m+1}.$	(5) $\text{Log. } K_m.$	(6) $\text{Log. } \left(\frac{K_m}{D_{m, m-7}} \right)$	Value of Reversionary Annuity to Wife after Husband's Death.
51 44	.07766	.09721	12509.	126955.	.10365	.48457	3.052
52 45	.07291	.03932	10948.	114446.	.05860	.48561	3.059
53 46	.06785	5.98630	9689.5	103498.	.01493	.48837	3.079
54 47	.06258	.93699	8649.5	93808.9	6.97224	.49233	3.107
55 48	.05717	.89205	7799.2	85159.4	.93023	.49727	3.142
56 49	.05181	.85108	7097.1	77360.2	.88852	.50300	3.184
57 50	.04657	.81546	6538.2	70263.1	.84673	.50957	3.233
58 51	.04131	.78210	6054.8	63724.9	.80431	.51632	3.283
59 52	.03587	.75493	5687.6	57670.1	.76095	.52344	3.338
60 53	.03003	.72281	5282.1	51982.5	.71586	.52997	3.388
61 54	.02383	.69485	4952.8	46700.4	.66932	.53650	3.440
62 55	.01745	.66561	4630.3	41747.6	.62063	.54218	3.485
63 56	.01068	.63384	4303.7	37117.3	.56958	.54725	3.526
64 57	.00325	.60015	3982.4	32813.6	.51605	.55161	3.561
65 58	0.99498	.56335	3658.9	28831.2	.45986	.55509	3.590
66 59	.98588	.52301	3334.3	25172.3	.40092	.56807	3.615
67 60	.97594	.48100	3026.9	21838.0	.33921	.56033	3.634
68 61	.96520	.43680	2734.0	18811.1	.27441	.56193	3.647
69 62	.95376	.38957	2452.3	16077.1	.20621	.56278	3.654
70 63	.94176	.33895	2182.5	13624.8	.13433	.56288	3.645
71 64	.92932	.28484	1926.8	11442.3	.05851	.56222	3.649
72 65	.91635	.22758	1688.8	9515.5	5.97843	.56075	3.637
73 66	.90293	.16672	1468.0	7826.7	.89358	.55841	3.618
74 67	.88902	.10137	1262.9	6358.7	.80337	.55498	3.589
75 68	.87454	.03051	1072.8	5095.8	.70721	.55035	3.551
76 69	.85950	4.95260	896.60	4023.0	.60455	.54445	3.503
77 70	.84398	.86912	739.81	3126.4	.49504	.53814	3.453
78 71	.82795	.77593	596.94	2386.59	.37778	.53043	3.392
79 72	.81137	.67619	474.45	1789.65	.25277	.52187	3.326
80 73	.79428	.56612	368.23	1315.20	.11899	.51211	3.252
81 74	.77670	.44743	280.18	946.97	4.97634	.50178	3.175
82 75	.75868	.31872	208.31	666.79	.82399	.48979	3.089
83 76	.74005	.18037	151.49	458.48	.66132	.47746	3.002
84 77	.72115	.02902	106.91	306.99	.48712	.46345	2.907
85 78	.70191	3.86633	73.507	200.076	.30268	.45007	2.819
86 79	.68233	.69112	49.104	126.569	.10233	.43281	2.709
87 80	.66266	.50051	31.660	77.465	3.88911	.41619	2.607
88 81	.64256	.29494	19.722	45.805	.66091	.39739	2.497
89 82	.62232	.06982	11.744	26.083	.41636	.37853	3.391
90 83	.60173	2.83007	6.7619	14.3390	.15652	.36022	2.292
91 84	.58081	.56420	3.6661	7.5771	.87950	.34241	2.200
92 85	.55979	.30150	2.0022	3.9110	.59229	.33463	2.161
93 86	.53845	.02817	1.0670	1.9088	.28076	.32994	2.138
94 87	.51720	1.72006	.52488	.84177	.92519	.31969	2.088
95 88	.49596	.35673	.22737	.31689	.50091	.29154	1.957
96 89	.47494	0.95191	.08952	.08952	.95192	.20329	1.597

6 PER CENT.

No. 28.—*New Rules. Sons' Reversionary Benefits. Value of Reversionary Benefits (by No. 21) to Sons after Father's Death.*

Son's Age m .	Log. $d_{m+35} \cdot s_m$ v_{m+35}	Log. P_{m+t}	Sum of (1) + (2).	P_m ÷ 100,000	$K_m = P_m$ + $P_{m+1} \dots$	Log. K_m	Log. $D_{m, m+35}$	Log. K_m $(\bar{d}_{m, m+35})$	Value of Reversionary Benefits to Son after Father.	Ditto at Mean Age $m+t$
0	7.24950	2.90401	10.15351	142400.	1724274.	11.23661	9.01093	2.22568	168.1	181.7
1	.17488	.95366	.12854	134444.	1581874.	.19917	8.90874	.29043	195.2	200.5
2	.12841	.97973	.10814	128274.	1447430.	.16060	.84742	.31318	205.7	207.7
3	.09562	.99852	.09414	124205.	1319156.	.12030	.79866	.32164	209.7	210.1
4	.06173	3.01460	.07633	119215.	1194951.	.07735	.75402	.32333	210.5	209.7
5	.04235	.02930	.07165	117937.	1075736.	.03171	.71197	.31974	208.8	206.6
6	.02315	.03926	.06241	115454.	957799.	10.98127	.67103	.31024	204.3	200.7
7	.00308	.04462	.04770	111609.	842345.	.92549	.63080	.29469	197.1	192.3
8	6.98311	.04988	.03299	107892.	730736.	.86376	.59101	.27275	187.4	181.3
9	.96134	.05530	.01664	103906.	622844.	.79438	.55094	.24344	175.2	167.7
10	.93915	.04786	9.98701	97053.	518938.	.71512	.51061	.20451	160.1	151.6
11	.90103	.02580	.92683	84495.	421885.	.62519	.46999	.15520	143.0	134.3
12	.86084	.00061	.86145	72686.	337390.	.52813	.42963	.09853	125.5	116.8
13	.81803	2.97179	.78982	61634.	264704.	.42276	.38952	.03324	108.0	99.4
14	.77277	.93867	.71144	51456.	203070.	.30765	.34961	1.95804	90.8	82.6
15	.72497	.90037	.62534	42203.	151614.	.18074	.30988	.87086	74.3	66.5
16	.67384	.85558	.52942	33839.	109411.	.03906	.27026	.76880	58.7	51.6
17	.62755	.80236	.42991	26910.	75572.	9.87836	.23072	.64764	44.4	37.9
18	.58651	.73719	.32370	21072.	48662.	.68719	.19116	.49603	31.3	25.4
19	.54945	.65514	.20459	16017.	27590.	.44075	.15146	.28929	19.5	14.3
20	.51704	.54642	.06346	11573.	11573.	.06345	.11156	0.95189	9.0	4.5

6 PER CENT.

No. 29.—*New Rules. Daughters' Reversionary Benefits. Value of Reversionary Benefits (by No. 25) to Daughters after Father's Death.*

Daughter's Age m.	Log. $s_m.d_m + 35$	Log. $s_m.d_m + 35$	Ditto + Log. p_{m+t}	P_m ÷ 1,000,000.	K_m = $P_m + P_{m+1}$	Log K_m	Log. $\left(\frac{K_m}{D_m + 35}\right)$	Value of Reversionary Benefits to Daughter after Father's Death.	At Mean Age $m+t$.
0	8.13521	7.24950	10.19295	15594.	229481.	11.36074	2.34981	223.8	243.9
1	.08589	.17488	.16836	14735.	213887.	.33019	.42145	263.9	273.5
2	.06473	.12841	.14794	14059.	199152.	.29918	.45126	283.0	288.7
3	.05724	.09562	.13376	13607.	185093.	.26738	.46873	294.3	298.2
4	.04866	.06173	.11561	13050.	171486.	.23424	.48022	302.1	304.8
5	.05458	.04235	.11039	12894.	158436.	.19986	.48790	307.5	309.0
6	.06069	.02315	.10066	12608.	145542.	.16298	.49196	310.4	310.7
7	.06593	.00308	.08579	12184.	132934.	.12362	.49282	311.0	310.3
8	.07126	6.98311	.07082	11771.	120750.	.08109	.49089	309.6	308.1
9	.07480	.96134	.05417	11328.	108979.	.03735	.48641	306.5	304.0
10	.07791	.93915	.02994	10714.	97651.	10.98968	.47908	301.4	298.0
11	.06510	.90103	9.98202	9594.5	86937.	.93920	.46922	294.6	291.1
12	.05022	.86084	.93110	8533.0	77342.	.88842	.45879	287.6	284.1
13	.03271	.81808	.87653	7525.4	68809.	.83765	.44814	280.6	277.3
14	.01057	.77058	.81789	6574.9	61284.	.78735	.43775	274.0	272.4
15	7.98148	.71619	.75457	5682.9	54709.	.73806	.43258	270.8	271.1
16	.94352	.65292	.68582	4850.9	49026.	.69043	.43340	271.3	274.4
17	.90361	.58770	.61971	4165.9	44175.	.64518	.44327	277.5	283.7
18	.86127	.52006	.55693	3605.2	40009.	.60216	.46225	289.9	300.2
19	.81909	.45257	.49276	3145.4	36404.	.56115	.49202	310.5	321.8
20	.78302	.39120	.44447	2782.7	33259.	.52191	.52244	333.0	345.1
21	.75294	.33581	.39692	2494.1	30476.	.48396	.55293	337.2	370.0
22	.72965	.28722	.35574	2268.5	27982.	.44688	.58302	382.8	396.2
23	.71141	.24367	.31903	2084.6	25714.	.41017	.61228	409.5	423.2
24	.69899	.20594	.28722	1937.4	23629.	.37345	.64042	436.9	450.4
25	.69059	.17224	.25842	1813.1	21692.	.33630	.66645	463.9	477.3
26	.68582	.14216	.23249	1708.0	19879.	.29839	.69073	490.6	503.9
27	.68165	.11269	.20657	1609.1	18171.	.25938	.71355	517.1	530.9
28	.67671	.08244	.17949	1511.8	16562.	.21911	.73604	544.6	557.5
29	.67131	.05173	.15217	1419.6	15050.	.17754	.75618	570.4	584.5
30	.66413	.01925	.12353	1329.0	13630.	.13450	.77719	598.6	613.4
31	.65509	5.98490	.09336	1239.8	12301.	.08994	.79804	628.1	643.3
32	.64628	.95079	.06350	1157.4	11061.	.04379	.81850	658.4	673.8
33	.63744	.91664	.03350	1080.2	9903.2	9.99578	.83830	689.1	704.4
34	.62784	.88174	.00241	1005.6	8823.0	.94562	.85715	719.7	734.6
35	.61723	.84582	8.96977	932.76	7817.4	.89306	.87477	749.5	763.9
36	.60543	.80871	.93533	861.65	6884.6	.83788	.89112	778.3	792.0
37	.59294	.77092	.89958	793.56	6022.9	.77981	.90613	805.6	818.6
38	.57933	.73200	.86198	727.75	5229.3	.71844	.91985	831.5	843.2
39	.56385	.69122	.82165	663.21	4501.5	.65336	.93192	854.9	865.3
40	.54575	.64781	.77782	599.54	3838.3	.58414	.94236	875.7	884.8
41	.52401	.60076	.72968	536.64	3238.8	.51038	.95127	893.9	901.8
42	.49861	.55006	.67723	475.59	2702.2	.43172	.95888	909.7	916.4
43	.46773	.49387	.61873	415.65	2226.6	.34764	.96523	923.0	928.8
44	.43159	.43243	.55448	358.49	1810.9	.25789	.97059	934.5	939.2
45	.38996	.36549	.48428	304.99	1452.4	.16209	.97493	943.9	947.7
46	.34104	.29126	.40647	254.96	1147.44	.05971	.97840	951.5	954.8
47	.28537	.21029	.32182	209.81	892.48	8.95060	.98136	958.0	960.9
48	.22281	.12212	.23017	169.89	682.67	.83421	.98395	963.7	966.2
49	.15103	.02534	.12949	134.74	512.78	.70993	.98614	968.6	971.7
50	.07108	4.92008	.02107	104.97	378.04	.57754	.98891	974.8	977.8
51	6.98121	.80491	7.90283	79.952	273.074	.43628	.99160	980.8	983.7
52	.88099	.67938	.77406	59.437	193.122	.28583	.99412	986.5	989.1

G

No. 29 (continued).

Daughter's Age m .	Log. $s_m, d_m + 35.$	Log. $s_m, d_m + 35.$	Ditto + Log. $p_m + 1.$	P_m $\div 1,000,000.$	K_m $= P_m + P_{m+1}...$	Log. $K_m.$	Log. $\left(\frac{K_m}{D_{m,m+35}} \right)$	Value of Reversion- ary Benefits to Daughter after Father's Death.	At Mean Age $m + \frac{1}{2}$
53	.77068	.54376	.63469	43.121	133.685	.12609	.99632	991.6	993.3
54	.65136	.39914	.48593	30.615	90.564	7.95696	.99777	994.9	996.6
55	.51899	.24146	.32396	21.084	59.949	.77778	.99923	998.2	1000.7
56	.37654	.07371	.15140	14.171	38.865	.58956	3.00140	1003.2	1007.0
57	.24102	.391288	6.98491	9.6585	24.6936	.39259	.00467	1010.8	1015.4
58	.10268	.74924	.81448	6.5235	15.0351	.17710	.00854	1019.9	1021.9
59	5.94394	.56519	.62248	4.1926	8.5116	6.93001	.01025	1023.9	1021.3
60	.73772	.33366	.38191	2.4094	4.3190	.63538	.00803	1018.7	1017.8
61	.47823	.04887	.08705	1.2219	1.9096	.28094	.00727	1016.9	1013.6
62	.13041	2.67574	5.70289	.50453	.68765	5.83737	.00441	1010.2	989.4
63	4.64048	.16051	.17574	.14988	.18312	.26574	2.98612	968.5	949.6
64	.02465	1.51937	4.52167	.033241	.03324	4.52167	.96883	930.7	..

6 PER CENT.

No. 30.—*New Rules. Husband and Wife. Value of Joint Life Annuity to End of 16th Year of Service.*

Age of Husband m.	$N_{m,m-7}$	$\frac{11}{24} (D_{m,m-7} - D_{36,29})$	$(1) + (2)$ K m.	Log. of Ditto.	$\frac{\text{Log. K m.}}{(D_{m,m-7})}$	Value of Temporary Joint Life Annuity.
20	599386.	23369.	622755.	5.79432	0.95291	8.972
21	535085.	21031.	556116.	.74517	.93695	8.649
22	475600.	18822.	494422.	.69410	.91969	8.312
23	420651.	16743.	437394.	.64087	.90091	7.960
24	369915.	14812.	384727.	.58516	.87984	7.583
25	323113.	13055.	336168.	.52656	.85630	7.183
26	279982.	11427.	291409.	.46450	.82971	6.756
27	240246.	9771.	250017.	.39797	.79879	6.292
28	203667.	8324.	211991.	.32632	.76309	5.796
29	170006.	6986.	176992.	.24795	.72082	5.258
30	139062.	5741.	144803.	.16077	.67020	4.680
31	110627.	4591.	115218.	.06153	.60767	4.052
32	84507.	3530.	88037.	4.94467	.52769	3.371
33	60529.	2547.	63076.	.79986	.42004	2.637
34	38548.	1633.	40181.	.60402	.26198	1.828
35	18418.	785.	19203.	.28337	I.97952	.954
36	..	..	..	..	..	..

Value of Joint Life Annuity to End of 25th Year of Service.

Age of Husband m.	$N_{m,m-7}$	$\frac{11}{24} (D_{m,m-7} - D_{45,32})$	$(1) + (2)$ K m.	Log. of Ditto.	$\frac{\text{Log. K m.}}{(D_{m,m-7})}$	Value of Temporary Joint Life Annuity.
20	706512.	28232.	734744.	5.86613	1.02472	10.586
21	642211.	25892.	668103.	.82484	.01662	10.390
22	582726.	23684.	606410.	.78277	.00836	10.194
23	527777.	21605.	549382.	.73987	0.99991	9.998
24	477041.	19674.	496715.	.69611	.99079	9.790
25	430239.	17871.	448110.	.65138	.98112	9.575
26	387108.	16189.	403297.	.60563	.97084	9.351
27	347372.	14633.	362005.	.55872	.95954	9.111
28	310793.	13186.	323979.	.51052	.94729	8.857
29	277132.	11848.	288980.	.46087	.93374	8.585
30	246188.	10603.	256791.	.40958	.91901	8.299
31	217753.	9453.	227206.	.35643	.90257	7.990
32	191633.	8391.	200024.	.30107	.88409	7.658
33	167655.	7410.	175065.	.24328	.86339	7.301
34	145674.	6496.	152170.	.18233	.84029	6.923
35	125544.	5646.	131190.	.11790	.81405	6.517
36	107126.	4862.	111988.	.04918	.78394	6.081
37	90292.	4136.	94428.	4.97510	.74892	5.609
38	74923.	3465.	78388.	8.9425.	.70760	5.100
39	60910.	2843.	63753.	80450.	.65797	4.550
40	48148.	2270.	50418.	70259.	.59668	3.951
41	36541.	1740.	38281.	58298.	.51827	3.298
42	26005.	1249.	27254.	43543.	.41274	2.587
43	16453.	798.	17251.	23681.	0.25670	1.806
44	7809.8	382.	8191.8	91338.	I.97671	.948
45	..	..	..	..	..	..

6 PER CENT.

No. 31.—*New Rules. Members' Single Life. Value of Annuity to End of 16th Year of Service.*

Age m.	N _m .	$\frac{1}{s} (D_m - D_{20})$.	$(1) + (2)$ K _m .	Log. of Ditto.	Log. $\left(\frac{K_m}{D_m}\right)$	Value of Temporary Annuity.
	(1)	(2)				
20	283590.	10041.	293631.	5.46180	0.97392	9.417
21	254521.	8972.	263493.	.42076	.95733	9.064
22	227458.	8052.	235510.	.37201	.93963	8.702
23	202286.	7186.	209472.	.32112	.92021	8.322
24	178884.	6375.	185259.	.27678	.89852	7.916
25	157136.	5616.	162752.	.21152	.87410	7.483
26	136934.	4908.	141842.	.15180	.84641	7.021
27	118173.	4247.	122420.	.08785	.81460	6.525
28	100754.	3632.	104386.	5.01866	.77765	5.993
29	84586.	3059.	87645.	4.94273	.73408	5.421
30	69587.	2523.	72110.	.85800	.68193	4.808
31	55675.	2025.	57700.	.76118	.61780	4.148
32	42776.	1561.	44337.	.64677	.53622	3.437
33	30823.	1127.	31950.	.50447	.42698	2.673
34	19749.	826.	20575.	4.31334	.26906	1.858
35	9494.	345.	9843.	3.99313	1.98220	.960
36	..	..	..	..	..	..

6 PER CENT.

Value of Annuity to End of 25th Year of Service.

Age m.	N _m .	$\frac{1}{s} (D_m - D_{25})$.	$(1) + (2)$ K _m .	Log. of Ditto.	Log. $\left(\frac{K_m}{D_m}\right)$	Value of Temporary Annuity.
	(1)	(2)				
20	342331.	12181.	354512.	5.54963	1.05575	11.370
21	313262.	11214.	324476.	.51119	.04776	11.162
22	286199.	10295.	296494.	.47201	.03963	10.955
23	261027.	9427.	270454.	.43209	.03118	10.744
24	237625.	8616.	246241.	.39136	.02210	10.522
25	215877.	7858.	223735.	.34974	.01232	10.288
26	195675.	7149.	202824.	.30711	1.00172	10.040
27	176914.	6490.	183404.	.26340	0.99015	9.776
28	159495.	5874.	165369.	.21846	.97745	9.494
29	143327.	5301.	148628.	.17211	.96346	9.193
30	128328.	4765.	133093.	.12415	.94808	8.873
31	114416.	4267.	118683.	.07438	.93100	8.531
32	101517.	3802.	105319.	5.02251	.91196	8.165
33	89564.	3369.	92933.	4.96817	.89068	7.775
34	78490.	2966.	81456.	.91092	.86664	7.356
35	68235.	2591.	70826.	.85019	.83926	6.907
36	58741.	2242.	60983.	.78521	.80777	6.424
37	49955.	1918.	51873.	.71494	.77116	5.904
38	41828.	1616.	43444.	.63793	.72797	5.345
39	34314.	1334.	35648.	.55204	.67619	4.745
40	27371.	1073.	28444.	.45399	.61243	4.097
41	20962.	828.	21790.	.33826	.53147	3.400
42	15053.	599.	15652.	4.19457	.42303	2.649
43	9610.	385.	9995.	3.99978	0.26395	1.836
44	4602.	186.	4788.	3.68015	.98052	.956
45	..	..	..	..	..	..

6 PER CENT.

No. 32.—*New Rules. Members' Single Life. Value of Life Annuity.*
(From Neison, Table II.)

Age m.	Log. D _m .	D _m .	N_m = D _{m+1} + D _{m+2} ...	Log. N _m .	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.
20	4.49888	31180.	389845.	5.59089	1.09701	12.503
21	.46343	29069.	360776.	.55724	.09381	12.411
22	.43238	27063.	333713.	.52337	.09099	12.337
23	.40091	25172.	308541.	.48931	.08840	12.257
24	.36926	23402.	285139.	.45506	.08580	12.184
25	.33742	21748.	263391.	.42060	.08318	12.111
26	.30539	20202.	243189.	.38595	.08056	12.038
27	.27325	18761.	224428.	.35108	.07783	11.963
28	.24101	17418.	207010.	.31599	.07498	11.884
29	.20865	16168.	190842.	.28067	.07202	11.804
30	.17607	14999.	175843.	.24512	.06905	11.723
31	.14338	13912.	161931.	.20933	.06595	11.640
32	.11055	12899.	149032.	.17327	.06272	11.554
33	.07749	11953.	137079.	.13697	.05948	11.468
34	.04428	11073.	126006.	.10041	.05613	11.380
35	.01093	10255.	115751.	.06352	.05259	11.287
36	3.97744	9493.8	106257.	.02637	.04893	11.193
37	.94378	8785.8	97471.	4.98888	.04510	11.094
38	.90996	8127.6	89343.	.95106	.04110	10.993
39	.87585	7513.6	81829.	.91291	.03706	10.891
40	.84156	6943.2	74886.	.87440	.03284	10.785
41	.80679	6409.0	68477.	.83554	.02875	10.684
42	.77154	5909.4	62568.	.77635	.02481	10.588
43	.73583	5442.9	57125.	.75683	.02100	10.495
44	.69963	5007.6	52117.	.71698	.01735	10.408
45	.66296	4602.1	47515.	.69683	.01387	10.325
46	.62579	4224.6	43290.	.63639	.01060	10.247
47	.58856	3877.6	39412.	.59563	.00707	10.164
48	.55134	3559.1	35853.	.55453	.00319	10.074
49	.51518	3267.2	32586.	.51303	.00885	9.974
50	.47718	3000.4	29586.	.47109	0.99391	9.861
51	.44039	2756.7	26829.	.42860	.98821	9.732
52	.40391	2534.6	24294.	.38550	.98159	9.585
53	.36759	2331.3	21963.	.34169	.97410	9.421
54	.33131	2144.4	19819.	.29708	.96577	9.242
55	.29497	1972.3	17847.	.25157	.95660	9.049
56	.25842	1813.1	16034.	.20504	.94662	8.843
57	.22155	1665.5	14368.	.15740	.93585	8.627
58	.18419	1528.2	12840.	.10857	.92438	8.402
59	.14620	1400.2	11440.	.05843	.91223	8.170
60	.10743	1280.6	10159.3	.00685	.89942	7.933
61	.06771	1168.7	8990.6	8.95379	.88608	7.692
62	.02691	1063.9	7926.7	.89909	.87218	7.450
63	2.98490	965.83	6960.9	.84267	.85777	7.207
64	.94160	874.18	6086.7	.78438	.84278	6.963
65	.89692	788.71	5298.0	.72411	.82719	6.717
66	.85074	709.15	4588.8	.66170	.81096	6.471
67	.80299	635.32	3953.5	.59698	.79399	6.223
68	.75344	566.81	3386.7	.52978	.77634	5.975
69	.70192	503.41	2883.3	.45989	.75797	5.728
70	.64821	444.85	2438.4	.38710	.73889	5.481
71	.59212	390.95	2047.4	.31120	.71908	5.237
72	.53345	341.55	1705.8	.23193	.69848	4.994
73	.47185	296.38	1409.4	.14903	.67718	4.755
74	.40703	255.29	1154.1	.06224	.65521	4.521
75	.33863	218.09	936.01	2.97128	.63265	4.292
76	.26631	184.63	751.38	.87586	.60955	4.070
77	.18974	154.79	596.59	.77568	.58594	3.854
78	.10857	128.40	468.19	.67042	.56185	3.646
79	.02248	105.31	362.88	.55976	.53728	3.446
80	1.93110	85.330	277.55	.44334	.51224	3.253

No. 32 (continued).

Age m .	Log. D_m .	D_m .	N_m = $D_{m+1} + D_{m+2} + \dots$	Log. N_m .	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.
81	.83408	68.246	209.30	.32077	.48669	3.067
82	.73106	53.834	155.47	.19165	.46059	2.888
83	.62157	41.838	113.63	.05549	.43392	2.716
84	.50516	32.001	81.633	1.95187	.40671	2.551
85	.88132	24.061	57.572	.76021	.37889	2.393
86	.24956	17.765	39.807	.59996	.35040	2.241
87	.10931	12.862	26.945	.43048	.32117	2.095
88	0.96032	9.1268	17.818	.25086	.29054	1.952
89	.80230	6.3431	11.475	.05975	.25745	1.809
90	.63493	4.3145	7.1603	0.85493	.22000	1.660
91	.45791	2.8702	4.2901	.63247	.17456	1.495
92	.27089	1.8659	2.4242	.38457	.11368	1.299
93	.06433	1.1597	1.2645	.10192	.03759	1.090
94	1.82735	.67197	.59256	1.77273	1.94538	.882
95	.54661	.35205	.24051	.38113	.83452	.683
96	.20456	.16016	.08035	2.90499	.70043	.502
97	2.77564	.05965	.02070	.31597	.54033	.347
98	.23162	.01705	.00365	3.56229	.33067	.214
99	3.52110	.003319	.00034	4.53718	.01608	.104
100	4.53718	.000344				

5 PER CENT.

No. 1.—Old Rules. Widows. Annuity till Marriage or Death. D and N Columns.
(From Neison, Table V.)

Age m.	Log. D _m .	D _m .	$\frac{N_m}{= D_{m+1} + D_{m+2}}$	Log. N _m .	Age m.	Log. D _m .	D _m .	$\frac{N_m}{= D_{m+1} + D_{m+2}}$	Log. N _m .
0	5.00000	100000.	1076608.	6.03206	51	.11447	1301.6	14212.	.15266
1	4.91011	81304.	995804.	5.99795	52	.08056	1203.8	13008.	.11411
2	.86126	72654.	922650.	.96504	53	.04640	1112.8	11895.	.07536
3	.92513	66854.	855796.	.93237	54	.01266	1029.6	10865.3	.03603
4	.79341	62146.	793650.	.89963	55	2.97820	951.04	9914.3	3.99626
5	.76447	58139.	735511.	.86659	56	.94363	878.27	9036.0	.95598
6	.73710	54588.	680923.	.83310	57	.90920	811.33	8224.7	.91512
7	.71094	51397.	629526.	.79901	58	.87526	750.34	7474.4	.87358
8	.68567	48492.	581034.	.76420	58	.84225	695.42	6779.0	.83117
9	.66061	45773.	535261.	.72856	60	.80939	644.75	6134.3	.78777
10	.63576	43228.	492033.	.69199	61	.77658	597.83	5536.5	.74324
11	.61112	40844.	451189.	.65434	62	.74359	554.1	4982.4	.69744
12	.58680	38619.	412570.	.61550	63	.71008	512.96	4469.4	.65025
13	.56272	36536.	376034.	.57522	64	.67563	473.84	3995.6	.60158
14	.53878	34575.	341459.	.53334	65	.64017	436.69	3558.9	.55132
15	.51046	32394.	309065.	.49005	66	.60354	401.37	3157.5	.49934
16	.47761	30034.	279031.	.44565	67	.56570	367.88	2789.6	.44554
17	.43780	27403.	251628.	.40076	68	.52649	336.12	2453.5	.38979
18	.39091	24598.	227030.	.35608	69	.48584	306.08	2147.4	.33191
19	.33523	21639.	205391.	.31258	70	.44354	277.68	1869.76	3.27179
20	.28073	19087.	186304.	.27021	71	.39950	250.90	1618.86	.20921
21	.22764	16890.	169414.	.22894	72	.35345	225.66	1393.20	.14401
22	.17615	15002.	154412.	.18867	73	.30529	201.97	1191.23	.07598
23	.12635	13377.	141035.	.14933	74	.25471	179.77	1011.46	.00495
24	.07829	11975.	129060.	.11079	75	.20158	159.07	852.39	2.93064
25	.03270	10782.	118278.	.07294	76	.14554	139.81	712.58	.85283
26	3.98903	9750.6	108527.	.03553	77	.08640	122.01	590.57	.77127
27	.94681	8847.2	99680.	4.99861	78	.02376	105.62	484.948	.68569
28	.90567	8047.7	91632.	.96205	79	1.95741	90.659	394.289	.59582
29	.86527	7332.8	84299.	.92582	80	.88692	77.076	317.213	.50135
30	.82472	6679.2	77620.	.88997	81	.81208	64.875	252.338	.40199
31	.78429	6085.4	71535.	.85452	82	.73246	54.008	198.330	.29739
32	.74425	5549.5	65986.	.81945	83	.64784	44.447	153.883	.18718
33	.70480	5067.6	60918.	.78474	84	.55773	36.119	117.704	.07100
34	.66612	4635.8	56282.	.75037	85	.46191	28.967	88.797	1.94840
35	.62846	4250.7	52031.	4.71626	86	.35970	22.893	65.904	.81891
36	.59183	3906.9	48124.	.68236	87	.25064	17.809	48.095	.68210
37	.55623	3599.4	44525.	.64860	88	.13415	13.619	34.476	.53752
38	.52165	3323.9	41201.	.61491	89	.00969	10.226	24.2505	.38472
39	.48803	3076.3	38125.	.58121	90	0.87665	7.5275	16.7230	.22331
40	.45558	2854.8	35271.	.54742	91	.73474	5.4293	11.2937	.05281
41	.42404	2654.9	32616.	.51343	92	.58369	3.8343	7.4594	0.87270
42	.39315	2472.6	30144.	.47920	93	.42341	2.6510	4.8084	.68200
43	.36271	2305.2	27839.	.44465	94	.25348	1.7926	3.0158	.47940
44	.33250	2150.3	25689.	.40974	95	.07348	1.1844	1.8314	.26278
45	.30254	2007.0	23682.	.37442	96	1.88358	.76486	1.06651	.02796
46	.27254	1873.0	21809.	.33864	97	.68375	.48278	.58378	1.76621
47	.24229	1747.0	20062.	.30237	98	.47398	.29784	.28589	.45620
48	.21160	1627.8	18434.	.26562	99	.25459	.17972	.10617	.02600
49	.18036	1514.8	16919.	.22837	100	.02600	.10617	..	..
50	.14785	1405.6	15513.	.19069					

5 PER CENT.

No. 2.—Old Rules. Widows. Value of Annuity, Payable Half-yearly, in Advance, till Marriage or Death.

Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity a_m .	Value of Annuity, Half-yearly, in Advance. $a_m + .750$.	Value of Annuity at Mean Age $m + \frac{1}{2}$.	Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity a_m .	Value of Annuity, Half-yearly, in Advance. $a_m + .750$.	Value of Annuity at Mean Age $m + \frac{1}{2}$.
	(1)	(2)	(3)	(4)		(1)	(2)	(3)	(4)
0	1.03206	10.766	11.516	12.254	50	.04284	11.037	11.787	11.728
1	.08784	12.242	12.992	13.221	51	.03819	10.919	11.669	11.611
2	.10378	12.699	13.449	13.500	52	.03355	10.803	11.553	11.497
3	.10724	12.801	13.551	13.536	53	.02896	10.690	11.440	11.372
4	.10622	12.771	13.521	13.461	54	.02337	10.553	11.303	11.239
5	.10212	12.651	13.401	13.313	55	.01806	10.425	11.175	11.107
6	.09600	12.474	13.224	13.111	56	.01235	10.288	11.038	10.963
7	.08807	12.248	12.998	12.865	57	.00592	10.137	10.887	10.799
8	.07853	11.982	12.732	12.588	58	0.99832	9.961	10.711	10.605
9	.06795	11.694	12.444	12.288	59	.98892	9.748	10.498	10.381
10	.05623	11.382	12.132	11.964	60	.97838	9.514	10.264	10.138
11	.04322	11.046	11.796	11.615	61	.96666	9.261	10.011	9.877
12	.02870	10.683	11.433	11.238	62	.95385	8.992	9.742	9.603
13	.01250	10.292	11.042	10.834	63	.94017	8.713	9.463	9.323
14	0.99456	9.876	10.626	10.459	64	.92595	8.432	9.182	9.041
15	.97959	9.541	10.291	10.165	65	.91115	8.150	8.900	8.759
16	.96794	9.288	10.038	9.985	66	.89580	7.867	8.617	8.475
17	.96296	9.182	9.932	9.956	67	.87984	7.583	8.333	8.192
18	.96517	9.229	9.979	10.111	68	.86330	7.300	8.050	7.908
19	.97735	9.492	10.242	10.377	69	.84607	7.016	7.766	7.625
20	.98948	9.761	10.511	10.646	70	.82825	6.734	7.484	7.343
21	1.00130	10.030	10.780	10.911	71	.80971	6.452	7.202	7.063
22	.01252	10.292	11.042	11.168	72	.79056	6.174	6.924	6.786
23	.02298	10.543	11.293	11.410	73	.77069	5.898	6.648	6.513
24	.03250	10.777	11.527	11.624	74	.75024	5.627	6.377	6.243
25	.04024	10.971	11.721	11.801	75	.72906	5.359	6.109	5.978
26	.04650	11.130	11.880	11.949	76	.70729	5.097	5.847	5.719
27	.05180	11.267	12.017	12.077	77	.68487	4.840	5.590	5.466
28	.05638	11.386	12.136	12.191	78	.66193	4.591	5.341	5.220
29	.06055	11.496	12.246	12.309	79	.63841	4.349	5.099	4.983
30	.06525	11.621	12.371	12.438	80	.61443	4.116	4.866	4.735
31	.07023	11.755	12.505	12.573	81	.58991	3.890	4.640	4.531
32	.07520	11.891	12.641	12.706	82	.56493	3.672	4.422	4.317
33	.07994	12.021	12.771	12.831	83	.53934	3.462	4.212	4.111
34	.08425	12.141	12.891	12.941	84	.51327	3.260	4.010	3.913
35	.08780	12.241	12.991	13.030	85	.48649	3.065	3.815	3.722
36	.09053	12.318	13.068	13.094	86	.45921	2.879	3.629	3.540
37	.09237	12.370	13.120	13.133	87	.43146	2.701	3.451	3.366
38	.09326	12.395	13.145	13.144	88	.40337	2.531	3.281	3.202
39	.09318	12.393	13.143	13.124	89	.37503	2.372	3.122	3.047
40	.09184	12.355	13.105	13.070	90	.34666	2.222	2.972	2.901
41	.08939	12.285	13.035	12.988	91	.31807	2.080	2.830	2.763
42	.08605	12.191	12.941	12.884	92	.28901	1.945	2.695	2.630
43	.08194	12.076	12.826	12.761	93	.25859	1.814	2.564	2.498
44	.07724	11.946	12.696	12.623	94	.22592	1.682	2.432	2.364
45	.07188	11.800	12.550	12.472	95	.18930	1.546	2.296	2.229
46	.06610	11.644	12.394	12.314	96	.14438	1.394	2.144	2.052
47	.06008	11.484	12.234	12.155	97	.08246	1.209	1.959	1.835
48	.05402	11.325	12.075	11.997	98	1.98222	.960	1.710	1.526
49	.04801	11.169	11.919	11.853	99	.77141	.591	1.341	..

5 PER CENT.

No. 3.—Old Rules. Widows and Children. Value of Life Annuity (Mortality only).
D and N Columns. (From Neison, Table VI.)

Age m.	Log. D _m .	D _m .	N _m = D _{m+1} + D _{m+2} ...	Log. N _m .	Age m.	Log. D _m .	D _m .	N _m = D _{m+1} + D _{m+2} ...	Log. N _m .
0	5.00000	100000.	1293548.	6.11178	51	.58322	3830.2	44884.4	.65209
1	4.91011	81304.	1212244.	.08359	52	.55521	3591.0	41293.4	.61588
2	.86126	72654.	1139590.	.05675	53	.52694	3364.7	37928.7	.57897
3	.82513	66854.	1072736.	.03049	54	.49835	3150.3	34778.4	.54130
4	.79341	62146.	1010590.	.00458	55	.46941	2947.2	31831.2	.50285
5	.76447	58139.	952451.	5.97884	56	.44004	2754.5	29076.7	.46355
6	.73710	54588.	897863.	.95321	57	.41016	2571.3	26505.4	.42333
7	.71094	51397.	846466.	.92761	58	.37975	2397.5	24107.9	.38216
8	.68567	48492.	797974.	.90199	59	.34883	2232.7	21875.2	.33995
9	.66061	45773.	752201.	.87633	60	.31733	2076.5	19798.7	.29664
10	.63576	43227.	708974.	.85063	61	.28523	1928.5	17870.2	.25212
11	.61112	40843.	668131.	.82486	62	.25249	1788.5	16081.7	.20634
12	.58680	38619.	629512.	.79900	63	.21898	1655.7	14426.0	.15915
13	.56272	36536.	592976.	.77304	64	.18453	1529.4	12896.6	.11049
14	.53878	34577.	558399.	.74695	65	.14907	1409.5	11487.1	.06021
15	.51486	32724.	525675.	.72072	66	.11244	1295.5	10191.6	.00822
16	.49084	30963.	494712.	.69435	67	.07460	1187.4	9004.2	3.95444
17	.46660	29282.	465430.	.66785	68	.03539	1084.9	7919.3	.89869
18	.44217	27680.	437750.	.64123	69	2.99474	987.96	6931.37	.84082
19	.41755	26155.	411595.	.61448	70	.95244	896.27	6035.10	.78068
20	.39279	24705.	386890.	.58759	71	.90840	809.84	5225.26	.71811
21	.36792	23330.	363560.	.56958	72	.86235	728.37	4496.89	.65291
22	.34298	22028.	341532.	.55343	73	.81419	651.91	3844.98	.58490
23	.31795	20795.	320737.	.50615	74	.76361	580.24	3264.74	.51384
24	.29284	19626.	301111.	.47873	75	.71048	513.43	2751.31	.43954
25	.26765	18520.	282591.	.45116	76	.65444	451.27	2300.04	.36173
26	.24237	17473.	265118.	.42344	77	.59330	393.82	1906.22	.28017
27	.21710	16485.	248633.	.39555	78	.53266	340.93	1565.29	.19460
28	.19154	15543.	233090.	.36752	79	.46631	292.62	1272.67	.10472
29	.16600	14655.	218435.	.33933	80	.39582	248.78	1023.89	.01024
30	.14038	13816.	204619.	.31095	81	.32098	209.40	814.49	2.91089
31	.11467	13022.	191597.	.28240	82	.24136	174.33	640.16	.80629
32	.08888	12271.	179326.	.25365	83	.15674	143.46	496.70	.69609
33	.06301	11561.	167765.	.22471	84	.06663	116.58	380.118	.57992
34	.03707	10891.	156874.	.19554	85	1.97001	93.500	286.618	.45730
35	.01104	10257.	146616.9	.16619	86	.86880	73.892	212.726	.32782
36	3.98496	9659.6	136957.3	.13659	87	.75957	57.487	155.239	.19200
37	.95879	9094.7	127862.6	.10673	88	.64305	43.959	111.280	.04642
38	.93256	8561.7	119300.9	.07664	89	.51859	33.006	78.274	1.89362
39	.90627	8058.8	111242.1	.04626	90	.38555	24.297	53.977	.73221
40	.87993	7584.6	103657.5	.01561	91	.24364	17.524	36.453	.56173
41	.85352	7137.1	96320.4	4.98462	92	.09259	12.376	24.0772	.38161
42	.82703	6714.8	89805.6	.95331	93	0.93231	8.5568	15.5204	0.19090
43	.80047	6316.4	83489.2	.92163	94	.76239	5.7862	9.7342	.98830
44	.77380	5940.2	77549.0	.88958	95	.58240	3.8230	5.9112	.77168
45	.74703	5585.1	71963.9	.85712	96	.39248	2.4688	3.4424	.58686
46	.72013	5249.6	66714.3	.82422	97	.19265	1.5583	1.88412	.27511
47	.69309	4932.8	61781.5	.79086	98	1.98288	.96135	.92277	1.96509
48	.66590	4633.4	57148.1	.75701	99	.76349	.58008	.34269	.53490
49	.63854	4350.5	52797.6	.72262	100	.53490	.34269		
50	.61098	4083.0	48714.6	.68766					

5 PER CENT.

No. 4.—Old Rules. Widows and Children. Value of Life Annuity, Payable Half-yearly, in Advance. (From Neison, Table VI.)

Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity a_m .	Value of Annuity, Half-yearly, in Advance, $a_m + \cdot 750$.	Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity a_m .	Value of Annuity, Half-yearly, in Advance, $a_m + \cdot 750$.
0	1.11178	12.935	13.685	50	.07668	11.931	12.681
1	.17348	14.910	15.660	51	.06887	11.718	12.468
2	.19549	15.685	16.435	52	.06067	11.500	12.250
3	.20536	16.046	16.796	53	.05203	11.273	12.023
4	.21117	16.262	17.012	54	.04295	11.040	11.790
5	.21437	16.382	17.132	55	.03344	10.801	11.551
6	.21611	16.448	17.198	56	.02351	10.556	11.306
7	.21667	16.469	17.219	57	.01317	10.308	11.058
8	.21632	16.456	17.206	58	.00241	10.031	10.781
9	.21572	16.433	17.183	59	0.99112	9.798	10.548
10	.21487	16.401	17.151	60	.97931	9.535	10.285
11	.21374	16.358	17.108	61	.96689	9.266	10.016
12	.21220	16.301	17.051	62	.95385	8.992	9.742
13	.21032	16.230	16.980	63	.94017	8.713	9.463
14	.20817	16.150	16.900	64	.92596	8.433	9.183
15	.20586	16.064	16.814	65	.91114	8.150	8.900
16	.20351	15.978	16.728	66	.89578	7.866	8.616
17	.20125	15.895	16.645	67	.87984	7.683	8.333
18	.19906	15.815	16.565	68	.86330	7.300	8.050
19	.19693	15.737	16.487	69	.84608	7.016	7.766
20	.19480	15.660	16.410	70	.82824	6.734	7.484
21	.19266	15.583	16.333	71	.80971	6.452	7.202
22	.19045	15.504	16.254	72	.79056	6.174	6.924
23	.18820	15.424	16.174	73	.77071	5.898	6.648
24	.18589	15.342	16.092	74	.75023	5.626	6.376
25	.18351	15.258	16.008	75	.72906	5.359	6.109
26	.18107	15.173	15.923	76	.70729	5.097	5.847
27	.17845	15.082	15.832	77	.68477	4.839	5.589
28	.17598	14.996	15.746	78	.66194	4.591	5.341
29	.17333	14.905	15.655	79	.63841	4.349	5.099
30	.17057	14.811	15.561	80	.61442	4.115	4.865
31	.16773	14.714	15.464	81	.58991	3.890	4.640
32	.16477	14.614	15.364	82	.56493	3.672	4.422
33	.16170	14.511	15.261	83	.53935	3.462	4.212
34	.15847	14.404	15.154	84	.51329	3.261	4.011
35	.15515	14.294	15.044	85	.48649	3.065	3.815
36	.15163	14.178	14.928	86	.45922	2.879	3.629
37	.14794	14.059	14.809	87	.43243	2.707	3.457
38	.14408	13.934	14.684	88	.40337	2.531	3.281
39	.13999	13.804	14.554	89	.37503	2.372	3.122
40	.13568	13.667	14.417	90	.34666	2.222	2.972
41	.13110	13.524	14.274	91	.31809	2.080	2.830
42	.12628	13.375	14.125	92	.28902	1.945	2.695
43	.12116	13.218	13.968	93	.25859	1.814	2.564
44	.11578	13.055	13.805	94	.22591	1.682	2.432
45	.11009	12.909	13.659	95	.18928	1.546	2.296
46	.10409	12.708	13.458	96	.14438	1.394	2.144
47	.09777	12.525	13.275	97	.08246	1.209	1.959
48	.09111	12.335	13.085	98	1.98221	.960	1.710
49	.08408	12.136	12.886	99	.77141	.591	1.341

5 PER CENT.

No. 5.—*Old Rules. Sons and Daughters. Values of Temporary Annuity till Age 6, 10, and 21.*

Age m.	Log. D_6 + Log. ($a_6 + .750$) = .97258 - Log. D_m .	Value of Life Annuity after Age 6.	Log. D_{10} + Log. ($a_{10} + .750$) = .87005 - Log. D_m .	Value of Life Annuity after Age 10.	Log. D_{19} + Log. ($a_{19} + .750$) = .63469 - Log. D_m .	Value of Life Annuity after Age 19.	Value of Temporary Annuity at Age m.		
							Till Age 6.	Till Age 10.	Till Age 19.
0	.97258	9.388	.87005	7.414	.63469	4.312	4.297	6.271	9.373
1	1.06247	11.547	.95994	9.119	.72458	5.304	4.113	6.541	10.356
2	.11132	12.922	1.00879	10.204	.77343	5.935	3.513	6.231	10.500
3	.14745	14.043	.04492	11.090	.80956	6.450	2.753	5.706	10.346
4	.17917	15.107	.07664	11.930	.84128	6.938	1.905	5.082	10.074
5	.20811	16.148	.10558	12.752	.87022	7.417	.984	4.380	9.715
6	..	..	.13295	13.582	.89759	7.899	..	3.616	9.299
7	..	..	.15911	14.425	.92375	8.390	..	2.794	8.829
8	..	..	.18438	15.289	.94902	8.892	..	1.917	8.314
9	..	..	.20944	16.197	.97408	9.421	..	.986	7.762
10	..	..	..	..	.99893	9.975	..	..	7.176
11	..	..	..	..	1.02357	10.558	..	..	6.550
12	..	..	..	..	.04789	11.166	..	..	5.885
13	..	..	..	..	.07197	11.802	..	..	5.178
14	..	..	..	..	.09591	12.471	..	..	4.429
15	..	..	..	..	.11983	13.177	..	..	3.637
16	..	..	..	..	.14385	13.927	..	..	2.801
17	..	..	..	..	.16809	14.726	..	..	1.919
18	..	..	..	..	.19252	15.578	..	..	.987

5 PER CENT.

No. 6.—*Old Rules. Sons and Daughters. Value of £300 at Age 19.*

Age m.	Log. D_m = .41755 - Log. D_m .	Value of £1 at Age 19.	Value of £300 at Age 19.
0	1.41755	.2616	78.5
1	.50744	.3217	96.5
2	.55629	.3600	108.0
3	.59242	.3912	117.4
4	.62414	.4209	126.3
5	.65308	.4499	135.0
6	.68045	.4791	143.7
7	.70661	.5089	152.6
8	.73188	.5394	161.8
9	.75694	.5714	171.4
10	.78179	.6050	181.5
11	.80643	.6404	192.1
12	.83075	.6773	203.2
13	.85483	.7159	214.8
14	.87877	.7564	226.9
15	.90269	.7993	239.8
16	.92671	.8447	253.4
17	.95095	.8932	268.0
18	.97538	.9449	283.5

5 PER CENT.

No. 7.—Old Rules. Sons and Daughters. Value of Increase of Pension £20 till Age 6, and £30 from Age 6 till 10, after Mother's Death.

Ages	Log. d_{m+28} <small>s_{m+28}</small>	Ditto + Log. P_{m+1}	Nat. No. of Ditto = P_m	K_m = P_m + P_{m+1}	Log. of K_m	Log. D_{m+28}	Log. K_m <small>D_{m+28}</small>	Value of Increase on Pension.	Ditto at Mean Age $m+1$.
0 28	7.15690	9.33328	215417.	1136031	.05538	.19154	0.86384	7.309	7.334
1 29	.08995	.27578	188703.	920614	.96408	.09730	.86678	7.358	6.986
2 30	.05154	.22092	166311.	731911	.86446	.04402	.82044	6.614	6.113
3 31	.02109	.16254	145392.	565600	.75251	.00337	.74914	5.612	5.072
4 32	.99352	.09903	125611.	420208	.62347	.96705	.65642	4.533	3.983
5 33	.96743	.02813	106691.	294597	.46923	.93342	.53581	3.434	2.896
6 34	.94272	.92544	84225.	187906	.27395	.90131	.37264	2.359	1.879
7 35	.91905	.76785	58594.	103681	.01570	.87030	.14540	1.398	1.024
8 36	.89458	.53307	34125.	45087	.65405	.84014	.81391	.651	.410
9 37	.86963	.03989	10962.	10962	.03989	.81010	.22979	.170	.085

5 PER CENT.

No. 8.—Old Rules. Sons and Daughters. Value of Total Benefits if Mother is Living.

Age m.	(1) Value of £100 Annuity till Age 19.	(2) Value of £50 Annuity till Age 10.	(3) Value of £20 Annuity till Age 6.	(4) (1)-(2)+(3)	Value of £300 at Age 19.	Total Value of Benefits if Mother Living.	Ditto at Mean Age $m+1$.	Total with Increase of £20 at Age 0 to 6, and £30 at Age 6 to 10, after Mother's Death.	Log. Ditto.
0	937.3	313.6	85.9	537.8	78.5	616.3	669.5	676.8	2.83046
1	1035.6	327.2	82.3	626.1	96.5	722.6	749.4	756.4	.87875
2	1050.0	311.6	70.3	668.1	108.0	776.1	793.9	800.0	.90309
3	1034.6	285.3	55.1	694.2	117.4	811.6	826.6	831.7	.91997
4	1007.4	254.1	38.1	715.2	126.3	841.5	854.7	858.7	.93384
5	971.5	219.0	19.7	632.8	135.0	867.8	880.3	883.2	.94606
6	929.9	180.8	..	749.1	143.7	892.8	894.3	896.2	.95240
7	882.9	139.7	..	743.2	152.6	895.8	896.6	897.6	.95308
8	831.4	95.9	..	735.5	161.8	897.3	897.8	898.2	.95367
9	776.2	49.3	..	726.9	171.4	898.3	898.7	898.8	.95386
10	717.6	..	..	717.6	181.5	899.1	873.1	..	.94106
11	655.0	..	..	655.0	192.1	847.1	819.4	..	.91350
12	588.5	..	..	518.5	203.2	791.7	762.1	..	.88201
13	517.8	..	..	517.8	214.8	732.6	701.2	..	.84584
14	442.9	..	..	442.9	226.9	669.8	636.6	..	.80387
15	363.7	..	..	363.7	239.8	603.5	568.5	..	.75473
16	280.1	..	..	280.1	253.4	533.5	496.7	..	.69609
17	191.9	..	..	191.9	268.0	459.9	421.0	..	.62428
18	98.7	..	..	98.7	283.5	382.2	341.1	..	.53288
19	..	..	..	..	300.0	300.0	..	..	..

5 PER CENT.

No. 9.—*Old Rules. Sons and Daughters. Value of Total Benefits if both Parents are Dead.*

Age <i>m</i> .	Value of £30 Annuity, Age 0 to 10.	Value of £10 Annuity, Age 0 to 6.	Total Value of Increased Pensions (1) - (2).	Value of Ditto at Mean Age $m + \frac{1}{2} = p + t$.	Log. of $p + t$.	Value of Total Benefits if both Parents are Dead.
0	188.1	48.0	145.1	150.1	2.17688	819.6
1	196.2	41.1	155.1	158.4	.18583	902.8
2	186.9	35.1	151.8	147.7	.16988	941.6
3	171.2	27.5	143.7	138.5	.14145	965.1
4	152.5	19.1	133.4	127.5	.10551	982.2
5	131.4	9.8	121.6	115.0	.06070	995.3
6	108.5	..	108.5	96.1	1.98272	992.2
7	83.8	..	83.8	70.6	.84880	964.9
8	57.5	..	57.5	43.5	.63849	941.3
9	29.6	..	29.6	14.8	.17026	913.5

5 PER CENT.

No. 10.—Old Rules. Husband and Wife. D and N Columns, and Value of Joint Life Annuity. (From Neison, Tables II. and III.)

Ages m. n. -7.	Log. D _{m,n-7} .	D _{m,n-7} - 10,000.	N _{m,n-7} .	Log. N _{m,n-7} .	Log. $\left(\frac{N_{m,n-7}}{D_{m,n-7}}\right)$	Value of Joint Life Annuity.
20 13	7.92374	8389.6	103872.	9.01650	1.09276	12.381
21 14	.89466	7846.2	96026.	8.98239	.08773	12.239
22 15	.86497	7327.7	88698.	.94791	.08294	12.104
23 16	.83464	6833.4	81865.	.91310	.07846	11.980
24 17	.80412	6369.7	75495.	.87792	.07380	11.852
25 18	.77318	5931.6	69563.	.84238	.06920	11.727
26 19	.74182	5518.5	64044.	.80648	.06466	11.605
27 20	.71033	5132.5	58912.	.77020	.05987	11.478
28 21	.67849	4769.7	54142.	.73353	.05504	11.351
29 22	.64651	4431.1	49711.	.69645	.04994	11.219
30 23	.61407	4112.2	45599.	.65895	.04488	11.089
31 24	.58147	3814.8	41784.	.62101	.03954	10.953
32 25	.54871	3537.6	38246.	.58259	.03388	10.812
33 26	.51566	3278.4	34968.	.54367	.02801	10.666
34 27	.48200	3533.9	31934.	.50425	.02225	10.526
35 28	.44793	2805.0	29129.	.46433	.01640	10.385
36 29	.41344	2590.8	26538.	.42387	.01043	10.243
37 30	.37850	2390.6	24147.	.38286	.00436	10.101
38 31	.34308	2203.3	21944.	.34132	0.99824	9.960
39 32	.30708	2028.1	19916.	.29920	.99212	9.820
40 33	.27057	1864.5	18051.	.25650	.98593	9.681
41 34	.23349	1712.0	16339.	.21323	.97974	9.544
42 35	.19559	1568.9	14770.	.16938	.97379	9.414
43 36	.15712	1435.9	13334.2	.12496	.96784	9.286
44 37	.11780	1311.60	12022.6	.08001	.96221	9.161
45 38	.07788	1196.31	10826.3	.03447	.95659	9.049
46 39	.03709	1089.16	9737.1	7.98843	.95134	8.940
47 40	6.99609	991.04	8746.1	.94181	.94572	8.825
48 41	.95468	900.91	7845.2	.89460	.93992	8.708
49 42	.91289	818.26	7026.9	.84676	.93387	8.588
50 43	.87108	743.16	6283.7	.79822	.92714	8.456
51 44	.82902	674.56	5609.1	.74889	.91987	8.315
52 45	.78706	612.44	4996.7	.69868	.91162	8.159
53 46	.74474	555.57	4441.1	.64749	.90275	7.994
54 47	.70221	503.74	3937.38	.59521	.89300	7.816
55 48	.65917	456.43	3480.95	.54170	.88293	7.627
56 49	.61605	413.10	3067.85	.48683	.87078	7.426
57 50	.57180	373.08	2694.77	.43053	.85873	7.223
58 51	.52675	336.32	2358.45	.37264	.84589	7.013
59 52	.48039	302.27	2056.18	.31307	.83268	6.803
60 53	.43288	270.94	1785.24	.25169	.81881	6.589
61 54	.38403	242.12	1543.12	.18839	.80436	6.373
62 55	.33367	215.61	1437.51	.12303	.78936	6.157
63 56	.28167	191.28	1136.23	.05545	.77378	5.940
64 57	.22701	169.01	967.22	6.98553	.75762	5.723
65 58	.17225	148.68	818.54	.91304	.24079	5.505
66 59	.11455	130.18	688.36	.83782	.72327	5.288
67 60	.05469	113.42	574.94	.75962	.70493	5.069
68 61	5.99241	98.268	476.67	.67822	.68581	4.851
69 62	.92747	84.619	392.05	.59334	.66387	4.633
70 63	.85961	72.379	319.67	.50470	.64509	4.417
71 64	.78861	61.463	258.21	.41197	.62336	4.201
72 65	.71407	51.769	206.44	.31479	.60072	3.988
73 66	.63568	43.220	163.22	.21277	.57709	3.771
74 67	.55302	35.729	127.492	.10547	.55245	3.568
75 68	.46559	29.215	98.277	5.99245	.52686	3.364
76 69	.37295	23.602	74.675	.78318	.50023	3.164
77 70	.27338	18.788	55.887	.74731	.47343	2.975
78 71	.16844	14.738	41.149	.61436	.44592	2.792
79 72	.05610	11.379	29.770	.47378	.41768	2.616
80 73	4.93623	8.6344	21.136	.32502	.38879	2.448

No. 10 (continued).

Ages $m, m-7.$	Log. $D_{m,m-7}$	$D_{m,m-7}$ — 10,000.	$N_{m,m-7}$	Log. $N_{m,m-7}$	Log. $\left(\frac{N_{m,m-7}}{D_{m,m-7}}\right)$	Value of Joint Life Annuity.
81 74	.80798	6.4266	14.709	.16758	.35960	2.289
82 75	.67173	4.6961	10.0128	.00055	.32882	2.132
83 76	.52626	3.3594	6.6534	4.82304	.29678	1.981
84 77	.36944	2.3412	4.3122	.63470	.26526	1.842
85 78	.20257	1.5943	2.7179	.43423	.23166	1.705
86 79	.02354	1.0557	1.66219	.22068	.19714	1.575
87 80	3.83105	.67772	.98447	3.99320	.16215	1.453
88 81	.62578	.42245	.56202	.74975	.12397	1.330
89 82	.40429	.25368	.30834	.48903	.08474	1.216
90 83	.16655	.14674	.161601	.20844	.04189	1.101
91 84	2.91137	.081540	.080061	2.90342	1.99205	.982
92 85	.63614	.043265	.036796	.56580	.92966	.850
93 86	.33419	.021587	.0152090	.18210	.84791	.705
94 87	1.99319	.0098444	.0053646	1.72954	.73635	.545
95 88	.59917	.0039735	.0013911	.14337	.54420	.350
96 89	.14337	.0013911				
97 90						
98 91						
99 92						
100 93						

5 PER CENT.

No. 11.—Old Rules. Reversionary Benefits. Value of Annuity after Husband's Death to Wife till Re-marriage or Death.

Age m. m - 7.	(1) Log. ($d_m \cdot s_{m-7}$ v_m).	(2) Log. P_{m-7} .	Sum of (1) + (2).	P_m ÷ 100.	K_m .	Log. K_m .	Log. $(\frac{K_m}{d_m \cdot m - 7})$	Value of Reversionary Annuity to Wife after Husband's Death.
20 13	5.99407	1.03479	7.02886	106871.	2273001.	8.35666	0.43292	2.710
21 14	6.01137	-0.1949	.03086	105364.	2166130.	.33568	.44102	2.764
22 15	-0.1290	-0.0711	-0.2001	104715.	2058766.	-31361	.44863	2.810
23 16	5.99426	0.99355	6.99361	98539.	1954051.	.29095	.45631	2.860
24 17	.97667	.99808	.97475	94352.	1855512.	.26846	.46434	2.913
25 18	.95814	1.00479	.96293	91818.	1761160.	.24581	.47263	2.969
26 19	.93340	-0.1607	.94947	89016.	1669342.	.22255	.48071	3.025
27 20	.90852	-0.2719	.93571	86240.	1580326.	.19874	.48841	3.079
28 21	.88360	-0.3786	.92146	83456.	1494086.	.17438	.49589	3.132
29 22	.86446	-0.4798	.91244	81741.	1410630.	.14940	.50289	3.183
30 23	.83948	-0.5729	.89677	78844.	1328889.	.12349	.50942	3.232
31 24	.81375	-0.6536	.87911	75702.	1250045.	.09691	.51544	3.277
32 25	.79522	-0.7192	.86714	73644.	1174343.	.06978	.52107	3.319
33 26	.76919	-0.7733	.84652	70230.	1100599.	.04167	.52601	3.357
34 27	.74282	-0.8196	.82478	66801.	1030469.	.01305	.53105	3.397
35 28	.71705	-0.8604	.80309	63546.	963668.	7.98393	.53600	3.436
36 29	.69050	-0.9022	.78072	60356.	900122.	.95430	.54086	3.474
37 30	.66394	-0.9475	.75869	57371.	839766.	.92416	.54566	3.513
38 31	.64228	-0.9944	.74172	55172.	782395.	.89343	.55035	3.551
39 32	.61561	-1.0401	.71962	52435.	727223.	.86167	.55459	3.586
40 33	.60069	-1.0826	.70895	51162.	674788.	.82917	.55860	3.619
41 34	.58472	-1.1197	.69669	49738.	623626.	.79492	.56143	3.643
42 35	.56649	-1.1494	.68143	48021.	573888.	.75883	.56324	3.659
43 36	.54767	-1.1707	.66474	46210.	525867.	.72088	.56376	3.663
44 37	.52623	-1.1836	.64459	44115.	479637.	.68093	.56313	3.657
45 38	.50429	-1.1873	.62302	41978.	435542.	.63903	.56115	3.640
46 39	.46576	-1.1807	.58383	38356.	393564.	.59501	.55792	3.613
47 40	.42474	-1.1628	.54102	34755.	355208.	.55049	.55410	3.584
48 41	.38921	-1.1354	.50275	31824.	320453.	.50576	.55108	3.557
49 42	.33298	-1.1005	.44303	27735.	288629.	.46034	.54745	3.527
50 43	.28278	-1.0588	.38866	24471.	260894.	.41646	.54537	3.511
51 44	.22950	-1.0116	.33066	21412.	236423.	.37368	.54465	3.505
52 45	.18048	-0.9594	.27642	18898.	215011.	.33246	.54540	3.511
53 46	.13663	-0.9040	.22703	16867.	196113.	.29250	.54776	3.530
54 47	.09671	-0.8476	.18177	15187.	179246.	.25346	.55125	3.558
55 48	.06129	-0.7807	.13936	13784.	164059.	.21500	.55563	3.594
56 49	.02980	-0.7383	.10363	12695.	150275.	.17690	.56085	3.638
57 50	.00353	-0.6922	.07275	11824.	137580.	.13836	.56676	3.688
58 51	4.97955	.06487	.04442	11077.	125756.	.09954	.57279	3.739
59 52	.95894	.06058	.01952	10460.	114679.	.05949	.57910	3.794
60 53	.93977	.05584	5.99561	98992.	104219.	.01795	.58507	3.847
61 54	.92213	.05073	.97286	9394.2	94320.1	6.97460	.59057	3.896
62 55	.90340	.04560	.94900	8892.0	84925.9	.92904	.59537	3.939
63 56	.88250	.03993	.92243	8363.7	76033.9	.88101	.59934	3.975
64 57	.86036	.03338	.89374	7829.6	67670.2	.83040	.60250	4.004
65 58	.83595	.02551	.86146	7268.8	59840.6	.77700	.60475	4.025
66 59	.80883	.01624	.82507	6664.5	52571.8	.72075	.60620	4.038
67 60	.78087	.00595	.78682	6121.0	45887.3	.66169	.60700	4.048
68 61	.75153	0.99900	.75053	5630.2	39766.3	.59951	.60710	4.047
69 62	.71985	.98241	.70226	5038.0	34136.1	.53321	.60574	4.034
70 63	.68535	.96956	.65491	4517.6	29098.1	.46386	.60425	4.020
71 64	.64780	.95622	.60402	4018.1	24580.5	.39060	.60203	4.000
72 65	.60762	.94245	.55007	3548.7	20562.4	.31307	.59900	4.972
73 66	.56430	.92814	.49244	3107.7	17013.7	.23081	.59513	3.936
74 67	.51697	.91339	.43036	2693.8	13906.0	.14330	.59019	3.892
75 68	.46471	.89807	.36278	2305.6	11212.2	.04968	.58408	3.838
76 69	.49596	.88224	.28820	1941.8	8906.6	5.94971	.57675	3.774

No. 11 (continued).

Age <i>m. m-7.</i>	(1) Log. $\frac{d_m \cdot s_{m-7}}{v^m}$.	(2) Log. p_{m-7} .	Sum of (1) + (2).	P_m ÷ 100.	K_m .	Log. K_m .	Log. $\frac{K_m}{D_{m \cdot m-7}}$	Value of Reversionary Annuity to Wife after Husband's Death.
77 70	·84211	·86587	·20798	1614.3	6964.8	·84291	·56904	3.707
78 71	·26907	·84899	·11806	1312.4	5350.5	·72839	·55995	3.630
79 72	·19004	·83161	·02165	1051.1	4038.1	·60618	·55007	3.549
80 73	·10117	·81378	4.91495	822.1	2987.0	·47524	·53903	3.460
81 74	·00418	·79539	·79957	630.3	2164.9	·33544	·52743	3.368
82 75	3.89760	·77656	·67416	472.2	1534.6	·18600	·51424	3.268
83 76	·78200	·75732	·53932	346.2	1062.4	·02629	·50075	3.168
84 77	·65366	·73767	·39133	246.2	716.2	4.85503	·48557	3.059
85 78	·51433	·71767	·23200	170.6	470.0	·67210	·46958	2.948
86 79	·36284	·69749	·06033	114.9	299.4	·47625	·45270	2.836
87 80	·19599	·67697	3.87296	74.64	184.52	·26604	·43498	2.723
88 81	·01464	·65619	·67083	46.86	109.88	·04092	·41514	2.601
89 82	2.81387	·63518	·44905	28.12	63.02	3.79048	·39528	2.485
90 83	·59883	·61395	·21278	16.32	34.90	·54283	·37604	2.377
91 84	·35804	·59251	2.95055	8.924	18.583	·26912	·35743	2.277
92 85	·12043	·57078	·69121	4.911	9.659	2.98493	·34855	2.231
93 86	1.87257	·54900	·42157	2.640	4.748	·67651	·34284	2.204
94 87	·58982	·52711	·11693	1.309	2.108	·32387	·33141	2.145
95 88	·25184	·50542	1.75726	·5718	·7988	1.90244	·30199	2.004
96 89	0.87216	·48387	·35603	·2270	·2270	·35603	·21221	1.630

5 PER CENT.

No. 12.—Old Rules. Sons' and Daughters' Reversionary Benefits. Value of Reversionary Benefits till Age 19 after Father's Death. (From Neison, Tables II. and VI.)

Age <i>m. m + 35.</i>	Log. $\frac{d_m \cdot s_{m+35}}{v^{m+35}}$.	Ditto + Log. p_{m+1} .	P_m ÷ 100,000.	K_m = $P_m P_{m+1}$.	Log. K_m .	Log. $D_{m \cdot m+35}$.	Log. $\frac{K_m}{D_{m \cdot m+35}}$	Value of Reversionary Benefits to Sons and Daughters.	Ditto at Mean Age $m + 1$.
0 35	7.39358	10.22404	167510.	2015864.	11.30447	9.15501	2.14946	141.1	151.6
1 36	·32308	·20183	159159.	1848354.	·26680	·05694	·20986	162.0	165.5
2 37	·28073	·18382	152693.	1689195.	·22768	8.99974	·22794	169.0	169.7
3 38	·25205	·17202	148601.	1536502.	·18653	·95509	·23144	170.4	169.7
4 39	·22228	·15612	143258.	1387901.	·14236	·91457	·22779	169.0	167.2
5 40	·20701	·15307	142256.	1244643.	·09503	·87663	·21840	165.4	162.4
6 41	·19193	·14433	139422.	1102387.	·04234	·83981	·20253	159.4	155.3
7 42	·17598	·12906	134608.	962965.	·98361	·80370	·17991	151.3	146.3
8 43	·16012	·11349	129864.	828357.	10.91822	·76802	·15020	141.3	135.4
9 44	·14247	·09613	124776.	698493.	·84416	·73207	·11209	129.5	122.5
10 45	·12439	·06545	116264.	573717.	·75870	·69585	·06285	115.6	107.9
11 46	·09039	·00989	100900.	457453.	·66034	·65935	·00099	100.2	92.5
12 47	·05432	9.93633	86363.	356553.	·55212	·62311	1.92901	84.9	77.4
13 48	·01562	·86146	72688.	270190.	·43167	·58711	·84456	69.9	62.7
14 49	6.97448	·77835	60027.	197502.	·29557	·55132	·74425	55.5	48.0
15 50	·93080	·68553	48476.	137475.	·13824	·51131	·62693	42.4	36.4
16 51	·88379	·57988	38008.	88999.	9.94939	·46698	·48241	30.4	25.0
17 52	·84162	·46590	29235.	50991.	·70749	·41598	·29151	19.6	14.5
18 53	·80469	·33737	21756.	21756.	·33737	·35809	0.97948	9.5	4.8

5 PER CENT.

No. 14.—Old Rules. Daughters on the Subsidiary Fund under Age 19. Value of Increased Benefits over Donation at Age 19 after Father's Death.

Age.	(1) Log. (D _{m.m+35}).	Log. (D _{19.54}) + Log. 327.3 = 11.54802 less Col. (1).	Value of Survivorship Annu- ity of £100 a Year if Daughter Un- married at 19 and Father then Living.	Value of Excess over £300 Donation if Daughter Un- married at 19, and Father then Dead.	Total Increase of Value under the Subsidiary Rules.	Ditto at Mean Age m+t.
0	9.89664	1.65138	44.8	57.6	102.4	113.6
1	.79856	.74946	56.2	68.5	124.7	131.4
2	.74136	.80666	64.1	73.9	138.0	143.2
3	.69671	.85131	71.1	77.3	148.3	153.0
4	.65619	.89183	78.0	79.7	157.7	162.1
5	.61826	.92976	85.1	81.3	166.4	170.6
6	.58143	.96659	92.6	82.2	174.8	178.9
7	.54533	2.00269	100.6	82.3	182.9	186.8
8	.50965	.03837	109.2	81.5	190.7	194.6
9	.47370	.07432	118.7	79.8	198.5	202.3
10	.43748	.11054	129.0	77.1	206.1	209.9
11	.40098	.14704	140.3	73.3	213.6	217.3
12	.36474	.18328	152.5	68.4	220.9	224.5
13	.32874	.21928	165.7	62.3	228.0	231.5
14	.29295	.25507	179.9	55.1	235.0	239.8
15	.25293	.29509	197.3	47.3	244.6	250.8
16	.20860	.33942	218.5	38.4	256.9	265.4
17	.15761	.39041	245.7	28.2	273.9	285.3
18	.09971	.44831	280.7	15.9	296.6	312.0
19	..	..	327.3	..	327.3	

No. 14 (continued).

Age m.	(1) $l_{64} - l_{m+35}$ (By Table II.)	(2) Log. of Ditto.	(3) Log. D ₁₉ = 4.33523 + Col. (2).	(4) Log. (D _{m.m+35}).	(5) (3)-(4).	(6) (£1024.2-£300) = Log. 2.85986 + Col. (5).	(7) Value of Increase by the Annuity above the £300 Donation if Daughter Un- married at Age 19 and Father then Dead.
0	28952.	4.46168	8.79691	9.89664	2.90027	1.76013	57.6
1	27479.	.43900	.77423	.79856	.97567	.83553	68.5
2	26006.	.41507	.75030	.74136	1.00894	.86880	73.9
3	24532.	.38973	.72496	.69671	.02825	.88811	77.3
4	23040.	.36248	.69771	.65619	.04152	.90138	79.7
5	21546.	.33337	.66860	.61826	.05034	.91020	81.3
6	10007.	.30118	.63641	.58143	.05498	.91484	82.2
7	18426.	.26543	.60066	.54533	.05533	.91519	82.3
8	16809.	.22554	.56077	.50965	.05112	.91098	81.5
9	15157.	.18061	.51584	.47370	.04214	.90200	79.8
10	13477.	.12959	.46482	.43748	.02734	.88720	77.1
11	11771.	.07081	.40604	.40098	.00506	.86492	73.3
12	10102.	.00441	.33964	.36474	2.97490	.83476	68.4
13	8478.	3.92829	.26352	.32874	.93478	.79464	62.3
14	6906.	.83935	.17458	.29295	.88163	.74149	55.1
15	5399.	.73231	.06754	.25293	.81461	.67447	47.3
16	3957.	.59737	7.83260	.20860	.72400	.58386	38.4
17	2589.	.41313	.74836	.15761	.59075	.45061	28.2
18	1276.	.10585	.44108	.09971	.34137	.20123	15.9

5 PER CENT.

No. 15.—Old Rules. Daughters on Subsidiary Fund above Age 19. Value of Survivorship Annuity after Father's Death.

Age m .	$\frac{\text{Log. } v^{m+35} \cdot d_{m+35}}{s_m \cdot P_{m+1}}$	$P_m + 1000.$	$\frac{K_m}{= P_m + P_{m+1}}$	Log. K_m	$\frac{\text{Log. } K_m}{(D_{m, m+35})}$	Value of Reversionary Annuity.	Value of £100 per Annum at Age $m + 1$.
19	7.69094	49084.	640330.	8.80640	0.51496	3.273	339.4
20	.64480	44137.	591246.	.77177	.54588	3.515	364.4
21	.60420	40198.	547109.	.73807	.57651	3.772	390.6
22	.56984	37140.	506911.	.70493	.60642	4.040	417.9
23	.53972	34651.	469771.	.67189	.63523	4.318	445.9
24	.51418	32672.	435120.	.63861	.66270	4.599	473.7
25	.49115	30985.	402448.	.60471	.68786	4.874	500.8
26	.47060	29553.	371463.	.56991	.71114	5.142	527.4
27	.44987	28175.	341910.	.53391	.73286	5.406	553.7
28	.42782	26781.	313735.	.49657	.75336	5.667	579.8
29	.40541	25434.	286954.	.45781	.77299	5.929	606.6
30	.38158	24076.	261520.	.41750	.79260	6.203	634.5
31	.35604	22701.	237444.	.37555	.81195	6.486	663.0
32	.33060	21409.	214743.	.33191	.83080	6.773	691.7
33	.30483	20176.	193334.	.28630	.84888	7.061	720.3
34	.27775	18956.	173158.	.23845	.86593	7.344	747.9
35	.24892	17739.	154202.	.18808	.88163	7.614	774.2
36	.21806	16522.	136463.	.13501	.89597	7.870	798.0
37	.18567	15335.	119941.	.07896	.90889	8.109	821.7
38	.15124	14166.	104606.	.01957	.92037	8.325	842.1
39	.11391	12999.	90440.	7.95636	.93029	8.517	859.8
40	.07283	11826.	77441.	.88897	.93845	8.679	874.5
41	.02716	10645.	65615.	.81700	.94503	8.811	886.5
42	6.97708	9485.9	54970.	.74013	.95032	8.919	896.1
43	.92084	8333.7	45484.	.65786	.95435	9.002	903.5
44	.85880	7224.4	37150.	.56996	.95744	9.067	908.9
45	.79076	6176.8	29926.	.47605	.95956	9.111	912.5
46	.71511	5189.3	23749.	.37565	.96087	9.138	914.8
47	.63261	4291.5	18560.	.26858	.96177	9.157	916.4
48	.54317	3492.8	14268.	.15436	.96242	9.171	917.6
49	.44496	2785.9	10775.	.03242	.96283	9.180	919.2
50	.33921	2183.8	7989.4	6.90251	.96396	9.204	921.7
51	.22380	1674.2	5805.6	.76385	.96514	9.229	924.1
52	.09809	1253.4	4131.4	.61610	.96625	9.252	926.1
53	5.96186	915.93	2878.0	.45909	.96707	9.270	927.1
54	.81624	655.00	1962.06	.29272	.96717	9.272	927.3
55	.65755	454.52	1397.06	.11631	.96728	9.274	928.2
56	.48824	307.78	852.54	5.93071	.96797	9.289	930.7
57	.32498	211.34	544.76	.73621	.96961	9.324	934.5
58	.15760	143.75	333.42	.52299	.97157	9.366	936.3
59	4.96839	92.980	189.666	.27800	.97127	9.360	931.3
60	.73964	53.789	96.686	4.98536	.96692	9.267	923.1
61	.43869	27.459	42.897	.63243	.96355	9.195	911.9
62	.05746	11.415	15.438	.18859	.95631	9.043	872.3
63	3.53349	3.4158	4.0227	3.60452	.92447	8.404	752.6
64	2.78313	.60692	.60692	2.78313	.82275	6.640	770.4
65	..	..	..	..	..	..	..

5 PER CENT.

No. 16.—*New Rules. Widows' Pensions. Value of Life Annuity, payable Half-yearly, in Advance, but Reducible to One-half on Re-marriage.*

Age m.	Value of Half Annuity till Death.	Value of Half Annuity till Marriage or Death.	Value of Annuity Reducible on Re-marriage.	Value of Ditto at Mean Age m + t.	Age m.	Value of Half Annuity till Death.	Value of Half Annuity till Marriage or Death.	Value of Annuity Reducible on Re-marriage.	Value of Ditto at Mean Age m + t.
13	8-490	5-521	14-011	13-887	57	5-529	5-443	10-972	10-858
14	8-450	5-313	13-763	13-658	58	5-390	5-355	10-745	10-634
15	8-407	5-146	13-553	13-468	59	5-274	5-249	10-523	10-398
16	8-364	5-019	13-383	13-335	60	5-142	5-132	10-274	10-143
17	8-322	4-966	13-288	13-279	61	5-008	5-005	10-013	9-877
18	8-282	4-989	13-271	13-317	62	4-871	4-871	9-743	9-602
19	8-243	5-121	13-364	13-412	63	4-731	4-731	9-462	9-322
20	8-205	5-255	13-460	13-508	64	4-591	4-591	9-182	9-041
21	8-166	5-390	13-556	13-602	65	4-450	4-450	8-900	8-758
22	8-127	5-521	13-648	13-690	66	4-308	4-308	8-616	8-474
23	8-087	5-646	13-733	13-771	67	4-166	4-166	8-332	8-191
24	8-046	5-763	13-809	13-836	68	4-025	4-025	8-050	7-908
25	8-004	5-860	13-864	13-882	69	3-883	3-883	7-766	7-625
26	7-961	5-940	13-901	13-912	70	3-742	3-742	7-484	7-343
27	7-916	6-008	13-924	13-932	71	3-601	3-601	7-202	7-063
28	7-873	6-068	13-941	13-945	72	3-462	3-462	6-924	6-786
28	7-827	6-123	13-950	13-957	73	3-324	3-324	6-648	6-512
30	7-780	6-185	13-965	13-974	74	3-188	3-188	6-376	6-242
31	7-732	6-252	13-981	13-993	75	3-054	3-054	6-108	5-977
32	7-682	6-320	14-002	14-008	76	2-923	2-923	5-846	5-717
33	7-630	6-385	14-015	14-018	77	2-794	2-795	5-589	5-464
34	7-577	6-445	14-022	14-019	78	2-670	2-670	5-340	5-219
35	7-522	6-495	14-017	14-007	79	2-549	2-549	5-098	4-981
36	7-464	6-534	13-998	13-981	80	2-432	2-433	4-865	4-752
37	7-404	6-560	13-964	13-939	81	2-320	2-320	4-640	4-531
38	7-342	6-572	13-914	13-881	82	2-211	2-211	4-422	4-317
39	7-277	6-571	13-848	13-804	83	2-106	2-106	4-212	4-111
40	7-208	6-552	13-760	13-707	84	2-005	2-005	4-010	3-912
41	7-137	6-517	13-654	13-593	85	1-907	1-907	3-814	3-721
42	7-062	6-470	13-532	13-464	86	1-814	1-814	3-628	3-540
43	6-984	6-413	13-397	13-323	87	1-728	1-725	3-453	3-366
44	6-902	6-348	13-250	13-177	88	1-640	1-640	3-280	3-201
45	6-829	6-275	13-104	13-015	89	1-561	1-561	3-122	3-047
46	6-729	6-197	12-926	12-840	90	1-486	1-486	2-972	2-901
47	6-637	6-117	12-754	12-666	91	1-415	1-415	2-830	2-762
48	6-542	6-037	12-579	12-490	92	1-347	1-347	2-694	2-629
49	6-443	5-959	12-402	12-317	93	1-282	1-282	2-564	2-498
50	6-340	5-893	12-233	12-150	94	1-216	1-216	2-432	2-364
51	6-234	5-834	12-068	11-984	95	1-148	1-148	2-296	2-220
52	6-125	5-776	11-901	11-816	96	1-072	1-072	2-144	2-051
53	6-011	5-720	11-731	11-638	97	.979	.979	1-958	1-834
54	5-895	5-651	11-546	11-454	98	.855	.855	1-710	1-525
55	5-775	5-587	11-362	11-267	99	.670	.670	1-340	1-045
56	5-653	5-519	11-172	11-072					

5 PER CENT.

No. 17.—*New Rules. Sons' Benefits. Value of Temporary Annuity till Age 6, 10, and 21.*

Age m.	Log. D_6 + Log. $a_6 + \cdot 750$ = 5.97258 - Log. D_m (By No. 3.)	Value of Life Annuity after Age 6.	Log. D_{10} + Log. $a_{10} + \cdot 750$ = 5.87005 - Log. D_m .	Value of Life Annuity after Age 10.	Log. D_{21} + $a_{21} + \cdot 750$ = 5.58099 - Log. D_m .	Value of Life Annuity after Age 21.	Values of Temporary Annuity at Age m.		
							Till Age 6.	Till Age 10.	Till Age 21.
0	0.97258	9.388	0.87005	7.414	0.58099	3.811	4.297	6.271	9.874
1	1.06247	11.547	.95994	9.119	.67088	4.687	4.113	6.541	10.973
2	.11132	12.922	1.00879	10.204	.71973	5.245	3.513	6.231	11.190
3	.14745	14.043	.04492	11.090	.75586	5.700	2.753	5.706	11.096
4	.17917	15.107	.07664	11.930	.78758	6.132	1.905	5.082	10.880
5	.20811	16.148	.10558	12.752	.81652	6.554	.984	4.380	10.578
6	..	..	.13295	13.582	.84389	6.981	..	3.616	10.217
7	..	..	.15911	14.425	.87005	7.414	..	2.794	9.805
8	..	..	.18438	15.289	.89532	7.858	..	1.917	9.348
9	..	..	.20944	16.197	.92038	8.325	..	.986	8.858
10	..	..	..	..	.94523	8.815	..	..	8.336
11	..	..	..	..	.96987	9.330	..	..	7.778
12	..	..	..	..	.99419	9.867	..	..	7.184
13	..	..	..	..	1.01827	10.430	..	..	6.550
14	..	..	..	..	.04221	11.021	..	..	5.879
15	..	..	..	..	.06613	11.645	..	..	5.169
16	..	..	..	..	.09015	12.307	..	..	4.421
17	..	..	..	..	.11439	13.013	..	..	3.632
18	..	..	..	..	.13882	13.767	..	..	2.798
19	..	..	..	..	.16344	14.570	..	..	1.917
20	..	..	..	..	.18820	15.424	..	..	.986

5 PER CENT.

No. 18.—*New Rules. Sons' Benefits. Value of £300 at Age 21.*

Age m.	Log. $\left(\frac{D_{21}}{D_m}\right)$	Value of Endowment of £1 at Age 21.	Value of £300 Endowment at Age 21.
0	1.36792	.2333	69.99
1	.45781	.2870	86.10
2	.50666	.3211	96.33
3	.54279	.3490	104.70
4	.57451	.3754	112.62
5	.60345	.4013	120.39
6	.63082	.4274	128.22
7	.65698	.4539	136.17
8	.68225	.4811	144.33
9	.70731	.5097	152.91
10	.73216	.5397	161.91
11	.75680	.5712	171.36
12	.78112	.6041	181.23
13	.80520	.6386	191.58
14	.82914	.6747	202.41
15	.85306	.7130	213.90
16	.87708	.7535	226.05
17	.90132	.7968	239.04
18	.92575	.8429	252.87
19	.95037	.8920	267.60
20	.97513	.9443	283.29

5 PER CENT.

No. 19.—*New Rules. Sons' Benefits. Value of £10 Annuity till Age 10.*

Age.	Value of £10 Annuity till Age 10.	Ditto at Mean Age $m + \frac{1}{2}$ $P_{m+\frac{1}{2}}$	Log. of Ditto.
0	62.7	64.1	1.80686
1	65.4	63.9	.80550
2	62.3	59.7	.77597
3	57.1	53.9	.73159
4	50.8	47.3	.67486
5	43.8	40.0	.60206
6	36.2	32.1	.50651
7	27.9	23.6	.37291
8	19.2	14.5	.16137
9	9.9	4.9	0.69020

5 PER CENT.

No. 20.—*New Rules. Sons' Benefits. Value of Total Benefits if both Parents are Dead or Mother Re-married.*

Age m .	(1) Value of £125 Annuity till Age 21.	(2) Value of £65 Annuity till Age 10.	(3) Value of £20 Annuity till Age 6.	(1) - (2 + 3)	Value of £300 at Age 21.	Total Value of Benefits.	Value at Mean Age $m + \frac{1}{2}$.	Value of £10 a Year in- creased Pen- sion till Age 10 if Mother Dead or Re-married.	Value of Total Benefits if both Parents are Dead or Mother Re-married.
0	1234.3	407.6	85.9	740.8	70.0	810.8	880.5	64.1	944.6
1	1371.6	425.2	82.3	864.1	86.1	950.2	985.0	63.9	1048.9
2	1398.8	405.0	70.3	923.5	96.3	1019.8	1042.8	59.7	1102.5
3	1387.0	370.9	55.1	961.0	104.7	1065.7	1085.0	53.9	1138.9
4	1360.0	330.3	38.1	991.6	112.6	1104.2	1121.3	47.3	1168.6
5	1322.3	284.7	19.7	1017.9	120.4	1138.3	1154.3	40.0	1194.3
6	1277.1	235.3	..	1042.1	128.2	1170.3	1175.3	32.1	1207.4
7	1225.6	181.6	..	1044.0	136.2	1180.2	1184.2	23.6	1207.8
8	1168.5	124.6	..	1043.9	144.3	1188.2	1192.2	14.5	1206.7
9	1107.3	..	..	1043.2	152.9	1196.1	1200.0	4.9	1204.9
10	1042.0	..	..	1042.0	161.9	1203.9	1173.8	..	1173.8
11	972.3	..	..	972.3	171.4	1143.7	1111.5	..	1111.5
12	898.0	..	..	898.0	181.2	1079.2	1044.8	..	1044.8
13	818.8	..	..	818.8	191.6	1010.4	973.9	..	973.9
14	734.9	..	..	734.9	202.4	937.3	898.7	..	898.7
15	646.1	..	..	646.1	213.9	860.0	819.4	..	819.4
16	552.6	..	..	552.6	226.1	778.7	735.9	..	735.9
17	454.0	..	..	454.0	239.0	693.0	647.9	..	647.9
18	349.8	..	..	349.8	252.9	602.7	555.0	..	555.0
19	239.6	..	..	239.6	267.6	507.2	456.9	..	456.9
20	123.3	..	..	123.3	283.3	406.6	353.3	..	353.3
21	..	..	..	..	300.0	300.0	..	..	..

5 PER CENT.

No. 21.—*New Rules. Sons' Benefits. Value of Total Benefits if Mother Living and not Re-married.*

Age $m, m+28$	Log. s_m . $(d+u)m+28$. $v m+28$.	Ditto + Log. $p m+t$.	P_m + 10,000.	K_m = P_m + P_{m+1} ...	Log. K_m .	Log. $D_{m, m+28}$.	Log. $\frac{K_m}{(D_{m, m+28})}$	Value of Increased Pension of £10 till Age 10.	Ditto at Mean Age $m+t$.	Total Value of Benefits If Mother Living and not Re- married.
0 28	7-50852	9-31538	206719.	840688.	9-92463	8-90567	1-01896	10-446	10-287	890-8
1 29	.42279	.22829	169157.	633969.	.80207	.79657	.00550	10-127	9-408	994-4
2 30	.35746	.13343	135966.	464812.	.66728	.72836	0-93892	8-688	7-835	1050-6
3 31	.29590	.02749	106534.	328846.	.51699	.67299	.84400	6-982	6-143	1091-1
4 32	.23328	8-90814	80936.	222312.	.34696	.62242	.72454	5-303	4-532	1125-8
5 33	.16852	.77058	58963.	141376.	.15038	.57521	.57517	3-760	3-095	1157-4
6 34	.09845	.60496	40268.	82413.	8-91600	.53036	.38564	2-430	1-901	1177-2
7 35	.02887	.40179	25223.	42145.	.62475	.48772	.13703	1-371	.988	1185-2
8 36	6-95908	.12045	13196.	16922.	.22845	.44701	1-78144	.605	.376	1192-6
9 37	.88107	7-57127	3726.	3726.	7-57124	.40754	.16370	.146	.073	1002-1

8 PER CENT.

No. 22.—*New Rules. Daughters' Benefits. Value of Temporary Annuity till Age 6 and 10.*

Age.	Log. D_{10} + Log. $(a_{10} + .750)$ = 5.71969 - Log. D_m (By No. 1.)	Value of Annuity after Age 10.	Log. D_6 + Log. $(a_6 + .750)$ = 5.86846 - Log. D_m .	Value of Annuity after Age 6.	Temporary Annuity.		Value of £40 per Annum till Age 10.	Value of £20 per Annum till Age 6.
					Till Age 10.	Till Age 6.		
0	0-71969	5-2443	0-85846	7-2187	6-272	4-297	250-9	85-94
1	.80958	6-4503	.94835	8-8787	6-542	4-113	261-7	82-26
2	.85843	7-2182	.99720	9-9357	6-231	3-513	249-2	70-26
3	.89456	7-8444	1-03333	10-798	5-707	2-753	228-3	55-06
4	.92628	8-4388	.06505	11-616	5-082	1-905	203-3	38-10
5	.95522	9-0203	.09399	12-417	4-381	.984	175-2	19-68
6	.98259	9-6071	..	..	3-617	..	144-7	..
7	1-00875	10-204	..	..	2-794	..	111-8	..
8	.03402	10-815	..	..	1-917	..	76-7	..
9	.05908	11-457	..	..	.987	..	39-5	..

5 PER CENT.

No. 23.—New Rules. Daughters' Benefits. Value of £300 Donation on Marriage.

Age.	(1) No. of Mar- riages to 100,000 Born.	(2) Log Ditto.	(3) Log. $l_m \mu_m$ v _m .	(4) P _m Nat. No. of Ditto.	(5) K _m = P _m + P _{m+1} ...	Log- K _m	Log (K _m D _m)	Value of £1 on Marriage.	Value of £300 on Marriage.
0	..	..	..	..	..	4.14261	I.14261	-1389	41.7
1	..	..	..	..	..	.14261	.23250	-1708	51.2
2	..	..	..	..	..	.14261	.28135	-1911	57.3
3	..	..	..	..	..	.14261	.31748	-2077	62.3
4	..	..	..	..	..	.14261	.34920	-2235	67.1
5	..	..	..	..	..	.14261	.37814	-2389	71.7
6	..	..	..	..	..	.14261	.40551	-2544	76.3
7	..	..	..	..	..	.14261	.43167	-2702	81.1
8	..	..	..	..	..	.14261	.45694	-2864	85.9
9	..	..	..	..	..	.14261	.48200	-3034	91.0
10	..	..	..	..	..	.14261	.50685	-3213	91.4
11	..	..	..	..	..	.14261	.53149	-3400	102.0
12	..	..	..	..	..	.14261	.55581	-3596	107.9
13	..	..	..	..	..	.14261	.57989	-3801	114.0
14	685.	2.83543	2.53878	345.8	13887.4	.14261	.60383	-4016	120.5
15	1347.	3.12933	.81149	6647.9	13541.6	.13168	.62122	-4180	125.4
16	2295.	.36071	3.02168	1051.2	12893.7	.11039	.63278	-4293	128.8
17	3140.	.49698	.13676	1370.1	11842.5	.07346	.63566	-4322	129.7
18	4055.	.60795	.22654	1684.8	10472.4	.01999	.62908	-4257	127.7
19	3590.	.55506	.15246	1420.6	8787.6	3.94387	.60864	-4061	121.8
20	3159.	.49956	.07577	1190.6	7367.0	.86729	.58656	-3860	115.8
21	2766.	.44184	2.99686	992.80	6176.4	.79074	.56310	-3657	119.7
22	2412.	.38236	.91620	824.52	5183.6	.71463	.53848	-3455	103.7
23	2096.	.32145	.83410	682.50	4359.1	.63940	.51305	-3259	97.8
24	1756.	.24446	.73592	544.40	3676.6	.56545	.48716	-3070	92.1
25	1499.	.17585	.64612	442.71	3132.2	.49585	.46315	-2905	87.2
26	1306.	.11606	.56514	367.40	2689.5	.42967	.44064	-2758	82.7
27	1161.	.06473	.49262	310.90	2322.1	.36588	.41907	-2625	78.8
28	1050.	.02128	.42798	267.90	2011.2	.30346	.39779	-2499	75.0
29	1010.	.00416	.38967	245.28	1743.3	.24137	.37610	-2377	71.3
30	951.	2.97865	.34297	220.28	1498.0	.17551	.35079	-2243	67.3
31	882.	.94563	.28876	194.43	1277.7	.10643	.32214	-2100	63.0
32	805.	.90590	.22784	168.98	1083.3	.03475	.29050	-1952	58.6
33	724.	.85996	.16071	144.78	914.39	2.96113	.25633	-1804	54.1
34	637.	.80420	.08376	121.27	769.61	.88627	.22015	-1660	49.8
35	556.	.74483	.00320	100.74	648.34	.81180	.18334	-1525	45.8
36	481.	.68200	1.91919	83.021	547.600	.73846	.14663	-1402	42.1
37	412.	.61532	.83132	67.814	464.579	.66706	.11083	-1291	38.7
38	351.	.54511	.73992	54.944	396.765	.59854	.07689	-1194	35.8
39	284.	.45398	.62760	42.423	341.821	.53380	.04577	-1111	33.3
40	234.	.36836	.52079	33.173	299.398	.47625	.02057	-1049	31.5
41	195.	.29106	.42230	26.442	266.225	.42526	.00122	-1003	30.1
42	168.	.22660	.33665	21.710	239.783	.37981	2.98666	-.0970	29.1
43	151.	.17802	.26688	18.488	218.073	.33860	.97589	-.0946	28.4
44	133.	.12337	.19104	15.525	199.585	.30014	.96764	-.0928	27.8
45	126.	.10178	.14826	14.069	184.060	.26496	.96242	-.0917	27.5
46	129.	.10338	.13167	13.635	169.991	.23042	.95788	-.0908	27.2
47	137.	.13581	.13991	13.801	156.356	.19413	.95184	-.0895	26.9
48	148.	.17169	.15460	14.276	142.555	.15397	.94237	-.0876	26.3
49	185.	.26708	.22880	16.936	128.279	.10816	.92780	-.0847	25.4
50	204.	.30941	.24995	17.781	111.343	.04665	.89880	-.0792	23.8
51	208.	.31898	.23833	17.311	93.562	1.97110	.85663	-.0719	21.6
52	202.	.30429	.20245	15.939	76.251	.88225	.80169	-.0633	19.0
53	186.	.26946	.14643	14.010	60.312	.78040	.73400	-.0542	16.3
54	178.	.25100	.10678	12.787	46.302	.66560	.65294	-.0450	13.5
55	162.	.21068	.04527	11.099	33.515	.52524	.54704	-.0352	10.6
56	138.	.13926	0.95266	8.9673	22.416	.35056	.40693	-.0255	7.7
57	104.	.01627	.80848	6.4340	13.449	.12869	.21949	-.0166	5.0
58	60.	1.77726	.54828	3.5341	7.015	0.84603	3.97077	-.0093	2.8
59	38.	.57529	.32512	2.1141	3.4809	.54169	.69944	-.0050	1.5
60	19.	.28757	.01621	1.0380	1.3668	.13570	.32631	-.0021	.6
61	6.	0.80949	1.51694	.32881	.3288	I.51694	I.74036	.0005	.2

5 PER CENT.

No. 24.—New Rules. Daughters' Benefits. Value of Increased Pension, £10 till Age 10, and £25 from Age 10 till Marriage or Death, after Mother's Marriage or Death.

Age $m + 28$	(1) Log. $\frac{m \cdot (d + \frac{1}{2})^{m+28}}{d^{m+28}}$	(2) Log. P_{m+t}	(1) + (2) = Log. P_m	P_m + 100,000.	K_m $P_m + P_{m+1}$	Log. K_m	Log. $D_{m \cdot m + 28}$	Log. $\frac{K_m}{(D_{m \cdot m + 28})}$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at Mean Age $m + t$.
0 28	7.50852	2.32284	9.83136	67820.	597960.	10.77667	8.90567	1.87100	74.3	79.5
1 29	.42279	.37051	.79330	62130.	530140.	.72439	.79657	.92782	84.7	86.1
2 30	.35746	.39445	.75191	56482.	468010.	.67026	.72836	.94190	87.5	87.5
3 31	.29590	.41078	.70668	50896.	411528.	.61440	.67299	.94141	87.4	86.7
4 32	.23328	.42423	.65751	45448.	360632.	.55706	.62242	.93464	86.0	84.9
5 33	.16852	.43584	.60436	40212.	315184.	.49856	.57521	.92335	83.8	82.4
6 34	.09845	.44669	.54514	35086.	274972.	.43929	.53036	.90893	81.1	79.5
7 35	.02888	.45680	.48570	30599.	239886.	.38001	.48772	.89229	78.0	76.4
8 36	.95908	.46672	.42580	26656.	209287.	.32075	.44701	.87374	74.8	73.1
9 37	.88107	.47683	.35790	22798.	182631.	.26157	.40754	.85403	71.5	69.9
10 38	.81817	.47582	.29399	19678.	159833.	.20366	.36930	.83436	68.3	66.7
11 39	.73889	.46285	.20174	15913.	140155.	.14662	.33223	.81439	65.2	63.9
12 40	.65692	.44855	.10547	12749.	124242.	.09426	.29665	.79761	62.7	61.8
13 41	.60554	.43265	.03819	10919.	111493.	.04724	.26222	.78502	61.0	60.2
14 42	.54939	.41731	8.96670	9261.9	100574.	.00247	.22858	.77389	59.4	59.1
15 43	.49796	.40500	.90296	7997.6	91312.	9.96053	.19101	.76952	58.8	59.0
16 44	.44095	.39724	.83819	6889.5	83314.	.92072	.14918	.77158	59.1	59.9
17 45	.39054	.39602	.78656	6117.3	76425.	.88324	.10055	.78269	60.6	62.0
18 46	.34300	.40278	.74578	5569.0	70908.	.84700	.04486	.80214	63.4	65.6
19 47	.29846	.41397	.71243	5157.4	64739.	.81117	7.98012	.83105	67.8	70.1
20 48	.26064	.42521	.68585	4851.2	59582.	.77512	.91611	.85901	72.3	74.6
21 49	.24788	.43584	.68372	4827.5	54731.	.73823	.85297	.88526	76.8	78.9
22 50	.21812	.44592	.66404	4613.6	49904.	.69814	.79017	.90797	80.9	82.8
23 51	.17593	.45330	.63123	4277.9	45290.	.65600	.72817	.92783	84.7	86.5
24 52	.12328	.46330	.58658	3859.9	41012.	.61291	.66739	.94552	88.2	89.8
25 53	.05259	.46982	.52241	3329.7	37152.	.56998	.60883	.96115	91.4	93.1
26 54	.02083	.47524	.49607	3133.8	33822.	.52920	.55261	.97659	94.7	96.2
27 55	6.96895	.47986	.44881	2810.7	30688.	.48697	.49712	.98985	97.7	99.2
28 56	.91033	.48387	.39420	2478.6	27877.	.44525	.44260	2.00265	100.6	102.2
29 57	.84104	.48813	.32917	2133.9	25399.	.40482	.38896	.01596	103.7	105.6
30 58	.75593	.49276	.24869	1772.9	23265.	.36670	.33566	.03104	107.4	109.7
31 59	.69755	.49734	.19489	1566.4	21492.	.33228	.28341	.04887	111.9	114.4
32 60	.64435	.50202	.14637	1400.8	19926.	.29942	.23170	.06772	116.9	119.6
33 61	.59978	.50623	.10601	1276.5	18525.	.26776	.18063	.08713	122.2	125.0
34 62	.56845	.51001	.07846	1198.0	17248.	.23674	.13015	.10659	127.8	130.7
35 63	.55126	.51295	.06421	1159.3	16050.	.20548	.08016	.12532	133.5	136.2
36 64	.53297	.51508	.04805	1117.0	14891.	.17292	.03027	.14265	138.9	141.5
37 65	.51620	.51627	.03247	1077.6	13774.	.13906	6.98040	.15866	144.1	146.6
38 66	.49969	.51667	.01636	1038.4	12696.	.10367	.93038	.17329	149.0	151.3
39 67	.48353	.51601	7.99954	998.94	11658.1	.06662	.88012	.18650	153.6	155.7
40 68	.46674	.51415	.98089	956.95	10659.2	.02772	.82964	.19808	157.8	159.7
41 69	.44917	.51148	.96065	913.38	9702.3	8.98687	.77864	.20823	161.5	163.2
42 70	.43274	.50786	.94060	872.17	8788.9	.94393	.72664	.21729	164.9	166.5
43 71	.41327	.50379	.91706	826.15	7916.7	.89854	.67335	.22519	168.0	169.4
44 72	.39378	.49900	.89278	781.23	7090.5	.85068	.61828	.23240	170.8	172.0
45 73	.37323	.49374	.86697	736.16	6309.3	.79998	.56135	.23863	173.2	174.3
46 74	.34775	.48827	.83602	685.52	5573.1	.74610	.50196	.24414	175.4	176.5
47 75	.32186	.48259	.80445	637.46	4887.6	.68910	.43977	.24933	177.6	178.6
48 76	.29181	.47698	.76879	587.21	4250.1	.62840	.37423	.25417	179.5	180.5
49 77	.25904	.47173	.73077	537.98	3662.9	.56383	.30504	.25879	181.5	182.6
50 78	.21966	.46716	.68682	486.21	3124.9	.49484	.23108	.26376	183.6	184.7
51 79	.17668	.46270	.63938	435.89	2638.7	.42139	.15254	.26885	185.7	186.8
52 80	.12822	.45849	.58671	386.11	2202.8	.34298	.06932	.27366	187.8	187.7
53 81	.07528	.45378	.52906	338.11	1816.7	.25028	5.98152	.27776	189.6	190.2
54 82	.01592	.44871	.46463	291.49	1478.6	.16983	.88934	.28051	190.8	191.4
55 83	5.95118	.44342	.39455	248.06	1187.1	.07449	.79145	.28304	191.9	192.3
56 84	.86035	.43775	.31810	208.02	939.05	7.97269	.68796	.28473	192.6	192.7

K

No. 24 (continued).

Age $m, m+22$	(1) Log. $P_m \cdot (d+\mu)_{m+22}$ q_{m+22}	(2) Log. P_{m+t}	(1) + (2) = Log. P_m	P_m + 100,000.	K_m $P_m + P_{m+1}$	Log. K_m	Log. $D_{m, m+22}$	Log. K_m $(D_{m, m+22})$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at Mean Age $m+t$
57 85	.80375	.43136	.23511	171.83	731.08	.86394	.57890	.28504	192.8	192.5
58 86	.72013	.42341	.14354	139.17	559.20	.74757	.46394	.28363	192.2	191.4
59 87	.63231	.41414	.04645	111.29	420.03	.62328	.34306	.28022	190.6	189.4
60 88	.53458	.40381	6.98399	86.774	308.74	.48959	.21490	.27469	188.2	186.6
61 89	.42783	.39252	.82035	66.123	221.97	.34629	.07882	.26747	185.1	183.2
62 90	.31445	.38021	.69466	49.506	155.85	.19271	4.93398	.25873	181.4	179.0
63 91	.18574	.36736	.55310	35.786	106.347	.02674	.77974	.24700	176.6	173.9
64 92	.04371	.35411	.39782	24.993	70.611	6.84887	.61543	.23344	171.2	173.2
65 93	4.89656	.34005	.23661	17.243	45.618	.65914	.44088	.21826	165.3	161.4
66 94	.73439	.32572	.06011	11.484	28.375	.45294	.25551	.19743	157.6	152.5
67 95	.55457	.31111	5.86568	7.3397	16.8906	.22766	.05887	.16879	147.5	141.0
68 96	.37074	.29579	.66653	4.6401	9.5509	5.98004	3.85094	.12910	134.6	124.6
69 97	.18086	.28012	.44098	2.7604	4.9108	.69115	.63165	.05950	114.6	100.0
70 98	3.95290	.26364	.21654	1.6464	2.1504	.33252	.40077	1.93175	85.5	60.2
71 99	.74820	1.95424	4.70244	.50401	.50401	4.70244	.15853	.54391	35.0	17.5

8 PER CENT.

No. 25.—New Rules. Daughters' Benefits. Value of Total Benefits if Mother Living and not Re-married.

Age m.	(1) Value of £100 per Annum till Marriage or Death.	(2) Value of £40 per Annum till Age 10.	(3) Value of £20 per Annum till Age 6.	(4) $(1)-(2)+(3)$	(5) Value of £300 on Marriage.	(6) Total Value of Benefits.	(7) Ditto at Mean Age $m+t$.	(8) Value of Total Benefits if Mother Living and not Re-married.	(9) Log. of Ditto.
0	1151.6	250.9	85.9	814.8	41.7	856.5	931.5	1011.0	3.00475
1	1299.2	261.7	82.3	955.2	51.2	1006.4	1044.6	1130.7	.05335
2	1344.9	249.2	70.3	1025.4	57.3	1082.7	1108.4	1195.9	.07769
3	1355.1	228.3	55.1	1071.7	62.3	1134.0	1155.9	1242.6	.09433
4	1352.1	203.3	38.1	1110.7	67.1	1177.8	1197.4	1282.3	.10799
5	1340.1	175.2	19.7	1145.2	71.7	1216.9	1235.5	1317.9	.11988
6	1322.4	144.7	..	1177.7	76.3	1254.0	1261.6	1341.1	.12746
7	1299.8	111.8	..	1188.0	81.1	1269.1	1175.8	1352.2	.13104
8	1273.2	76.7	..	1196.5	85.9	1282.4	1289.2	1362.3	.13427
9	1244.4	39.5	..	1204.9	91.0	1295.9	1302.8	1372.7	.13758
10	..	..	..	1213.2	96.4	1309.6	1295.6	1362.3	.13427
11	..	..	..	1179.6	102.0	1281.6	1266.4	1330.3	.12395
12	..	..	..	1143.3	107.9	1251.2	1234.7	1296.5	.11277
13	..	..	..	1104.2	114.0	1218.2	1200.6	1260.8	.10065
14	..	..	..	1062.6	120.5	1183.1	1168.8	1227.9	.08916
15	..	..	..	1029.1	125.4	1154.5	1148.5	1202.5	.08009
16	..	..	..	1003.8	128.8	1132.6	1127.7	1187.6	.07467
17	..	..	..	993.2	129.7	1122.9	1124.3	1186.3	.07419
18	..	..	..	997.9	127.7	1125.6	1135.8	1201.4	.07969
19	..	..	..	1024.2	121.8	1146.0	1156.5	1226.6	.08870
20	..	..	..	1051.1	115.8	1166.9	1182.3	1256.9	.09930
21	..	..	..	1078.0	119.7	1197.7	1202.8	1281.7	.10779
22	..	..	..	1104.2	108.7	1207.9	1217.5	1300.3	.11404
23	..	..	..	1129.3	97.8	1227.1	1236.0	1322.5	.12140
24	..	..	..	1152.7	92.1	1244.8	1252.1	1341.9	.12772
25	..	..	..	1172.1	87.2	1259.3	1265.0	1358.1	.13293

No. 25 (continued).

Age m.	(1) Value of £100 per Annum till Marriage or Death.	(2) Value of £40 per Annum till Age 10.	(3) Value of £20 per Annum till Age 6.	(4) $(1)-(2)+(3)$	(5) Value of £300 on Marriage.	(6) Total Value of Benefits.	(7) Ditto at Mean Age m-4.	(8) Value of Total Benefits if Mother Living, and not Re-married.	(9) Log of Ditto.
26	1188-0	82-7	1270-7	1275-6	1371-8	-13729
27	1201-7	78-8	1280-5	1284-6	1383-8	-14107
28	1213-6	75-0	1288-6	1292-2	1394-4	-14439
29	1224-6	71-3	1295-9	1300-2	1405-8	-14792
30	1237-1	67-3	1304-4	1309-0	1418-7	-15189
31	1250-5	63-0	1313-5	1318-1	1432-5	-15509
32	1264-1	58-6	1322-7	1327-0	1446-6	-16035
33	1277-1	54-1	1331-2	1335-1	1460-1	-16438
34	1289-1	49-8	1338-9	1341-9	1472-6	-16808
35	1299-1	45-8	1344-9	1346-9	1483-1	-17117
36	1306-8	42-1	1348-9	1349-8	1491-3	-17357
37	1312-0	38-7	1350-7	1350-5	1497-1	-17525
38	1314-5	35-8	1350-3	1348-9	1500-2	-17615
39	1314-3	33-3	1347-6	1344-8	1500-5	-17624
40	1310-5	31-5	1342-0	1337-8	1497-5	-17537
41	1303-5	30-1	1333-6	1328-4	1491-6	-17365
42	1294-1	29-1	1323-2	1317-1	1483-6	-17132
43	1282-6	28-4	1311-0	1304-2	1473-6	-16838
44	1269-6	27-8	1297-4	1289-9	1461-9	-16492
45	1255-0	27-5	1282-5	1274-5	1448-8	-16100
46	1239-4	27-2	1266-6	1258-4	1434-9	-15682
47	1223-4	26-9	1250-3	1242-0	1420-6	-15247
48	1207-5	26-3	1233-8	1225-5	1406-0	-14799
49	1191-9	25-4	1217-3	1209-9	1392-5	-14380
50	1178-7	23-8	1202-5	1195-5	1380-2	-13994
51	1166-9	21-6	1188-5	1181-4	1368-2	-13615
52	1155-3	19-0	1174-3	1167-3	1355-0	-13195
53	1144-0	16-3	1160-3	1152-0	1342-2	-12782
54	1130-3	13-5	1143-8	1135-9	1327-3	-12297
55	1117-5	10-6	1128-1	1119-8	1312-1	-11797
56	1103-8	7-7	1111-5	1102-6	1295-3	-11237
57	1088-7	5-0	1093-7	1083-8	1276-3	-10595
58	1071-1	2-8	1073-9	1062-6	1254-0	-09830
59	1049-8	1-5	1051-3	1039-1	1228-5	-08938
60	1026-4	-6	1027-0	1014-1	1200-7	-07943
61	1001-1	-2	1001-3	987-7	1170-9	-06852
62	974-2	..	974-2	960-2	1159-2	-05660
63	946-3	..	946-3	932-2	1106-1	-04379
64	918-2	..	918-2	904-1	1082-3	-03435
65	890-0	..	890-0	875-8	1037-2	-01586
66	861-7	..	861-7	847-5	1000-0	-00000
67	833-3	..	833-3	819-1	960-1	2-98232
68	805-0	..	805-0	790-8	915-4	-9161
69	776-6	..	776-6	762-5	862-5	-93576
70	748-4	..	748-4	731-3	794-5	-90009
71	720-2	..	720-2	706-3	723-8	-85962

5 PER CENT.

No. 26.—*New Rules. Daughters' Benefits. Value of Total Benefits if both Parents are Dead, or Mother Re-married.*

Daughter's Age <i>m</i> .	(1) Value of £25 a Year till Marriage or Death.	(2) Value of £15 a Year till Age 10.	Value of Increased Pension, (1) - (2).	Ditto at Mean Age <i>m+t</i> .	Log. of Ditto.	Value of Total Benefits, if both Parents are Dead, or Mother Re-married, at Age <i>m+t</i> .
0	287.9	94.1	193.8	210.3	2.32284	1141.8
1	324.8	98.1	226.7	234.7	.37051	1279.3
2	336.2	98.5	242.7	248.0	.39445	1356.4
3	338.8	85.6	253.2	257.5	.41078	1413.4
4	338.0	76.2	261.8	265.6	.42423	1463.0
5	335.0	65.7	269.3	272.8	.43584	1508.3
6	330.6	54.3	276.3	279.7	.44669	1541.3
7	324.9	41.9	283.0	286.3	.45682	1562.1
8	318.3	28.8	289.5	292.9	.46672	1582.2
9	311.1	14.8	296.3	299.8	.47683	1602.6
10	303.3	..	303.3	299.1	.47582	1594.7
11	294.9	..	294.9	290.3	.46285	1556.7
12	285.8	..	285.8	280.9	.44855	1515.6
13	276.0	..	276.0	270.8	.43265	1471.4
14	265.6	..	265.6	261.4	.41731	1430.2
15	257.3	..	257.3	254.1	.40500	1397.6
16	250.9	..	250.9	249.6	.39724	1377.3
17	248.3	..	248.3	248.9	.39602	1373.2
18	249.5	..	249.5	252.8	.40278	1388.6
19	256.0	..	256.0	259.4	.41397	1415.9
20	262.8	..	262.8	266.2	.42521	1448.5
21	269.5	..	269.5	272.8	.43584	1475.6
22	276.0	..	276.0	279.2	.44592	1496.7
23	282.3	..	282.3	285.3	.45530	1521.3
24	288.2	..	288.2	290.6	.46330	1542.7
25	293.0	..	293.0	295.0	.46982	1560.0
26	297.0	..	297.0	298.7	.47524	1574.3
27	300.4	..	300.4	301.9	.47986	1586.5
28	303.4	..	303.4	304.7	.48387	1596.9
29	306.1	..	306.1	307.7	.48813	1607.9
30	309.3	..	309.3	311.0	.49276	1620.0
31	312.6	..	312.6	314.3	.49734	1632.4
32	316.0	..	316.0	317.7	.50202	1644.7
33	319.3	..	319.3	320.8	.50623	1655.9
34	322.3	..	322.3	323.6	.51001	1665.5
35	324.8	..	324.8	325.8	.51295	1672.7
36	326.7	..	326.7	327.4	.51508	1677.2
37	328.0	..	328.0	328.3	.51627	1678.8
38	328.6	..	328.6	328.6	.51667	1677.5
39	328.6	..	328.6	328.1	.51601	1672.9
40	327.6	..	327.6	326.7	.51415	1664.5
41	325.9	..	325.9	324.7	.51148	1653.1
42	323.5	..	323.5	322.0	.50786	1639.1
43	320.6	..	320.6	319.0	.50379	1623.2
44	317.4	..	317.4	315.5	.49900	1605.4
45	313.7	..	313.7	311.7	.49374	1586.2
46	309.8	..	309.8	307.8	.48827	1566.2
47	305.8	..	305.8	303.8	.48259	1545.8
48	301.9	..	301.9	299.9	.47698	1525.4
49	298.0	..	298.0	296.3	.47173	1506.2
50	294.7	..	294.7	293.2	.46716	1488.7
51	291.7	..	291.7	290.2	.46270	1471.6
52	288.8	..	288.8	287.4	.45849	1454.7
53	286.0	..	286.0	284.3	.45378	1436.3
54	282.6	..	282.6	281.0	.44871	1416.9
55	279.4	..	279.4	277.6	.44342	1397.4
56	275.9	..	275.9	274.0	.43775	1376.6
57	272.2	..	272.2	270.0	.43186	1353.8
58	267.8	..	267.8	265.1	.42341	1327.7
59	262.4	..	262.4	259.5	.41414	1298.6

No. 26 (continued).

Daughter's Age m .	(1) Value of £25 a Year till Marriage or Death.	(2) Value of £15 a Year till Age 10.	Value of Increased Pension, (1) - (2).	Ditto at Mean Age $m + \frac{1}{2}$.	Log. of Ditto.	Value of Total Benefits, if both Parents are Dead, or Mother Re-married, at Age $m + \frac{1}{2}$.
60	256.6	..	256.6	253.4	-40381	1267.5
61	250.3	..	250.3	246.9	-.39252	1234.6
62	243.5	..	243.5	240.0	-.38021	1200.2
63	236.6	..	236.6	233.0	-.36736	1165.2
64	229.5	..	229.5	226.0	-.35411	1130.1
65	222.5	..	222.5	218.8	-.34005	1194.6
66	215.2	..	215.2	211.7	-.32572	1059.2
67	208.3	..	208.3	204.7	-.31111	1023.8
68	201.2	..	201.2	197.6	-.29579	988.4
69	194.1	..	194.1	190.6	-.28012	953.1
70	187.1	..	187.1	183.5	-.26364	917.8
71	180.0	..	180.0	90.0	1.95424	796.3

5 PER CENT.

No. 27.—New Rules. Wives' Reversionary Benefits. Value of Reversionary Annuity (by No. 16) to Wife after Husband's Death.

Age $m, m-7$.	(1) Log. $(d_{m, s_{m-7}} \cdot v^m)$.	(2) Log. P_{m-7} .	Sum of (1) + (2).	$P_m + 100$.	$K_m = P_m + P_{m+1}$.	Log. K_m .	Log. $\frac{K_m}{(D_{m, m-7})}$.	Value of Survivorship Annuity to Wife after Husband.
20 13	5.99407	1.14261	7.13668	136987.	2689018.	8.42959	0.50585	3.205
21 14	6.01137	.13539	.14676	140204.	2552031.	-.40688	-.51222	3.253
22 15	-.01290	-.12930	-.14220	138739.	2411827.	-.38238	-.51740	3.292
23 16	5.99426	-.12499	-.11925	131598.	2273088.	-.35662	-.52198	3.326
24 17	-.97667	-.12317	-.09984	125846.	2141490.	-.33072	-.52660	3.362
25 18	-.95814	-.12441	-.08255	120934.	2015644.	-.30440	-.53122	3.398
26 19	-.93340	-.12749	-.06089	115051.	1894710.	-.27754	-.53572	3.433
27 20	-.90852	-.13059	-.03911	109423.	1779659.	-.25035	-.54002	3.468
28 21	-.88360	-.13360	-.01720	104040.	1670236.	-.22277	-.54428	3.502
29 22	-.86446	-.13640	-.00086	102000.	1566196.	-.19485	-.54834	3.535
30 23	-.83948	-.13897	6.97845	95159.	1464196.	-.16560	-.55153	3.561
31 24	-.81375	-.14101	-.95476	90107.	1369037.	-.13640	-.55493	3.589
32 25	-.79522	-.14245	-.93767	86630.	1278930.	-.10684	-.55813	3.615
33 26	-.76919	-.14339	-.91258	81767.	1192300.	-.07639	-.56073	3.637
34 27	-.74282	-.14401	-.88683	77060.	1110333.	-.04552	-.56352	3.660
35 28	-.71705	-.14442	-.86147	72689.	1033473.	-.01431	-.56638	3.685
36 29	-.69050	-.14479	-.83529	68437.	960784.	7.98262	-.56918	3.708
37 30	-.66394	-.14532	-.80926	64456.	892347.	-.95054	-.57204	3.733
38 31	-.64228	-.14591	-.78819	61403.	827891.	-.91797	-.57489	3.757
39 32	-.61561	-.14638	-.76199	57808.	766488.	-.88451	-.57743	3.779
40 33	-.60069	-.14669	-.74738	55696.	708680.	-.85945	-.57988	3.801
41 34	-.58472	-.14672	-.73144	53882.	652984.	-.81490	-.58141	3.814
42 35	-.56649	-.14635	-.71284	51623.	599102.	-.77750	-.58191	3.819
43 36	-.54767	-.14554	-.69321	49341.	547479.	-.73837	-.58125	3.813
44 37	-.52623	-.14423	-.67046	46823.	498138.	-.69735	-.57955	3.798
45 38	-.50429	-.14242	-.64671	44331.	451315.	-.65448	-.57660	3.772
46 39	-.46576	-.14001	-.60577	40343.	406984.	-.60957	-.57248	3.737
47 40	-.42474	-.13694	-.56168	36449.	366641.	-.56424	-.56815	3.700
48 41	-.38921	-.13382	-.52253	33307.	330192.	-.51876	-.56408	3.665

No. 27 (continued).

Age m. m - 7.	(1) Log. ($d_m \cdot s_{m-7}$ v^m).	(2) Log. P_{m-7} .	Sum of (1) + (2).	P_m + 100.	K_m = $P_m + P_{m+1}$.	Log. K_m .	Log. K_m (D_{m-7}).	Value of Survivor- ship Annuity to Wife after Husband.
49 42	.33298	.12917	.46215	28983.	296885.	.47260	.55971	3-628
50 43	.28278	.12460	.40738	25549.	267902.	.42797	.55688	3-605
51 44	.22950	.11982	.34932	22352.	242353.	.38444	.55541	3-593
52 45	.18048	.11444	.29492	19721.	220001.	.34242	.55536	3-592
53 46	.13663	.10857	.24520	17587.	200280.	.30164	.55690	3-605
54 47	.09671	.10264	.19935	15825.	182693.	.26171	.55950	3-627
55 48	.06129	.09656	.15785	14383.	166868.	.22238	.56301	3-656
56 49	.02980	.09050	.12030	13192.	152485.	.18324	.56719	3-691
57 50	.00353	.08458	.08811	12249.	139293.	.14392	.57212	3-734
58 51	4.97955	.07860	.05815	11433.	127044.	.10394	.57719	3-777
59 52	.95894	.07247	.03141	10750.	115611.	.06300	.58261	3-825
60 53	.93977	.06588	.00565	10131.	104861.	.02061	.58773	3-870
61 54	.92213	.05896	5.98109	9573.9	94729.6	6.97649	.59246	3-913
62 55	.90340	.05181	.95521	9020.1	85155.7	.93022	.59655	3-950
63 56	.88250	.04423	.92673	8447.5	76135.6	.88159	.59992	3-980
64 57	.86036	.03575	.89611	7872.5	67688.1	.83051	.60261	4-005
65 58	.83595	.02670	.86265	7288.7	59815.6	.77682	.60457	4-023
66 59	.80883	.01695	.82578	6695.5	52526.9	.72038	.60583	4-035
67 60	.78087	.00617	.78704	6124.1	45831.4	.66116	.60647	4-041
68 61	.75153	0.99463	.74616	5573.9	39707.3	.59887	.60646	4-041
69 62	.71985	.98236	.70221	5037.4	34133.4	.53317	.60570	4-034
70 63	.68535	.96951	.65486	4517.1	29096.0	.46383	.60422	4-020
71 64	.64780	.95622	.60402	4018.1	24578.9	.39056	.60199	3-999
72 65	.60762	.94240	.55002	3548.3	20560.8	.31304	.59897	3-972
73 66	.56430	.92809	.49239	3107.3	17012.5	.23078	.59510	3-936
74 67	.51697	.91334	.43031	2693.5	13905.2	.14317	.59016	3-892
75 68	.46471	.89807	.36278	2305.6	11211.7	.04968	.58408	3-838
76 69	.40596	.88224	.28820	1941.8	8906.1	5.94969	.57673	3-773
77 70	.34211	.86587	.20798	1614.3	6964.3	.84288	.56901	3-707
78 71	.26907	.84899	.11806	1312.4	5350.0	.72835	.55991	3-630
79 72	.19004	.83161	.02165	1051.1	4037.6	.60612	.55001	3-548
80 73	.10117	.81371	4.91488	822.0	2986.5	.47516	.53895	3-459
81 74	.00418	.79532	.79550	630.2	2164.5	.33536	.52735	3-368
82 75	3.89760	.77648	.67408	472.2	1534.3	.18591	.51415	3-267
83 76	.78200	.75717	.53917	346.1	1062.1	.02617	.50063	3-167
84 77	.65366	.73751	.39117	246.1	716.0	4.85491	.48545	3-058
85 78	.51433	.71759	.23192	170.6	469.9	.67201	.46949	2-948
86 79	.36284	.69732	.06013	114.8	299.3	.47611	.45256	2-835
87 80	.19599	.67688	3.87287	74.62	184.50	.26600	.43494	2-722
88 81	.01464	.65619	.67983	46.86	109.88	.04092	.41514	2-601
89 82	2.81387	.63518	.44905	28.12	63.02	3.79948	.39528	2-485
90 83	.59883	.61395	.21278	16.32	34.90	.54283	.37604	2-377
91 84	.35804	.59240	2.95044	8.922	18.580	.26905	.35736	2-277
92 85	.12043	.57066	.69109	4.910	9.658	.98489	.34851	2-231
93 86	1.87257	.54900	.42157	2.640	4.748	.67651	.34284	2-202
94 87	.58982	.52711	.11693	1.309	2.108	.92387	.33141	2-145
95 88	.25184	.50529	1.75713	.5716	.7986	.90233	.30188	2-004
96 89	0.87216	.48387	.35603	.2270	.2270	.35603	.21221	1-630

5 PER CENT.

No. 28.—*New Rules. Sons' Reversionary Benefits. Value of Reversionary Benefits (by No. 21) to Sons after Father's Death.*

Age $m + t$	(1) Log. $s_{m, d_{m+35}}$ p_{m+35}	(2) Log. P_{m+t}	Sum of (1) + (2).	P_m ÷ 100,000	K_m = $P_m + P_{m+1}$	Log. K_m	Log. $D_{m, m+35}$	Log. K_m ($D_{m, m+35}$)	Value of Reversion- ary Benefits to Son after Father's Death.	Ditto at Mean Age $m + t$.	
0	35	7.39358	2.94978	10.34336	220475.	2749752.	11.43929	9.15501	2.28428	192.4	207.2
1	36	.32308	-.99756	-.32064	209238.	2529277.	-.40300	-.05694	-.34606	221.9	227.0
2	37	-.28073	3.02144	-.30217	200526.	2320039.	-.36550	8.99974	-.36576	232.1	238.6
3	38	-.25205	-.03786	-.28991	194944.	2119513.	-.32624	-.95509	-.37115	235.0	234.7
4	39	-.22228	-.05146	-.27374	187819.	1924569.	-.28433	-.91457	-.36976	234.3	232.5
5	40	-.20701	-.06348	-.27049	186419.	1736750.	-.23974	-.87668	-.36311	230.7	227.5
6	41	-.19193	-.07085	-.26278	183139.	1550331.	-.19042	-.83981	-.35061	224.2	219.5
7	42	-.17597	-.07379	-.24976	177730.	1367192.	-.13583	-.80370	-.33213	214.8	208.9
8	43	-.16012	-.07649	-.23661	172429.	1189462.	-.07535	-.76802	-.30733	202.9	195.7
9	44	-.14247	-.07922	-.22169	166606.	1017033.	-.00733	-.73207	-.27526	188.5	179.9
10	45	-.12439	-.06959	-.19398	156308.	850427.	10.92964	-.69585	-.23379	171.3	161.7
11	46	-.09039	-.04591	-.13630	136867.	694119.	-.84143	-.65935	-.18208	152.1	142.4
12	47	-.05432	-.01903	-.07335	118400.	557252.	-.74605	-.62311	-.12294	132.7	123.2
13	48	-.01562	2.98851	-.00413	100956.	438852.	-.64232	-.58711	-.05521	113.6	104.3
14	49	6.97448	-.95361	9.92809	84740.	337896.	-.52878	-.55132	1.97746	94.9	86.1
15	50	-.93080	-.91350	-.84430	69871.	253156.	-.40339	-.51571	-.88768	77.2	69.0
16	51	-.88379	-.86682	-.75061	56313.	183285.	-.26313	-.48021	-.78292	60.7	53.2
17	52	-.84162	-.81151	-.65313	44991.	126972.	-.10371	-.44479	-.65892	45.6	38.8
18	53	-.80469	-.74429	-.54898	35398.	81981.	9.91371	-.40934	-.50437	31.9	25.8
19	54	-.77175	-.65982	-.43157	27013.	46583.	-.66823	-.37376	-.29447	19.7	14.4
20	55	-.74345	-.54814	-.29159	19570.	19570.	-.29159	-.33796	0.95363	9.0	4.5

5 PER CENT.

No. 29.—New Rules. Daughters' Reversionary Benefits. Value of Reversionary Benefits (by No. 25) to Daughters after Father's Death.

Daughters' Age.	(1) Log. $(d_{m+35} - s_m)$.	(2) Ditto + Log. v_{m+25} .	(3) + Log. P_{m+t} .	(2) + (3) = Log. P_m .	P_m + 1,000,000.	K_m = $P_m + P_{m+1}$.	Log. K_m .	Log. K_m $(D_{m,m+35})$.	Value of Reversionary Benefits to Daughter after Father's Death.	Ditto at Mean Age $m+t$.
0	8.13521	7.39358	3.00475	10.39833	25022.	396903.	11.59868	2.44367	277.8	302.0
1	.08589	.32308	.05335	.37643	23793.	371881.	.57040	.51346	326.2	337.3
2	.06473	.28073	.07769	.35842	22825.	348089.	.54169	.54195	348.3	354.5
3	.05724	.25205	.09433	.34638	22201.	325264.	.51223	.55714	360.7	364.9
4	.04866	.22228	.10799	.33027	21393.	303063.	.48153	.56696	369.0	371.6
5	.05458	.20701	.11988	.32689	21227.	281670.	.44974	.57311	374.2	375.4
6	.06069	.19193	.12746	.31939	20864.	260443.	.41571	.56591	376.6	376.6
7	.06593	.17398	.13094	.30702	20278.	239579.	.37945	.57575	376.5	375.3
8	.07126	.16012	.13427	.29439	19697.	219301.	.34104	.57302	374.1	372.0
9	.07480	.14247	.13758	.28005	19057.	199604.	.30016	.56809	369.9	366.8
10	.07791	.12439	.13427	.25866	18141.	180547.	.25660	.56075	363.7	359.7
11	.06510	.09039	.12395	.21434	16381.	162406.	.21061	.55126	355.8	351.8
12	.05022	.05432	.11277	.16709	14692.	146025.	.16444	.54133	347.8	343.8
13	.03271	.01562	.10065	.11627	13070.	131333.	.11836	.53125	339.8	336.0
14	.01057	6.97229	.08916	.06145	11520.	118263.	.07284	.52152	332.3	330.6
15	7.98148	.92202	.08009	4.00211	10049.	106743.	.02833	.51702	328.9	329.4
16	.94352	.86287	.07467	9.93754	8660.4	96694.	10.98540	.51842	329.9	333.9
17	.90361	.80177	.07419	.87596	7515.5	88034.	.94465	.52867	337.8	345.4
18	.86127	.73824	.07969	.81793	6575.5	80518.	.90589	.54780	353.0	365.5
19	.81909	.67487	.08870	.76357	5801.9	73942.	.86889	.57745	378.0	391.6
20	.78302	.61761	.09300	.71691	5210.9	68140.	.83340	.60751	405.1	419.5
21	.75294	.56634	.10779	.67413	4722.0	62929.	.79885	.63729	433.8	448.9
22	.72965	.52186	.11404	.63590	4324.1	58207.	.76498	.66647	464.0	479.6
23	.71141	.48243	.12140	.60383	4016.3	53883.	.73145	.69479	495.2	511.2
24	.69899	.44882	.12772	.57654	3771.7	49867.	.69781	.72190	427.1	542.7
25	.69059	.41923	.13293	.55216	3565.8	46095.	.66365	.74680	558.2	573.5
26	.68582	.39327	.13729	.53056	3392.8	42529.	.62869	.76992	588.7	603.7
27	.68165	.36791	.14107	.50898	3228.3	39136.	.59258	.79153	618.8	633.7
28	.67671	.34178	.14439	.48617	3063.2	35908.	.55519	.81198	648.6	663.7
29	.67131	.31519	.14792	.46311	2904.8	32845.	.51647	.83165	678.7	694.5
30	.66413	.28683	.15189	.43872	2746.1	29940.	.47625	.85135	710.2	726.5
31	.65509	.25660	.15509	.41169	2580.4	27194.	.43447	.87087	742.8	759.6
32	.64628	.22660	.16035	.38695	2437.5	24614.	.39118	.89007	776.4	793.2
33	.63744	.19657	.16438	.36025	2295.9	22176.	.34588	.90846	810.0	826.6
34	.62784	.16578	.16808	.33386	2157.0	19880.	.29842	.92590	843.1	859.2
35	7.61723	.13398	3.17117	.30515	2019.1	17723.	.24854	.94209	875.2	890.5
36	.60543	.10099	.17357	.27456	1881.7	15704.	.19601	.95697	905.7	920.0
37	.59294	.06731	.17525	.24256	1748.1	13822.	.14057	.97050	934.3	947.6
38	.57993	.03251	.17615	.20866	1616.8	12074.	.08185	.98265	960.8	972.9
39	.56385	5.99584	.17624	.17208	1486.2	10457.5	.91945	.99338	984.9	995.2
40	.54575	.95655	.17537	.13192	1354.9	8971.3	9.95286	3.00234	1005.4	1014.1
41	.52401	.91362	.17365	.08727	1222.6	7616.4	.88175	.00978	1022.8	1030.1
42	.49861	.86703	.17132	.03835	1092.3	6393.8	.80576	.01595	1037.4	1043.4
43	.46773	.81496	.16838	8.98334	962.37	5301.5	.72440	.02089	1049.3	1054.2
44	.43159	.75764	.16492	.92256	836.68	4339.1	.63740	.02488	1059.0	1062.7
45	.88996	.69482	.16100	.85582	717.50	3502.4	.54437	.02788	1066.3	1069.0
46	.84104	.62471	.15682	.78153	604.69	2784.9	.44481	.03003	1071.6	1073.7
47	.28537	.54785	.15247	.70032	501.56	2180.2	.33850	.03169	1075.7	1077.4
48	.22281	.46410	.14799	.61209	409.35	1678.6	.22495	.03301	1079.0	1080.2
49	.15103	.37113	.14380	.51493	327.29	1269.24	.10353	.03394	1081.3	1083.2
50	.07108	.26999	.13994	.40993	257.00	941.95	8.97403	.03548	1085.1	1087.0
51	6.98121	.15893	.13615	.29508	197.28	684.95	.83566	.03695	1088.8	1090.5
52	.88099	.08752	.13194	.16946	146.73	487.67	.68813	.23828	1092.1	1093.5
53	.77068	4.90602	.12782	.03384	108.10	339.94	.53140	.03938	1094.9	1095.3

No. 29 (continued).

Daughters' Age.	(1) Log. (d_{m+35} s_m).	(2) Ditto + Log. v_{m+35} .	(3) Log. p_{m+t} .	(2) + (3) = Log. P_m .	P_m ÷ 1,000,000.	K_m = $P_m + P_{m+1}$.	Log. K_m .	Log. $\frac{K_m}{(v_{m,m+35})}$	Value of Reversion- ary Benefits to Daughter, after Father's Death.	Ditto at Mean Age $m + \frac{1}{2}$.
54	.65136	.76551	.12297	7.88848	77.354	231.84	.36519	.09964	1095.6	1095.9
55	.51899	.61195	.11797	.72992	53.698	154.49	.18890	.03987	1096.2	1097.3
56	.37654	.44831	.11237	.56068	36.365	100.795	.00346	.04072	1098.3	1100.6
57	.24102	.29160	.10595	.39755	24.978	64.430	7.80909	.04249	1102.8	1105.6
58	.10269	.13209	.09830	.23039	16.998	39.452	.59607	.54465	1108.3	1108.2
59	5.94394	3.95215	.08938	.04153	10.978	22.454	.35129	.04456	1108.1	1104.0
60	7.3772	.72474	.07943	6.80417	6.3704	11.4764	.05979	.04135	1099.9	1097.2
61	.47823	.44406	.06852	.51258	3.2552	5.1060	6.70808	.03920	1094.5	1089.3
62	.13041	.07505	.05660	.13165	1.3541	1.8508	.26736	.03508	1084.1	1060.9
63	4.64048	2.56393	.04379	5.60772	.40525	.49672	5.69611	.01606	1037.7	1019.8
64	.02465	1.92691	.03435	4.96126	.09147	.09147	4.96126	.00088	1002.0	

5 PER CENT.

No. 30.—*New Rules. Husband and Wife. Value of Joint Life Annuity to end of Sixteenth Year of Service.*

Age of Husband m.	(1) $N_{m.m-7} \div 10,000.$	(2) $\frac{11}{24} (D_{m.m-7} - D_{38.29}).$	(1) + (2) $K_m.$	Log. of Ditto.	Log. $\left(\frac{K_m}{D_{m.m-7}} \right)$	Value of Temporary Joint Life Annuity.
20	77934.	2657.8	79992.	8.90305	0.97931	9.535
21	69488.	2408.7	71897.	.85671	.96205	9.163
22	62160.	2171.1	64331.	.80842	.94345	8.779
23	55327.	1944.5	57272.	.75794	.92330	8.381
24	48957.	1732.0	50689.	.70491	.90079	7.958
25	43025.	1531.2	44556.	.64891	.87573	7.512
26	37506.	1341.9	38848.	.58937	.84755	7.040
27	32374.	1164.9	33539.	.52555	.81522	6.535
28	27604.	998.7	28602.	.45640	.77791	5.997
29	23173.	843.5	24017.	.38052	.73491	5.420
30	19061.	697.3	19758.	.29574	.68167	4.805
31	15246.	561.9	15807.	.19885	.61738	4.144
32	11708.	433.9	12141.9	.08429	.53558	3.432
33	8429.7	315.1	8744.8	7.94175	.42609	2.667
34	5395.8	203.1	5598.9	.74810	.26610	1.845
35	2590.8	98.1	2688.9	.42957	1.98164	.959

5 PER CENT.

No. 30 (continued).—*New Rules. Husband and Wife. Value of Joint Life Annuity to end of Twenty-fifth Year of Service.*

Age of Husband m.	(1) $N_{m.m-7} \div 10,000.$	(2) $\frac{11}{24} (D_{m.m-7} - D_{45.38}).$	(1) + (2) $K_m.$	Log. of Ditto.	Log. $\left(\frac{K_m}{D_{m.m-7}} \right)$	Value of Temporary Joint Life Annuity.
20	93045.	3296.9	96342.	8.98382	1.06008	11.484
21	85199.	3047.9	88247.	.94570	.05104	11.247
22	77871.	2810.2	80681.	.90677	.04180	11.011
23	71038.	2583.7	73622.	.86701	.03237	10.774
24	64668.	2371.1	67039.	.82633	.02221	10.525
25	58736.	2170.3	60906.	.78466	.01148	10.268
26	53218.	1981.0	55199.	.74193	.00011	10.002
27	48085.	1804.1	49889.	.69800	0.98767	9.720
28	43315.	1637.8	44953.	.65276	.97427	9.425
29	38884.	1482.6	40367.	.60603	.95952	9.110
30	34772.	1336.5	36109.	.55762	.94355	8.781
31	30957.	1200.1	32157.	.50728	.92581	8.430
32	27419.	1073.1	28492.	.45472	.90601	8.054
33	24141.	954.3	25095.	.39959	.88393	7.655
34	21107.	842.2	21949.	.34141	.85941	7.235
35	18302.	747.3	19049.	.27987	.83194	6.791
36	15711.	639.1	16350.	.21352	.80008	6.311
37	13320.	547.4	13867.	.14198	.76348	5.801
38	11117.	461.5	11579.	.06367	.72059	5.255
39	9089.2	381.3	9470.5	7.97637	.66929	4.670
40	7224.7	306.2	7530.9	.87685	.60628	4.039
41	5512.7	236.4	5749.1	.75960	.52611	3.358
42	3943.8	170.8	4114.6	.61433	.41874	2.623
43	2507.9	109.8	2617.7	.41792	.26080	1.823
44	1196.3	52.8	1249.1	.09660	1.97680	.952

5 PER CENT.

No. 31.—*New Rules. Members' Single Life. Value of Annuity to end of Sixteenth Year of Service.*

Age m.	(1) N _m	(2) $\frac{1}{24}(D_m - D_{36})$	(1) + (2) K _m	Log. of Ditto.	Log. $\left(\frac{K_m}{D_m}\right)$	Value of Temporary Annuity.
20	366471.	11153.	377624.	5.57706	1.00085	10.020
21	231000.	10136.	341136.	.53293	0.98306	9.618
22	297661.	9159.	306820.	.48688	.96393	9.203
23	266358.	8226.	274584.	.43867	.94308	8.772
24	236977.	7345.	244322.	.38796	.91990	8.316
25	209413.	6513.	215926.	.33431	.89397	7.834
26	183565.	5726.	189291.	.27713	.86471	7.323
27	159332.	4986.	164318.	.21569	.83129	6.781
28	136619.	4289.	140908.	.14894	.79267	6.204
29	115336.	3634.	118970.	.07544	.74741	5.590
30	95403.	3015.	98418.	4.99307	.69350	4.937
31	76740.	2433.	79173.	.89858	.62759	4.242
32	59271.	1886.	61157.	.78645	.54417	3.501
33	42928.	1370.	44298.	.64638	.43305	2.711
34	27644.	884.	28528.	.45527	.27103	1.867
35	13355.	428.	13783.	.13934	1.98433	.965
36	..	..	..	..	..	..

5 PER CENT.

No. 31 (continued).—*New Rules. Members' Single Life. Value of Annuity to end of Twenty-fifth Year of Service.*

Age m.	(1) N _m	(2) $\frac{1}{24}(D_m - D_{45})$	(1) + (2) K _m	Log. of Ditto.	Log. $\left(\frac{K_m}{D_m}\right)$	Value of Temporary Annuity.
20	452700.	14043.	466743.	5.66908	1.09287	12.384
21	417229.	13026.	430255.	.63373	.08386	12.130
22	383890.	12049.	395939.	.59763	.07468	11.876
23	352587.	11116.	363703.	.56074	.06515	11.618
24	323206.	10235.	333441.	.52302	.05496	11.349
25	295642.	9402.	305044.	.48436	.04402	11.067
26	269794.	8616.	278410.	.44468	.03226	10.771
27	245561.	7876.	253437.	.40388	.01948	10.459
28	222848.	7199.	230047.	.36182	.00555	10.129
29	201565.	6524.	208089.	.31825	0.99022	9.777
30	181632.	5905.	187537.	.27309	.97352	9.409
31	162969.	5323.	168292.	.22606	.95507	9.017
32	145500.	4775.	150275.	.17690	.93462	8.602
33	129157.	4259.	133416.	.12522	.91189	8.164
34	113873.	3774.	117647.	.07059	.88635	7.698
35	99584.	3318.	102902.	.01242	.85741	7.201
36	86229.	2890.	89119.	4.94997	.82433	6.673
37	73752.	2487.	76239.	.88218	.78608	6.111
38	62100.	2109.	64209.	.80760	.74121	5.511
39	51226.	1753.	52979.	.72410	.68770	4.872
40	41082.	1418.	42500.	.62839	.62217	4.190
41	31629.	1101.	32730.	.51495	.53938	3.462
42	22830.	802.	23632.	.37350	.42906	2.686
43	14649.	518.	15167.	.18090	.26806	1.854
44	14649.	252.	7302.	3.86344	1.98268	.961
45	7050.2	..	..	..	..	..

5 PER CENT.

No. 32.—New Rules. Members' Single Life. Value of Life Annuity. (From Neison, Table II.)

Age m.	Log. D _m .	D _m .	$\frac{N_m}{(D_m+1 + D_m+2) \dots}$	Log. N _m .	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.
20	4.57621	37689.	532831.	5.72659	1.15038	14.138
21	.54987	35471.	497360.	.69667	.14680	14.022
22	.52295	33339.	464021.	.66654	.14359	13.919
23	.49559	31303.	432718.	.63621	.14062	13.824
24	.46806	29381.	403337.	.60567	.13761	13.728
25	.44034	27564.	375773.	.57492	.13458	13.633
26	.41242	25848.	349925.	.54398	.13156	13.538
27	.38440	24233.	325692.	.51280	.12840	13.440
28	.35627	22713.	302979.	.48141	.12514	13.340
29	.32803	21283.	281696.	.44979	.12176	13.236
30	.29957	19933.	261763.	.41790	.11833	13.132
31	.27099	18663.	243100.	.38579	.11480	13.026
32	.24228	17469.	225631.	.35340	.11112	12.916
33	.21333	16343.	209288.	.32075	.10742	12.806
34	.18424	15284.	194004.	.28780	.10356	12.693
35	.15501	14289.	179715.	.25460	.09959	12.577
36	.12564	13355.	166360.	.22105	.09541	12.457
37	.09610	12477.	153883.	.18718	.09108	12.333
38	.06639	11652.	142231.	.15299	.08660	12.207
39	.03640	10874.	131357.	.11846	.08206	12.080
40	.00622	10144.	121213.	.08354	.07732	11.949
41	3.97557	9453.0	111760.	.04829	.07272	11.823
42	.94444	8799.1	102961.	.01267	.06823	11.701
43	.91284	8181.6	94779.	4.97671	.06387	11.585
44	.88076	7599.1	87180.	.94042	.05966	11.473
45	.84820	7050.2	80130.	.90380	.05560	11.366
46	.81515	6533.6	73596.	.86685	.05170	11.264
47	.78204	6054.0	67542.	.82957	.04753	11.157
48	.74898	5609.6	61932.	.79192	.04299	11.041
49	.71589	5198.6	56734.	.75384	.03795	10.913
50	.68301	4819.6	51914.	.71528	.03227	10.771
51	.65034	4470.3	47444.	.67618	.02584	10.613
52	.61797	4149.3	43295.	.63644	.01847	10.434
53	.58577	3852.7	39442.	.59596	.01019	10.237
54	.55361	3577.7	35864.	.55466	.00105	10.024
55	.52138	3321.8	32542.	.51244	0.99106	9.796
56	.48895	3089.9	29452.	.46911	.98016	9.553
57	.45619	2858.8	26593.	.42477	.96858	9.302
58	.42295	2648.2	23945.	.37921	.95626	9.042
59	.38908	2449.5	21496.	.33236	.94328	8.776
60	.35442	2261.6	19234.	.28407	.92965	8.505
61	.31882	2083.6	17151.	.23429	.91547	8.231
62	.28213	1914.8	15236.	.18287	.90074	7.957
63	.24424	1754.9	13481.	.12972	.88548	7.682
64	.20506	1603.5	11877.	.07471	.86965	7.407
65	.16450	1460.5	10416.	.01770	.85320	7.132
66	.12244	1325.7	9090.6	3.95859	.83615	6.857
67	.07880	1199.0	7891.6	.89717	.81837	6.582
68	.03337	1079.9	6811.7	.83326	.79989	6.308
69	2.98596	968.19	5843.5	.76667	.78071	6.036
70	.93637	863.71	4979.8	.69721	.76084	5.766
71	.88440	766.30	4213.5	.62464	.74024	5.498
72	.82984	675.83	3538.7	.54884	.71900	5.236
73	.77236	592.05	2946.6	.46932	.69696	4.977
74	.71165	514.81	2431.8	.38593	.67428	4.724
75	.64737	443.99	1987.8	.29837	.65100	4.477
76	.57919	379.46	1608.3	.20637	.62720	4.238
77	.50671	321.15	1287.1	.10961	.60290	4.008
78	.42966	268.94	1018.2	.00783	.57817	3.786
79	.34769	222.68	795.58	2.90068	.55299	3.573

No. 32 (continued).

Age m .	Log. D_m .	D_m .	N_m $= \frac{D_{m+1}}{D_m + 1}$.	Log. N_m .	Log. $\left(\frac{N_m}{D_m}\right)$.	Value of Life Annuity.
80	.26043	182.15	613.43	.78777	.52734	3.368
81	.16753	147.07	466.36	.66872	.50119	3.171
82	.06862	117.12	349.24	.54312	.47450	2.982
83	1.96325	91.886	257.35	.41052	.44727	2.801
84	.85095	70.950	186.40	.27045	.41950	2.627
85	.73123	53.855	132.54	.12235	.39112	2.461
86	.60358	40.140	92.395	1.96565	.36207	2.302
87	.46745	29.339	63.056	.79972	.33227	2.149
88	.32258	21.017	42.039	.62365	.30107	2.000
89	.16867	14.746	27.293	.43605	.26738	1.851
90	.00542	10.126	17.167	.23469	.22927	1.695
91	0.83251	6.8000	10.3673	.01565	.18314	1.525
92	.64961	4.4628	5.9045	0.77118	.12157	1.323
93	.44718	2.8001	3.1044	.49198	.04480	1.109
94	.21431	1.6380	1.4664	.16625	1.95194	.895
95	1.93769	.86634	.60002	1.77817	.84048	.693
96	.59975	.39788	.20214	.30565	.70590	.508
97	.17495	.14961	.05253	2.72041	.54546	.351
98	2.63504	.04316	.00937	3.97174	.33670	.217
99	3.92864	.008484	.00088	4.94884	.02020	.105
100	4.94884	.000888				

4 PER CENT.

No. 2.—Old Rules. Widows' Benefits. Value of Annuity, payable Half-yearly, in Advance, till Marriage or Death.

Age m.	(1) Value of Annuity $a_m + \cdot 750$.	(2) Value of Annuity at Age $m + \frac{1}{2}$.	(3) Log. of Ditto.	Age m.	(1) Value of Annuity $a_m + \cdot 750$.	(2) Value of Annuity at Age $m + \frac{1}{2}$.	(3) Log. of Ditto.
0	12.955	13.787	..	46	13.702	13.603	-13363
1	14.618	14.870	..	47	13.504	13.406	-12730
2	15.121	15.170	..	48	13.308	13.212	-12097
3	15.219	15.193	..	49	13.115	13.033	-11504
4	15.167	15.091	..	50	12.950	12.875	-10975
5	15.014	14.906	..	51	12.799	12.727	-10473
6	14.797	14.662	..	52	12.654	12.580	-09968
7	14.527	14.371	..	53	12.505	12.420	-09412
8	14.214	14.046	..	54	12.334	12.253	-08824
9	13.878	13.698	..	55	12.171	12.086	-08228
10	13.518	13.327	..	56	12.000	11.906	-07577
11	13.135	12.929	..	57	11.812	11.705	-06837
12	12.723	12.504	..	58	11.597	11.470	-05956
13	12.285	12.054	1.08113	59	11.342	11.204	-04937
14	11.823	11.639	-06592	60	11.066	10.918	-03814
15	11.456	11.322	-05392	61	10.770	10.614	-02588
16	11.188	11.134	-04665	62	10.458	10.297	-01271
17	11.081	11.116	-04595	63	10.136	9.975	0.99891
18	11.150	11.305	-05327	64	9.814	9.653	-98466
19	11.459	11.617	-06509	65	9.492	9.332	-96997
20	11.775	11.933	-07675	66	9.171	9.011	-95477
21	12.090	12.243	-08789	67	8.850	8.691	-93907
22	12.396	12.541	-09833	68	8.531	8.372	-92283
23	12.686	12.821	-10792	69	8.212	8.055	-90607
24	12.956	13.067	-11618	70	7.898	7.742	-88835
25	13.178	13.270	-12287	71	7.585	7.432	-87111
26	13.362	13.440	-12840	72	7.278	7.126	-85285
27	13.518	13.585	-13306	73	6.973	6.825	-83410
28	13.652	13.714	-13716	74	6.676	6.530	-81491
29	13.775	13.845	-14129	75	6.383	6.241	-79525
30	13.914	13.987	-14572	76	6.098	5.959	-77517
31	14.060	14.133	-15023	77	5.819	5.685	-75473
32	14.206	14.276	-15461	78	5.550	5.420	-73400
33	14.346	14.409	-15863	79	5.289	5.162	-71282
34	14.471	14.522	-16203	80	5.035	4.916	-69161
35	14.572	14.609	-16462	81	4.796	4.680	-67025
36	14.645	14.667	-16634	82	4.564	4.453	-64865
37	14.688	14.694	-16714	83	4.341	4.234	-62675
38	14.700	14.689	-16699	84	4.127	4.024	-60466
39	14.678	14.647	-16575	85	3.920	3.822	-58229
40	14.616	14.568	-16340	86	3.723	3.629	-55979
41	14.519	14.457	-16008	87	3.535	3.447	-53744
42	14.394	14.320	-15594	88	3.358	3.274	-51508
43	14.246	14.163	-15116	89	3.190	3.112	-49304
44	14.080	13.988	-14576	90	3.033	..	..
45	13.896	13.799	-13985				

4 PER CENT.

No. 4.—Old Rules. Widows and Children. Value of Life Annuity, payable Half-yearly, in Advance. (From Neison, Table VI.)

Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity a_m .	Ditto + .750.	Ditto at Mean Age $m + \frac{1}{2}$.	Age m.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Annuity a_m .	Ditto + .750.	Ditto at Mean Age $m + \frac{1}{2}$.
0	1.18458	15.296	16.046	17.215	50	-.12102	13.214	13.964	13.833
1	.24635	17.634	18.384	18.840	51	-.11233	12.952	13.702	13.567
2	.26826	18.546	19.296	19.505	52	-.10322	12.683	13.433	13.295
3	.27791	18.963	19.713	19.834	53	-.09368	12.407	13.157	13.016
4	.28342	19.205	19.955	20.020	54	-.08369	12.125	12.875	12.731
5	.28631	19.334	20.084	20.115	55	-.07325	11.837	12.587	12.441
6	.28768	19.395	20.145	20.150	56	-.06240	11.545	12.295	12.147
7	.28789	19.404	20.154	20.137	57	-.05113	11.249	11.999	11.849
8	.28713	19.370	20.120	20.097	58	-.03943	10.950	11.700	11.548
9	.28612	19.325	20.075	20.046	59	-.02721	10.647	11.397	11.243
10	.28484	19.268	20.018	19.983	60	-.01446	10.339	11.089	10.932
11	.28327	19.199	19.949	19.905	61	-.00109	10.025	10.775	10.616
12	.28128	19.111	19.861	19.809	62	0.98710	9.707	10.457	10.296
13	.27894	19.008	19.758	19.701	63	.97249	9.836	10.136	9.975
14	.27633	18.894	19.644	19.584	64	.95734	9.064	9.814	9.653
15	.27355	18.774	19.524	19.463	65	.94162	8.742	9.492	9.331
16	.27073	18.652	19.402	19.343	66	.92534	8.421	9.171	9.010
17	.26800	18.535	19.285	19.228	67	.90846	8.100	8.850	8.690
18	.26532	18.421	19.171	19.115	68	.89102	7.781	8.531	8.372
19	.26267	18.309	19.059	19.004	69	.87289	7.463	8.213	8.055
20	.26006	18.200	18.950	18.894	70	.85417	7.148	7.898	7.741
21	.25740	18.088	18.838	18.781	71	.83475	6.835	7.585	7.431
22	.25467	17.975	18.725	18.667	72	.81474	6.527	7.277	7.125
23	.25188	17.860	18.610	18.551	73	.79403	6.223	6.973	6.825
24	.24902	17.743	18.493	18.433	74	.77274	5.926	6.676	6.529
25	.24609	17.624	18.374	18.313	75	.75074	5.633	6.383	6.240
26	.24309	17.502	18.252	18.190	76	.72817	5.347	6.097	5.958
27	.24000	17.378	18.128	18.065	77	.70496	5.069	5.819	5.684
28	.23683	17.252	18.002	17.937	78	.68127	4.800	5.550	5.419
29	.23357	17.123	17.873	17.806	79	.65698	4.539	5.289	5.163
30	.23019	16.990	17.740	17.672	80	.63230	4.288	5.038	4.917
31	.22671	16.854	17.604	17.534	81	.60707	4.046	4.796	4.680
32	.22311	16.715	17.465	17.393	82	.58143	3.814	4.564	4.452
33	.21938	16.572	17.322	17.248	83	.55519	4.591	4.341	4.234
34	.21550	16.425	17.175	17.099	84	.52849	3.377	4.127	4.023
35	.21147	16.273	17.023	16.945	85	.50107	3.170	3.920	3.822
36	.20726	16.116	16.866	16.785	86	.47321	2.973	3.723	3.629
37	.20286	15.954	16.704	16.619	87	.44486	2.785	3.535	3.446
38	.19825	15.785	16.535	16.448	88	.41623	2.608	3.358	3.274
39	.19343	15.611	16.361	16.270	89	.38737	2.440	3.190	3.111
40	.18835	15.429	16.179	16.085	90	.35848	2.283	3.033	2.959
41	.18300	15.241	15.991	15.892	91	.32936	2.135	2.885	2.814
42	.17736	15.044	15.794	15.692	92	.29975	1.994	2.744	2.675
43	.17145	14.841	15.591	15.486	93	.26876	1.857	2.607	2.538
44	.16526	14.631	15.381	15.272	94	.23544	1.720	2.470	2.399
45	.15874	14.413	15.163	15.050	95	.19810	1.578	2.328	2.249
46	.15192	14.188	14.938	14.821	96	.15236	1.420	2.170	2.074
47	.14472	13.955	14.705	14.585	97	.08942	1.229	1.979	1.851
48	.13722	13.716	14.466	14.342	98	T.98793	.9726	1.723	1.534
49	.12930	13.468	14.218	14.091	99	.77556	.5964	1.346	

4 PER CENT.

No. 11.—Old Rules. Wives' Reversionary Benefits. Value of Annuity after Husband's Death to Wife till Re-marriage or Death. (Neison, Table XII., corrected.)

Age m. m - 7.	Log. ($d_{m.} s_{m-7.} v^n$)	Mtto + Log. P_{m+t}	P_m + 1000.	K_m = $P_m + P_{m+1}$	Log. K_m	Log. $\left(\frac{K_m}{(d_{m.} s_{m-7.})}\right)$	Value of Reversion- ary Annuity to Wife after Husband's Death.
20 13	6.07719	7.15832	14399.	356159.	8.55165	0.54479	3.506
21 14	.09865	.16457	14607.	341760.	.53372	.55178	3.563
22 15	.10433	.15825	14396.	327153.	.51475	.55834	3.617
23 16	.08984	.13649	13693.	312757.	.49521	.56499	3.673
24 17	.07641	.12236	13254.	299064.	.47576	.57190	3.732
25 18	.06204	.11531	13041.	285810.	.45608	.57900	3.793
26 19	.04145	.10654	12780.	272769.	.43580	.58593	3.854
27 20	.02073	.09748	12516.	259989.	.41496	.59242	3.912
28 21	5.99997	.08786	12242.	247473.	.39352	.59866	3.969
29 22	.98498	.08331	12115.	235231.	.37149	.60446	4.022
30 23	.96416	.07208	11805.	223116.	.34854	.60979	4.072
31 24	.94259	.05877	11449.	211311.	.32492	.61461	4.117
32 25	.92321	.05108	11248.	199862.	.30073	.61903	4.159
33 26	.90634	.03474	10833.	188614.	.27556	.62275	4.195
34 27	.88413	.01719	10404.	177781.	.24988	.62657	4.232
35 28	.86251	6.99967	9992.4	167377.	.22370	.63041	4.270
36 29	.84011	.98140	9580.8	157385.	.19698	.63393	4.305
37 30	.81771	.96343	9192.4	147804.	.16967	.63740	4.339
38 31	.80020	.95043	8921.3	138612.	.14179	.64079	4.373
39 32	.77769	.93230	8556.6	129691.	.11291	.64375	4.403
40 33	.76693	.92556	8424.8	121134.	.08325	.64644	4.430
41 34	.75511	.91714	8263.0	112709.	.05196	.64808	4.447
42 35	.74104	.90566	8047.5	104446.	.01891	.64877	4.454
43 36	.72638	.89272	7811.2	96399.	7.98407	.64824	4.449
44 37	.70909	.87623	7520.2	88588.	.94737	.64671	4.433
45 38	.69131	.85830	7216.1	81068.	.90885	.64395	4.405
46 39	.68221	.84796	7046.3	73852.	.86836	.64009	4.366
47 40	.62007	.78347	6073.9	66806.	.82482	.63340	4.299
48 41	.58870	.74878	5607.6	60732.	.74342	.62925	4.259
49 42	.53663	.69257	4926.9	55124.	.74134	.62480	4.215
50 43	.49057	.64173	4382.6	50197.	.70068	.62180	4.186
51 44	.44145	.68721	3865.5	45815.	.66101	.62003	4.169
52 45	.39659	.53644	3439.1	41949.	.62272	.61955	4.164
53 46	.35689	.49052	3094.0	38510.	.58557	.62057	4.174
54 47	.32113	.44843	2808.2	35416.	.54920	.62257	4.194
55 48	.28937	.41084	2575.4	32608.	.51932	.62537	4.221
56 49	.26253	.37757	2355.8	30033.	.47760	.62882	4.254
57 50	.24042	.35017	2239.6	27648.	.44166	.63297	4.295
58 51	.22060	.32533	2115.1	25408.	.40497	.63717	4.337
59 52	.20414	.30382	2012.9	23293.	.36723	.64164	4.382
60 53	.18913	.28325	1919.8	21280.	.32797	.64573	4.423
61 54	.17565	.26389	1836.1	19360.	.28691	.64936	4.460
62 55	.16107	.24335	1751.3	17524.	.24363	.75229	4.491
63 56	.14433	.22010	1660.0	15772.	.19789	.65439	4.512
64 57	.12635	.19472	1575.7	14112.	.14959	.65570	4.526
65 58	.10608	.16564	1464.3	12546.	.09851	.65613	4.530
66 59	.08312	.13249	1356.7	11082.	.04462	.65578	4.527
67 60	.05932	.09746	1251.6	9725.5	6.98791	.65477	4.516
68 61	.03413	.06001	1148.2	8473.9	.92808	.65307	4.499
69 62	.00661	.01932	1045.5	7325.7	.86485	.65062	4.473
70 63	4.97627	5.97518	944.45	6280.2	.69797	.64744	4.441
71 64	.94287	.92753	846.31	5335.7	.72719	.74355	4.401
72 65	.90685	.87682	753.04	4489.4	.65219	.63889	4.354
73 66	.86769	.82246	664.45	3736.4	.57245	.63338	4.299
74 67	.82451	.76358	580.20	3071.9	.48741	.62686	4.235
75 68	.77641	.69924	500.31	2491.7	.39650	.61920	4.161
76 69	.72182	.62789	424.51	1991.4	.29916	.61034	4.077

No. 11 (continued).

Age $m, m-7.$	Log. $(d_{m,m-7}, v^m.)$	Log. p_{m+t}	P_m $+ 1000.$	$K_m.$	Log. $K_m.$	Log. $\left(\frac{K_m}{D_{m,m-7}}\right)$	Value of Reversion- ary Annuity to Wife after Husband's Death.
77 70	.66212	.55097	355.61	1566.9	.19504	.60116	3.992
78 71	.59324	.46435	291.31	1211.3	.08325	.59064	3.896
79 72	.51836	.37121	235.08	919.96	5.96377	.57934	3.796
80 73	.43364	.26774	185.24	684.88	.83561	.56693	3.689
81 74	.34081	.15572	143.13	499.64	.69866	.55402	3.581
82 75	.23839	.03364	108.06	256.51	.55207	.53952	3.464
83 76	.12694	4.90211	79.820	248.45	.39524	.52476	3.348
84 77	.00276	.75749	57.212	163.63	.22693	.50837	3.224
85 78	3.86759	.60159	39.957	111.42	.04696	.49118	3.099
86 79	.72022	.43304	27.104	71.465	4.85409	.47314	2.973
87 80	.55756	.24917	17.749	44.361	.64700	.45437	2.840
88 81	.38037	.05062	11.236	26.612	.42508	.43356	2.714
89 82	.18375	3.83240	6.7983	15.376	.18684	.41276	2.587
90 83	2.97287	.59962	3.9776	8.578	3.93339	.39256	2.470
91 84	.73624	.34090	2.1923	4.6004	.66280	.37291	2.360
92 85	.50278	.08507	1.2164	2.4081	.38166	.36293	2.306
93 86	.25907	2.81886	.65896	1.1917	.07617	.35600	2.270
94 87	1.98048	.51792	.32955	.53277	2.72654	.34342	2.205
95 88	.64666	.16173	.14512	.20322	.30797	.31271	2.054
96 89	.27113	1.76417	.05810	.05810	1.76417	.22138	1.665

4 PER CENT.

No. 12.—Old Rules. Sons' Reversionary Benefits. Value of Reversionary Benefits till Age 19 after Father's Death. (From Neison, XXIII. (a) corrected.)

Sons' Age m.	Log. $(d_{m+35} s_m - v_{m+35})$	Log. P_{m+t}	Sum of Ditto (1) + (2).	$P_m \div 1,000,000$	$K_m = P_m + P_{m+1} \dots$	Log. K_m	Log. of $D_{m,m+35}$	Log. $(\frac{K_m}{D_{m,m+35}})$	Value of Total Reversionary Benefits after Father's Death.	Ditto at Mean Age $m+t$
0	7.53904	2.87163	10.41067	25744.	319598.	11.50461	9.30047	2.20414	160.0	171.3
1	.47269	.91817	.39116	24613.	293854.	.46813	.20655	.26158	182.6	185.9
2	.43450	.94097	.37547	23739.	269241.	.43014	.15351	.27663	189.1	189.2
3	.40997	.95577	.36574	23213.	245502.	.39005	.11301	.27704	189.3	187.8
4	.38436	.96747	.35183	22482.	222289.	.34692	.07665	.27027	186.3	183.7
5	.37325	.97739	.35064	22420.	199807.	.30062	.04287	.25775	181.0	177.2
6	.36232	.98154	.34386	22073.	177387.	.24893	.01020	.23873	173.3	168.3
7	.35053	.98012	.33065	21412.	155314.	.19120	8.97825	.21295	163.3	157.4
8	.33883	.97807	.31690	20744.	133902.	.12678	.94673	.18005	151.4	144.6
9	.32533	.97568	.30101	19999.	113158.	.05369	.91493	.13576	137.7	129.8
10	.31141	.96081	.27222	18716.	93159.	10.96922	.88287	.08635	122.0	113.5
11	.28157	.91652	.20009	15852.	74443.	.87182	.85053	.02129	105.0	97.
12	.24965	.88406	.13371	13605.	58591.	.76783	.81844	1.94399	89.0	81.3
13	.21511	.85983	.07494	11883.	44986.	.65308	.78660	.86648	73.5	65.9
14	.17813	.81584	9.99397	9862.1	33103.	.51987	.75497	.76490	58.2	51.1
15	.13859	.76453	.90312	8000.5	23241.	.36645	.72350	.64295	44.0	37.5
16	.09574	.70352	.79926	6298.8	15240.	.18299	.69216	.49063	31.0	25.2
17	.05773	.62912	.68685	4862.4	8941.	9.95139	.66090	.29040	19.5	14.6
18	.02495	.58557	.61052	4078.7	4078.7	.61052	.62960	0.98092	9.6	4.8

4 PER CENT.

No. 13.—Old Rules. Daughters' Reversionary Benefits. Value of Reversionary Benefits till Age 19 after Father's Death. (From Neison, XXVI. (a) corrected.)

Daughters' Age m.	(1) Log. $d_{m+35} s_m - v_{m+35}$	(2) Log. P_{m+t}	Sum of Ditto (1) + (2).	$P_m \div 1,000,000$	$K_m = P_m + P_{m+1} \dots$	Log. K_m	Log. of $D_{m,m+35}$	Log. $(\frac{K_m}{D_m})$	Value of Reversionary Annuity.	Ditto at Mean Age $m+t$
0	7.53904	2.86599	10.40503	25411.	313308.	11.49597	9.30047	2.19550	156.9	167.9
1	.47269	.91258	.38527	24281.	287897.	.45924	.20655	.25269	178.9	182.0
2	.43450	.93484	.36934	23407.	263616.	.42098	.15351	.26747	185.1	185.2
3	.40997	.94941	.35938	22876.	240409.	.38059	.11301	.26758	185.2	183.7
4	.38436	.96090	.34526	22144.	217333.	.33712	.07665	.26047	182.2	179.5
5	.37325	.97060	.34385	22072.	195189.	.29046	.04387	.24759	176.8	172.9
6	.36232	.97445	.33677	21716.	173117.	.23835	.01020	.22815	169.1	164.2
7	.35053	.97265	.32318	21047.	151401.	.18013	8.97825	.20188	159.2	153.3
8	.33883	.97020	.30903	20372.	130354.	.11511	.94673	.16838	147.4	140.5
9	.32532	.96738	.29271	19620.	109982.	.04031	.91493	.12538	133.5	125.9
10	.31141	.95181	.26322	18332.	90362.	10.95599	.88287	.07312	118.3	110.0
11	.28157	.92129	.29286	15954.	72030.	.85751	.85053	.00698	101.6	93.4
12	.24965	.88650	.13615	13682.	66076.	.74878	.81844	1.93034	85.2	77.3
13	.21511	.84671	.06182	11530.	42394.	.62730	.78660	.84070	69.3	61.8
14	.17594	.80192	9.97786	9503.0	30861.	.48945	.75497	.73448	54.3	47.6
15	.12981	.75183	.88164	7614.5	21361.	.32962	.71910	.61052	40.8	34.8
16	.07482	.69410	.76892	5873.8	13746.	.13818	.67893	.45925	28.8	23.6
17	.01788	.62441	.74229	4388.2	7872.8	9.89613	.63200	.26404	18.4	13.8
18	6.95850	.58365	.54215	3484.6	3484.6	.54215	.57835	0.96380	9.2	4.6

4 PER CENT.

No. 16.—*New Rules. Widows' Pensions. Value of Life Annuity, payable Half-yearly, in Advance, but reducible to one-half on Re-marriage.*

Age m.	Value of Half Annuity till Death at Mean Age $m + \frac{1}{2}$.	Value of Half Annuity till Marriage or Death at Mean Age $m + \frac{1}{2}$.	Value of Annuity, Reducible on Re-marriage.	Log. of Ditto.	Age m.	Value of Half Annuity till Death at Mean Age $m + \frac{1}{2}$.	Value of Half Annuity till Marriage or Death at Mean Age $m + \frac{1}{2}$.	Value of Annuity, Reducible on Re-marriage.	Log. of Ditto.
13	9.851	6.027	15.878	1.20080	57	5.925	5.853	11.778	.07107
14	9.792	5.820	15.612	.19346	58	5.774	5.735	11.509	.06104
15	9.732	5.661	15.393	-.18732	59	5.622	5.602	11.224	.05015
16	9.672	5.567	15.239	-.18296	60	5.466	5.459	10.925	.03842
17	9.614	5.558	15.172	-.18104	61	5.308	5.307	10.615	.02592
18	9.558	5.653	15.211	-.18216	62	5.148	5.149	10.297	.01271
19	9.502	5.809	15.311	-.18500	63	4.988	4.988	9.976	0.99896
20	9.447	5.967	15.414	-.18792	64	4.827	4.827	9.654	.98471
21	9.391	6.122	15.513	-.19070	65	4.666	4.666	9.332	.96997
22	9.334	6.271	15.605	-.19326	66	4.505	4.506	9.011	.95477
23	9.276	6.411	15.687	-.19554	67	4.345	4.346	8.691	.93907
24	9.217	6.534	15.751	-.19731	68	4.186	4.186	8.372	.92283
25	9.157	6.635	15.792	-.19844	69	4.028	4.028	8.056	.90612
26	9.095	6.720	15.815	-.19907	70	3.871	3.871	7.742	.88885
27	9.033	6.793	15.826	-.19937	71	3.716	3.716	7.432	.87111
28	8.968	6.857	15.825	-.19934	72	3.563	3.563	7.126	.85285
29	8.903	6.923	15.826	-.19937	73	3.413	3.413	6.826	.83417
30	8.836	6.994	15.830	-.19948	74	3.265	3.265	6.530	.81491
31	8.767	7.067	15.834	-.19959	75	3.120	3.121	6.241	.79525
32	8.697	7.138	15.835	-.19962	76	2.979	2.980	5.959	.77517
33	8.624	7.205	15.829	-.19945	77	2.842	2.843	5.685	.75473
34	8.550	7.261	15.811	-.19896	78	2.710	2.710	5.420	.73400
35	8.473	7.305	15.778	-.19805	79	2.582	2.581	5.163	.71260
36	8.393	7.334	15.727	-.19665	80	2.459	2.458	4.917	.69170
37	8.310	7.347	15.657	-.19471	81	2.340	2.340	4.680	.67025
38	8.224	7.345	15.569	-.19226	82	2.226	2.227	4.453	.64865
39	8.135	7.324	15.459	-.18918	83	2.117	2.117	4.234	.62675
40	8.043	7.284	15.327	-.18546	84	2.012	2.012	4.024	.60466
41	7.946	7.229	15.175	-.18113	85	1.911	1.911	3.822	.58229
42	7.846	7.160	15.006	-.17626	86	1.815	1.815	3.630	.55991
43	7.743	7.082	14.825	-.17099	87	1.723	1.724	3.447	.53744
44	7.636	6.994	14.630	-.16524	88	1.637	1.637	3.274	.51508
45	7.525	6.900	14.425	-.15912	89	1.556	1.556	3.112	.49304
46	7.411	6.802	14.213	-.15269	90	1.480	1.480	2.960	.47129
47	7.293	6.703	13.996	-.14600	91	1.407	1.407	2.814	.44932
48	7.171	6.606	13.777	-.13915	92	1.338	1.338	2.676	.42749
49	7.046	6.517	13.563	-.13236	93	1.269	1.269	2.538	.40449
50	6.917	6.438	13.355	-.12564	94	1.200	1.200	2.400	.38021
51	6.784	6.364	13.148	-.11886	95	1.125	1.125	2.250	.35218
52	6.648	6.290	12.938	-.11187	96	1.037	1.037	2.074	.31681
53	6.508	6.210	12.718	-.10442	97	.926	.926	1.852	.26764
54	6.366	6.127	12.493	-.09667	98	.797	.767	1.534	.18583
55	6.221	6.043	12.264	-.08863	99	.337	.337	.674	
56	6.074	5.953	12.027	-.08016	100				

4 PER CENT.

No. 17.—*New Rules. Sons' Benefits. Value of Temporary Annuity till Age 6, 10, and 21.*

Age m.	Value of Annuity after Age 6.	Value of Annuity after Age 10.	Log. D ₂₁ + Log. a ₂₁ + .750 = 5.73022 - Log. D _m .	Value of Life Annuity after Age 21.	Value of Temporary Annuity at Age m.			Value of Temporary Annuity from Age 6 till Age 21.	Value of Temporary Annuity from Age 10 till Age 21.
					Till Age 6.	Till Age 10.	Till Age 21.		
0	11.647	9.522	0.73022	5.373	4.399	6.524	10.673	6.274	4.149
1	14.189	11.600	.81595	6.546	4.195	6.784	11.838	7.643	5.054
2	15.727	12.858	.86065	7.255	3.569	6.438	12.041	8.472	5.603
3	16.928	13.840	.89262	7.809	2.785	5.873	11.904	9.119	6.031
4	18.037	14.747	.92018	8.321	1.918	5.208	11.634	9.716	6.426
5	19.097	15.613	.94498	8.810	.987	4.471	11.274	10.287	6.803
6	..	16.470	.96818	9.294	..	3.675	10.851	..	7.176
7	..	17.326	.99019	9.777	..	2.828	10.377	..	7.549
8	..	18.190	1.01131	10.264	..	1.930	9.856	..	7.926
9	..	19.087	.03221	10.770	..	.988	9.305	..	8.317
10	..	..	.05290	11.295	..	..	8.723	..	..
11	..	..	.07339	11.841	..	..	8.108	..	..
12	..	..	.09355	12.404	..	..	7.457	..	..
13	..	..	.11347	12.986	..	..	6.772	..	..
14	..	..	.13326	13.591	..	..	6.053	..	..
15	..	..	.15302	14.224	..	..	5.300	..	..
16	..	..	.17288	14.890	..	..	4.512	..	..
17	..	..	.19297	15.594	..	..	3.691	..	..
18	..	..	.21325	16.340	..	..	2.831	..	..
19	..	..	.23370	17.128	..	..	1.931	..	..
20	..	..	.25431	17.960	..	..	.990	..	..

4 PER CENT.

No. 18.—*New Rules. Sons' Benefits. Value of £300 at Age 21.*

Age m.	Log. D ₂₁ - Log. D _m .	Value of Endowment of £1 at Age 21.	Value of Endowment of £300 at Age 21.
0	1.45519	.2852	85.56
1	.54092	.3475	104.25
2	.58562	.3851	115.53
3	.61759	.4146	124.38
4	.64515	.4417	132.51
5	.66995	.4677	140.31
6	.69315	.4933	147.99
7	.71516	.5190	155.70
8	.73628	.5449	163.47
9	.75718	.5717	171.51
10	.77787	.5996	179.88
11	.79836	.6286	188.58
12	.81852	.6585	197.55
13	.83844	.6894	206.82
14	.85823	.7215	216.45
15	.87799	.7551	226.53
16	.89785	.7904	237.12
17	.91794	.8278	248.34
18	.93822	.8674	260.22
19	.95867	.9092	272.76
20	.97928	.9534	286.02

4 PER CENT.

No. 19.—New Rules. Sons' Benefits. Value of £10 Annuity till Age 10.

Age m.	Value of £10 Annuity till Age 10.	Value at Mean Age $m + \frac{1}{2}$ $P_{m+\frac{1}{2}}$.	Log. of Ditto.
0	65.2	66.5	1.82282
1	67.8	66.1	.82020
2	64.4	61.5	.78888
3	58.7	55.4	.74351
4	52.1	48.4	.68485
5	44.7	40.7	.60959
6	36.8	32.5	.51188
7	28.3	23.8	.37658
8	19.3	14.6	.16435
9	9.9	5.0	0.69897

4 PER CENT.

No. 20.—New Rules. Sons' Benefits. Value of Total Benefits if both Parents are Dead or Mother Re-married.

Age m.	(1) Value of £125 Annuity till Age 21.	(2) Value of £65 Annuity till Age 10.	(3) Value of £20 Annuity till Age 6.	(1) - (2 + 3)	Value of £300 at Age 21.	Total Value of Benefits.	Value at Mean Age $m + \frac{1}{2}$.	Value of £10 a Year Increased Pension till Age 10 after Mother's Marriage or Death.	Value of Total Bene- fits if both Parents are Dead or Mother Re-married.
0	1334.1	424.1	88.0	822.0	85.6	907.6	983.4	66.5	1049.9
1	1479.7	441.0	83.9	954.8	104.3	1059.1	1094.9	66.1	1161.0
2	1505.1	418.5	71.4	1015.2	115.5	1130.7	1152.8	61.5	1214.3
3	1488.0	381.8	55.7	1050.5	124.4	1174.9	1192.4	55.4	1247.8
4	1454.2	338.5	38.4	1077.3	132.5	1209.8	1224.5	48.4	1272.9
5	1409.2	290.6	19.7	1098.9	140.3	1239.1	1252.4	40.7	1293.1
6	1356.4	238.9	..	1117.5	148.0	1265.5	1267.3	32.5	1299.8
7	1297.1	183.8	..	1113.3	155.7	1269.0	1269.5	23.8	1293.3
8	1232.0	125.5	..	1106.5	163.5	1270.0	1270.2	14.6	1284.8
9	1163.1	64.2	..	1098.9	171.5	1270.4	1270.4	5.0	1275.4
10	1090.4	..	..	1090.4	179.9	1270.3	1236.2	..	1236.2
11	1013.5	..	..	1013.5	188.6	1202.1	1165.9	..	1165.9
12	932.1	..	..	932.1	197.6	1129.7	1091.5	..	1091.5
13	846.5	..	..	846.5	206.8	1053.3	1013.2	..	1013.2
14	756.6	..	..	756.6	216.5	973.1	931.0	..	931.0
15	662.5	..	..	662.5	226.5	889.0	845.0	..	845.0
16	564.0	..	..	564.0	237.1	801.1	755.4	..	755.4
17	461.4	..	..	461.4	248.3	709.7	661.9	..	661.9
18	353.9	..	..	353.9	260.2	614.1	560.1	..	560.1
19	241.4	..	..	241.4	272.8	514.2	462.0	..	462.0
20	123.8	..	..	123.8	286.0	409.8	354.9	..	354.9
21	..	..	..	..	300.	300.0	..	..	..

4 PER CENT.

No. 21.—*New Rules. Sons' Benefits. Value of Total Benefits if Mother Living and not Re-married.*

Age $m. m+28$	Log. s_m $(d+\mu)_{m+28}$	Ditto + Log. p_{m+1}	P_m ÷ 100,000.	K_m = P_m + P_{m+1}	Log. K_m	Log. $D_{m,m+28}$	Log. K_m $D_{m,m+28}$	Value of Increased Pension of £10 till Age 10.	Ditto at Mean Age $m+1$.	Total Value of Benefits if Mother Living, and not Re- married.
0 28	7.62489	9.44771	28036.	115621.	10.06303	9.02204	1.04099	10.990	10.795	994.2
1 29	.54331	.36351	23095.	87585.	9.94243	8.91709	.02534	10.601	10.323	1105.2
2 30	.48214	.27102	18665.	64490.	.80949	.85304	0.95645	9.046	8.139	1160.9
3 31	.42474	.16825	14732.	45825.	.66110	.80183	.85927	7.232	6.346	1198.7
4 32	.36627	.05112	11249.	31093.	.49266	.75541	.73725	5.461	4.654	1229.2
5 33	.30567	8.91526	8227.4	19844.	.29763	.71236	.58527	3.848	3.161	1255.6
6 34	.23976	.75164	5644.7	11617.	.06509	.67167	.39342	2.474	1.932	1269.2
7 35	.17433	.55091	3555.6	5972.5	8.77616	.63317	.14299	1.390	1.001	1270.5
8 36	.10869	.27304	1875.2	2416.9	.38326	.59662	1.78664	.612	.380	1270.6
9 37	.08184	.73381	541.76	541.76	7.73381	.56131	.17250	.149	.075	1270.5

4 PER CENT.

No. 23.—New Rules. Daughters' Benefits. Value of £800 Donation on Marriage.
(From Grant, Table XVI.)

Age m.	Log. $l_m \mu_m \cdot v^m$. From Grant, XVI.	Natural Number of ditto = P_m .	K_m = $P_m + P_{m+1}$.	Log. K_m .	Log. $\left(\frac{K_m}{D_m}\right)$	Value of £1 on Marriage.	Value of £800 on Marriage.
0	..	..	..	4.23355	1.23355	.1712	51.36
1	..	..	..	.23355	.31928	.2086	62.58
2	..	..	..	.23355	.36398	.2312	69.36
3	..	..	..	.23355	.39595	.2489	74.67
4	..	..	..	.23355	.42351	.2652	79.56
5	..	..	..	.23355	.44831	.2807	84.21
6	..	..	..	.23355	.47151	.2962	88.86
7	..	..	..	.23355	.49352	.3116	93.48
8	..	..	..	.23355	.51464	.3271	98.13
9	..	..	..	.23355	.53554	.3432	102.96
10	..	..	..	.23355	.55623	.3599	107.97
11	..	..	..	.23355	.57672	.3773	113.2
12	..	..	..	.23355	.59688	.3953	118.6
13	..	..	..	.23355	.61680	.4138	124.1
14	2.59696	395.33	17122.	.23355	.63659	.4331	129.9
15	.87383	747.88	16727.	.22342	.65062	.4473	134.2
16	3.08818	1225.1	15979.	.20355	.65944	.4565	137.0
17	.20741	1612.2	14754.	.16891	.66047	.4576	137.3
18	.30135	2001.5	13142.	.11866	.65294	.4497	134.9
19	.23143	1703.9	11140.	.04689	.63269	.4292	128.8
20	.15889	1441.8	9436.5	3.97481	.61097	.4083	122.5
21	.08414	1213.8	7994.7	.90280	.58789	.3.72	116.2
22	.00763	1017.7	6780.9	.83129	.56370	.3662	109.9
23	2.92968	850.51	5763.2	.76066	.53872	.3457	103.7
24	.83566	684.95	4912.7	.69132	.51329	.3261	97.8
25	.75002	562.37	4227.7	.62610	.48950	.3087	92.6
26	.67319	471.18	3665.3	.56411	.46703	.2931	87.9
27	.60483	402.56	3194.1	.50435	.44533	.2768	83.6
28	.54435	350.23	2791.5	.44584	.42380	.2653	79.6
29	.51019	323.74	2441.3	.38762	.40183	.2522	75.7
30	.46765	293.53	2117.6	.32584	.37644	.2379	71.4
31	.41760	261.58	1824.1	.26105	.34792	.2228	66.8
32	.36083	229.53	1562.5	.19382	.31658	.2073	62.2
33	.29786	198.55	1333.0	.12483	.28288	.1918	57.5
34	.22507	167.91	1134.4	.05477	.24734	.1767	53.0
35	.14866	140.82	966.52	2.98521	.21130	.1627	48.8
36	.06880	117.17	825.70	.91682	.17538	.1498	44.9
37	1.98509	96.625	708.53	.85036	.14036	.1382	41.5
38	.89784	79.039	611.90	.78668	.10711	.1280	38.4
39	.78968	61.614	532.86	.72661	.07649	.1193	35.8
40	.68703	48.644	471.25	.67325	.05143	.1126	33.8
41	.59269	39.146	422.61	.62594	.03151	.1075	32.3
42	.51120	32.449	383.46	.58372	.01602	.1037	31.1
43	.44559	27.899	351.01	.54532	.00390	.1009	30.3
44	.37390	23.654	323.11	.50935	2.99399	.0987	29.6
45	.33528	21.641	290.46	.47634	.98678	.0970	29.1
46	.32585	21.176	277.82	.44376	.98004	.0955	28.7
47	.33524	21.639	256.64	.40932	.97170	.0937	28.1
48	.35409	22.599	235.00	.37107	.95998	.0912	27.4
49	.43245	27.068	212.40	.32715	.94314	.0877	26.3
50	.45774	28.691	185.33	.26795	.91230	.0817	24.5
51	.45028	28.202	156.64	.19490	.86847	.0739	22.2
52	.41855	26.215	128.44	.10870	.81203	.0649	19.5
53	.36669	23.264	102.22	.00954	.74287	.0553	16.6
54	.33120	21.439	78.959	1.89740	.66032	.0457	13.7
55	.27385	18.787	57.520	.75982	.55304	.0357	10.7
56	.18539	15.325	38.733	.58808	.41172	.0258	7.7
57	.04537	11.101	23.408	.36936	.22327	.0167	5.0
58	0.78933	6.1564	12.307	.09015	3.97884	.0094	2.8
59	.57032	3.7181	6.1507	0.78894	.70149	.0050	1.5
60	.26557	1.8432	2.4326	.38507	.32632	.0021	.6
61	1.77046	.58947	.58947	1.77046	4.74036	.0005	.2

4 PER CENT.

No. 24.—New Rules. Daughters' Benefits. Value of Increased Pension £10 till Age 10, and £25 from 10 till Marriage or Death, after Mother's Marriage or Death.

Age	(1) Log. $s_{m+(d+r)^m+28}$ v_{m+28}	(2) Log. p_{m+1}	(1) + (2)	P_m ÷ 100,000.	K_m = P_m + P_{m+1}	Log. K_m	Log. $D_{m,m+28}$	Log. K_{m+1} $D_{m,m+28}$	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at Mean Age $m+1$.
0 28	7-62489	2-38881	10-01370	103205-	963299-	10-98376	9-02204	1-96172	91-6	97-9
1 29	-54331	-43537	9-97868	95209-	860094-	-93454	8-91709	2-01745	104-1	105-7
2 30	-48214	-45773	-93987	87070-	764885-	-88360	-85304	-03056	107-3	107-1
3 31	-42474	-47246	-89720	78922-	677815-	-83111	-80183	-02928	107-0	106-1
4 32	-36627	-48387	-85014	70817-	598893-	-77735	-75541	-02194	105-2	103-8
5 33	-30567	-49346	-79913	62969-	528076-	-72270	-71236	-01034	102-4	100-7
6 34	-23976	-50215	-74191	55196-	465107-	-66756	-67167	1-99589	99-0	97-2
7 35	-17433	-51001	-68434	48344-	409911-	-61269	-63317	-97952	95-4	93-4
8 36	-10869	-51746	-62615	42281-	361567-	-55819	-59662	-96157	91-5	89-6
9 37	-03484	-52504	-55988	36298-	319286-	-50419	-56131	-94288	87-7	85-9
10 38	-97609	-52257	-49866	31525-	282988-	-45177	-52722	-92455	84-1	82-3
11 39	6-90097	-50947	-41044	25730-	251463-	-40047	-49432	-90615	80-6	79-2
12 40	-83316	-49499	-32815	21289-	225733-	-35359	-46289	-89070	77-8	76-6
13 41	-77593	-47900	-25493	17986-	204444-	-31057	-43261	-87796	75-5	74-6
14 42	-72394	-46389	-18783	15411-	186458-	-27059	-40313	-86746	73-7	73-4
15 43	-67667	-45179	-12846	13442-	171047-	-23312	-36972	-86340	73-0	73-2
16 44	-62381	-44451	-06832	11704-	157605-	-19758	-33200	-86558	73-4	74-3
17 45	-57756	-44389	-02145	10506-	145901-	-16406	-28757	-87649	75-2	76-9
18 46	-53418	-45117	8-98335	9668-3	135395-	-13162	-23604	-89558	78-6	81-3
19 47	-49379	-46315	-95694	9056-1	125727-	-09944	-17545	-92399	83-9	86-7
20 48	-46013	-47465	-93478	8605-6	116671-	-06696	-11560	-95136	89-4	92-2
21 49	-45153	-48586	-93739	8657-4	108065-	-03371	-05662	-97709	94-9	97-4
22 50	-42591	-49624	-92215	8358-9	99408-	9-99742	7-99797	-99945	99-9	102-2
23 51	-38788	-50383	-89371	7829-1	91049-	-95928	-94014	2-01914	104-5	106-7
24 52	-33939	-51415	-85354	7137-4	83220-	-92023	-88350	-03673	106-8	110-8
25 53	-27285	-52075	-79360	6217-3	76083-	-88129	-82910	-05219	112-8	114-8
26 54	-24252	-52634	-77159	5910-0	69866-	-84427	-77703	-06724	116-8	118-6
27 55	-19753	-53097	-72850	5351-8	63956-	-80588	-72570	-08018	120-3	121-6
28 56	-14306	-53517	-67823	4766-8	58604-	-76793	-67533	-09260	123-8	125-6
29 57	-07793	-53920	-61713	4141-2	53837-	-73108	-62585	-10523	127-4	129-6
30 58	5-99698	-54370	-54068	3471-2	49696-	-69632	-57671	-11961	131-7	134-3
31 59	-94275	-54814	-49089	3096-6	46225-	-66488	-52861	-13627	136-9	139-7
32 60	-89371	-55255	-44626	2794-2	43128-	-63476	-48106	-15370	142-5	145-5
33 61	-85330	-55654	-40984	2569-4	40334-	-60567	-43415	-17152	148-4	151-5
34 62	-82612	-56003	-38615	2433-0	37765-	-57709	-38782	-18927	154-6	157-7
35 63	-81309	2-56253	-37562	2374-8	35332-	-54817	-34199	-20618	160-8	163-7
36 64	-79896	-56431	-36327	2308-2	32957-	-51795	-29625	-22170	166-6	169-4
37 65	-78633	-56514	-35147	2246-3	30649-	-48642	-25053	-23589	172-1	174-7
38 66	-77398	-56490	-33888	2182-1	28403-	-45336	-20467	-24869	177-3	179-7
39 67	-76198	-56360	-32558	2116-3	26221-	-41865	-15858	-26007	182-0	184-1
40 68	-74934	-56134	-31068	2044-9	24105-	-38211	-11224	-26987	186-2	188-0
41 69	-73593	-55799	-29392	1967-5	22060-	-34361	-06540	-27821	189-8	191-4
42 70	-72366	-55376	-27742	1894-2	20092-	-30302	-01756	-28546	193-0	194-4
43 71	-70834	-54900	-25734	1808-6	18198-	-26002	6-96842	-29160	195-7	197-0
44 72	-69301	-54370	-23671	1724-7	16389-	-21455	-91751	-29704	198-2	199-2
45 73	-67662	-53769	-21431	1638-0	14664-	-16625	-86474	-30151	200-2	201-1
46 74	-65529	-53148	-18677	1537-3	13026-	-11481	-80950	-30531	202-0	202-8
47 75	-63356	-52517	-15873	1441-2	11489-	-06028	-75147	-30881	203-6	204-4
48 76	-60767	-51891	-12658	1338-4	10048-	-00208	-69009	-31199	205-1	205-8
49 77	-57905	-51295	-09200	1236-0	8710-0	8-94002	-62505	-31497	206-5	207-3
50 78	-54383	-50759	-05142	1125-7	7474-0	-87355	-55525	-31830	208-1	208-9
51 79	-50500	-50256	-00756	1017-6	6348-3	-80266	-48087	-32179	209-8	210-6
52 80	-46069	-49748	7-95817	908-18	5330-7	-72678	-40179	-32499	211-3	212-0
53 81	-41191	-49192	-90383	801-36	4422-5	-64567	-31815	-32752	212-6	212-9
54 82	-35671	-48615	-82286	696-40	3621-1	-55884	-23013	-32671	213-2	213-7
55 83	-29607	-48015	-77622	597-34	2924-7	-46608	-13639	-33069	214-1	213-9
56 84	-22946	-47363	-70309	504-77	2327-4	-36687	-03706	-32981	213-7	213-4

No. 24 (continued).

Age $m. m+t.$	(1) Log. $s.m.(\delta+\mu)_{m+t}.$	(2) Log. $p_{m+t}.$	(1) + (2).	P_m + 100,000.	K_m = $P_m + P_{m+1}...$	Log. $K_m.$	Log. $D_{m+m+t}.$	Log. K_m (D_{m+m+t})	Value of Increase of Pension to Daughter after Mother's Death or Marriage.	Ditto at Mean Age $m+t.$
57 85	.15701	.46627	.62328	420.03	1822.6	.26069	5.93216	.32853	213.1	212.3
58 86	.07754	.45667	.53421	342.14	1402.6	.14693	.82135	.32558	211.6	210.4
59 87	4.99388	.44716	.44104	276.08	1060.5	.02551	.70465	.32086	209.3	207.6
60 88	.90031	.43600	.33631	216.93	784.40	7.89454	.58063	.31391	206.0	204.0
61 89	.79771	.42574	.22145	166.51	567.47	.75394	.44870	.30524	202.0	199.6
62 90	.68849	.41061	.09910	125.63	400.96	.60310	.30802	.29508	197.3	194.3
63 91	.56394	.39672	6.96066	91.340	275.33	.43985	.15795	.28190	191.4	198.1
64 92	.42606	.38256	.80862	64.361	183.99	.26479	4.99777	.26702	184.9	181.4
65 93	.28306	.36791	.65097	44.768	109.63	.07784	.82738	.25046	178.0	173.5
66 94	.12505	.35257	.47762	30.034	74.860	6.87425	.64618	.22807	169.1	163.4
67 95	3.94938	.33686	.28624	19.330	44.826	.65153	.45369	.19784	157.7	150.4
68 96	.76971	.32077	.09048	12.316	25.496	.40647	.24992	.15655	143.1	132.4
69 97	.56397	.30384	5.86781	7.3758	13.180	.11992	.03478	.08514	121.7	106.0
70 98	.36018	.28668	.64686	4.4347	5.8038	5.76371	3.80805	1.95566	90.3	63.6
71 99	.15964	1.97681	.13645	1.3691	1.3691	.13645	.56997	.56648	36.9	18.5

4 PER CENT.

No. 25.—New Rules. Daughters' Benefits. Value of Total Benefits if Mother Living and not Re-married.

Age m.	(1) Value of £100 per Annum till Marriage or Death.	(2) Value of £40 per Annum till Age 10.	(3) Value of £20 per Annum till Age 6.	(4) (1)-(2)+(3).	Value of £300 on Marriage.	Total Value of Benefits.	Ditto at Mean Age $m+t.$	Value of Total Benefits if Mother Living and not Re- married.	Log. of Ditto.
0	1295.5	261.0	88.0	946.5	51.4	997.9	1083.5	1181.4	3.07240
1	1461.8	271.4	83.9	1106.5	62.6	1169.1	1210.9	1316.6	-11945
2	1512.0	257.5	71.4	1183.2	69.4	1252.6	1279.3	1386.4	-14189
3	1521.9	234.9	55.7	1231.3	74.7	1306.0	1327.8	1433.9	-15652
4	1516.7	208.3	38.4	1270.0	79.6	1349.6	1368.4	1472.2	-16797
5	1501.4	178.8	19.7	1302.9	84.2	1387.1	1404.4	1505.1	-17757
6	1479.7	147.0	..	1332.7	88.9	1421.6	1427.4	1524.6	-18316
7	1452.7	113.1	..	1339.6	93.5	1433.1	1437.7	1531.1	-18500
8	1421.4	77.2	..	1344.2	98.1	1442.3	1446.8	1536.4	-18650
9	1387.8	39.5	..	1348.3	103.0	1451.3	1455.6	1541.5	-18794
10	1351.8	..	..	1351.8	108.0	1459.8	1443.2	1525.5	-18341
11	1313.5	..	..	1313.5	113.2	1426.7	1408.8	1488.0	-17260
12	1272.3	..	..	1272.3	118.6	1390.9	1371.7	1448.3	-16086
13	1228.5	..	..	1228.5	124.1	1352.6	1332.4	1407.0	-14829
14	1182.3	..	..	1182.3	129.9	1312.2	1296.0	1369.4	-13653
15	1145.6	..	..	1145.6	134.2	1279.8	1267.8	1341.0	-12743
16	1118.8	..	..	1118.8	137.0	1255.8	1250.6	1324.9	-12218
17	1108.1	..	..	1108.1	137.3	1245.4	1247.7	1324.6	-12208
18	1115.0	..	..	1115.0	134.9	1249.9	1262.3	1343.6	-12827
19	1145.9	..	..	1145.9	128.8	1274.7	1287.4	1374.1	-13802
20	1177.5	..	..	1177.5	122.5	1300.0	1312.6	1404.8	-14761
21	1209.0	..	..	1209.0	116.2	1325.2	1337.4	1434.8	-15679
22	1239.6	..	..	1239.6	109.9	1349.5	1360.9	1463.1	-16527
23	1268.6	..	..	1268.6	103.7	1372.3	1382.9	1489.6	-17207
24	1295.6	..	..	1295.6	97.8	1393.4	1401.9	1512.7	-17975

No. 25 (continued).

Age m.	(1) Value of £100 per Annum till Marriage or Death.	(2) Value of £40 per Annum till Age 10.	(3) Value of £20 per Annum till Age 6.	(4) $(1)-(2)+(3)$.	Value of £300 on Marriage.	Total Value of Benefits.	Ditto at Mean Age $m+t$.	Value of Total Benefits if Mother Living and not Re- married.	Log. of Ditto.
25	1317.8	..	..	1317.8	92.6	1410.4	1417.3	1532.1	.18529
26	1336.2	..	..	1336.2	87.9	1424.1	1429.8	1548.4	.18988
27	1351.8	..	..	1351.8	83.6	1435.5	1440.1	1562.2	.19374
28	1365.2	..	..	1365.2	79.6	1444.8	1449.0	1574.6	.19717
29	1377.5	..	..	1377.5	75.7	1453.2	1458.0	1587.6	.20074
30	1391.4	..	..	1391.4	71.4	1462.8	1467.8	1602.1	.20469
31	1406.0	..	..	1406.0	66.8	1472.8	1477.8	1617.5	.20884
32	1420.6	..	..	1420.6	62.2	1482.8	1487.5	1633.0	.21299
33	1434.6	..	..	1434.6	57.5	1492.1	1496.1	1647.6	.21685
34	1447.1	..	..	1447.1	53.0	1500.1	1503.1	1660.8	.22032
35	1457.2	..	..	1457.2	48.8	1506.0	1507.7	1671.4	.22308
36	1464.5	..	..	1464.5	44.9	1509.4	1509.9	1679.3	.22513
37	1468.8	..	..	1468.8	41.5	1510.3	1509.3	1684.0	.22634
38	1470.0	..	..	1470.0	38.4	1508.4	1506.0	1685.7	.22678
39	1467.8	..	..	1467.8	35.8	1503.6	1499.5	1683.6	.22624
40	1461.6	..	..	1461.6	33.8	1495.4	1489.8	1677.8	.22474
41	1451.9	..	..	1451.9	32.3	1484.2	1477.3	1668.7	.22238
42	1439.4	..	..	1439.4	31.1	1470.5	1462.7	1657.1	.21935
43	1424.6	..	..	1424.6	30.3	1454.9	1446.2	1643.2	.21569
44	1408.0	..	..	1408.0	29.6	1437.6	1428.1	1627.3	.21147
45	1389.6	..	..	1389.6	29.1	1418.7	1408.8	1609.9	.20680
46	1370.2	..	..	1370.2	28.7	1398.9	1388.7	1591.5	.20181
47	1350.4	..	..	1350.4	28.1	1378.5	1368.3	1572.7	.19665
48	1330.8	..	..	1330.8	27.4	1358.2	1348.0	1553.8	.19140
49	1211.5	..	..	1311.5	26.3	1337.8	1328.6	1535.9	.18636
50	1295.0	..	..	1295.0	24.5	1319.5	1310.8	1519.7	.18176
51	1279.9	..	..	1279.9	22.2	1302.1	1293.5	1504.1	.17728
52	1265.4	..	..	1265.4	19.5	1284.9	1276.0	1488.0	.17260
53	1250.5	..	..	1250.5	16.6	1267.1	1257.1	1470.0	.16732
54	1233.4	..	..	1233.4	13.7	1247.1	1237.4	1451.1	.16170
55	1217.1	..	..	1217.1	10.7	1227.8	1217.7	1431.6	.15582
56	1200.0	..	..	1200.0	7.7	1207.7	1196.9	1410.3	.14931
57	1181.2	..	..	1181.2	5.0	1186.2	1174.3	1386.6	.14195
58	1159.7	..	..	1159.7	2.8	1162.5	1149.1	1359.5	.13338
59	1134.2	..	..	1134.2	1.5	1135.7	1121.4	1329.0	.12353
60	1106.6	..	..	1106.6	.6	1107.2	1092.2	1296.2	.11267
61	1077.0	..	..	1077.0	.2	1077.2	1061.5	1261.1	.10075
62	1045.8	..	..	1045.8	..	1045.8	1029.7	1224.0	.08778
63	1013.6	..	..	1013.6	..	1013.6	997.5	1185.6	.07394
64	981.4	..	..	981.4	..	981.4	965.3	1146.7	.05945
65	949.2	..	..	949.2	..	949.2	933.1	1106.6	.04399
66	917.1	..	..	917.1	..	917.1	901.0	1064.4	.02710
67	885.0	..	..	885.0	..	885.0	869.0	1019.4	.00834
68	853.1	..	..	853.1	..	853.1	837.1	969.5	2.98655
69	821.2	..	..	821.2	..	821.2	805.5	911.5	.95976
70	789.8	..	..	789.8	..	789.8	774.1	837.7	.92309
71	758.5	..	..	758.5	..	758.5	743.1	761.6	.88173

6 PER CENT.

No. 26.—*New Rules. Daughters' Benefits. Value of Total Benefits if both Parents are Dead or Mother Re-married.*

Daughters' Age m .	(1) Value of £25 a Year till Marriage or Death.	(2) Value of £15 a Year till Age 10.	Value of Increased Pension, (1) - (2).	Ditto at Mean Age $m + \frac{1}{2}$.	Log. of ditto.	Value of Total Benefit if both Parents are Dead or Mother Re-married at Age $m + \frac{1}{2}$.
0	323.9	97.9	226.0	244.8	2.38881	1328.3
1	365.4	101.8	263.6	272.5	.43537	1483.4
2	378.0	96.6	281.4	286.9	.45773	1566.2
3	380.5	88.1	292.4	296.8	.47246	1624.6
4	379.2	78.1	301.1	304.7	.48387	1673.1
5	375.3	67.1	308.5	311.5	.49346	1715.9
6	369.9	55.1	314.8	317.8	.50215	1745.2
7	363.2	42.4	320.8	323.6	.51001	1761.3
8	355.3	29.0	326.3	329.2	.51746	1776.0
9	346.9	14.8	332.1	335.0	.52504	1790.6
10	337.9	..	337.9	333.1	.52257	1776.3
11	328.4	..	328.4	323.2	.50947	1732.0
12	318.1	..	318.1	312.6	.49499	1684.3
13	307.1	..	307.1	301.3	.47900	1633.7
14	295.6	..	295.6	291.0	.46389	1587.0
15	286.4	..	286.4	283.0	.45179	1550.8
16	279.7	..	279.7	278.3	.44451	1528.9
17	277.0	..	277.0	277.9	.44389	1525.6
18	278.7	..	278.7	282.6	.45117	1544.9
19	286.5	..	286.5	290.5	.46315	1577.9
20	294.4	..	294.4	298.3	.47465	1610.9
21	302.2	..	302.2	306.1	.48586	1643.5
22	309.9	..	309.9	313.5	.49624	1674.4
23	317.1	..	317.1	320.5	.50583	1703.4
24	323.9	..	323.9	326.7	.51415	1728.6
25	329.4	..	329.4	331.7	.52075	1749.0
26	334.0	..	334.0	336.0	.52634	1765.8
27	337.9	..	337.9	339.6	.53097	1779.7
28	341.3	..	341.3	342.9	.53515	1791.9
29	344.4	..	344.4	346.1	.53920	1804.1
30	347.8	..	347.8	349.7	.54370	1817.5
31	351.5	..	351.5	353.3	.54814	1831.1
32	355.1	..	355.1	356.9	.55255	1844.4
33	358.6	..	358.6	360.2	.55654	1856.3
34	361.8	..	361.8	363.1	.56003	1866.2
35	364.3	..	364.3	365.2	.56253	1872.9
36	366.1	..	366.1	366.7	.56431	1876.6
37	367.2	..	367.2	367.4	.56514	1876.7
38	367.5	..	367.5	367.2	.56490	1873.2
39	366.9	..	366.9	366.1	.56360	1865.6
40	365.4	..	365.4	364.2	.56134	1854.0
41	363.0	..	363.0	361.4	.55799	1838.7
42	359.8	..	359.8	357.9	.55376	1820.6
43	356.1	..	356.1	354.0	.54900	1800.2
44	352.0	..	352.0	349.7	.54370	1777.8
45	347.4	..	347.4	344.9	.53769	1753.7
46	342.5	..	342.5	340.0	.53148	1728.7
47	337.6	..	337.6	335.1	.52517	1703.4
48	332.7	..	332.7	330.3	.51891	1678.3
49	327.9	..	327.9	325.8	.51295	1654.4
50	323.7	..	323.7	321.8	.50759	1632.6
51	320.0	..	320.0	318.1	.50256	1611.6
52	316.3	..	316.3	314.4	.49748	1590.4
53	312.6	..	312.6	310.4	.49192	1567.5
54	308.3	..	308.3	306.3	.48615	1543.7
55	304.3	..	304.3	302.1	.48015	1519.8

No. 26 (continued).

Daughters' Age m.	(1) Value of £25 a Year till Marriage or Death.	(2) Value of £15 a Year till Age 10.	Value of Increased Pension, (1) - (2).	Ditto at Mean Age m + t.	Log. of ditto.	Value of Total Benefit if both Parents are Dead or Mother Remarried at Age m + t.
56	300.0	..	300.0	297.6	.47363	1494.5
57	295.3	..	295.3	292.6	.46627	1466.9
58	288.9	..	289.9	286.7	.45667	1435.8
59	283.5	..	283.5	280.0	.44716	1401.4
60	276.6	..	276.6	272.9	.43600	1365.1
61	269.2	..	269.2	265.3	.42374	1326.8
62	261.4	..	261.4	257.4	.41061	1287.1
63	253.4	..	253.4	249.3	.39672	1246.8
64	245.3	..	245.3	241.3	.38256	1206.6
65	237.3	..	237.3	233.3	.36791	1166.4
66	229.3	..	229.3	225.2	.35257	1126.2
67	221.2	..	221.2	217.2	.33686	1086.2
68	213.3	..	213.3	209.3	.32077	1046.4
69	205.3	..	205.3	201.3	.30384	1006.8
70	197.4	..	197.4	193.5	.28668	967.6
71	189.6	..	189.6	94.8	1.97681	837.9

4 PER CENT.

No. 27.—New Rules. Wives' Reversionary Benefits. Value of Reversionary Annuity (by No. 16) to Wife after Husband's Death.

Age m. m-7.	(1) Log. (d_m , s_{m-7} , v^m).	(2) Log. P_{m+t} .	(3) Sum of (1) + (2).	P_m + 1,000.	K_m = $P_m + P_{m+1}$	Log. K_m .	Log. $\left(\frac{K_m}{D_{m,m-7}}\right)$	Value of Reversionary Annuity to Wife after Husband's Death.
20 13	6.07719	1.20080	7.27799	18967.	422394.	8.62571	0.61885	4.158
21 14	.09865	.19346	.29211	19593.	403427.	.60577	.62383	4.206
22 15	.10433	.18732	.29165	19573.	383834.	.58414	.62773	4.244
23 16	.08984	.18296	.27280	18741.	364261.	.56141	.63119	4.278
24 17	.07641	.18104	.25745	18090.	345520.	.53847	.63461	4.311
25 18	.06204	.18216	.24420	17547.	327430.	.51512	.63804	4.346
26 19	.04145	.18500	.22645	16844.	309883.	.49119	.64132	4.378
27 20	.02073	.18792	.20865	16168.	293039.	.46693	.64439	4.410
28 21	5.99997	.19070	.19067	15512.	276871.	.44228	.64742	4.440
29 22	.98498	.19326	.17824	15074.	261359.	.41724	.65021	4.469
30 23	.96416	.19554	.15970	14444.	246285.	.39145	.65270	4.495
31 24	.94259	.19731	.13990	13801.	231841.	.36519	.65488	4.517
32 25	.92821	.19844	.12665	13386.	218040.	.33854	.65684	4.538
33 26	.90634	.19907	.10541	12747.	204654.	.31101	.65820	4.552
34 27	.88413	.19937	.08350	12120.	191907.	.28310	.65979	4.569
35 28	.86251	.19934	.06185	11531.	179787.	.25477	.66138	4.586
36 29	.84011	.19937	.03948	10952.	168256.	.22598	.66293	4.602
37 30	.81771	.19948	.01719	10404.	157304.	.19673	.66446	4.618
38 31	.80020	.19959	6.99979	9995.2	146900.	.16702	.66602	4.635
39 32	.77769	.19962	.97731	9491.0	136905.	.13644	.66728	4.648
40 33	.76693	.19945	.96638	9255.1	127414.	.10520	.66839	4.660

No. 27 (continued).

Ages m. m-7.	(1) Log. (d_m $s_{m-7} \cdot v^m$).	(2) Log. p_{m+t} .	(3) Sum of (1) + (2).	P_m + 1,000.	K_m = $P_m + P_{m+1}$.	Log. K_m .	Log. $\left(\frac{K_m}{D_{m,m-7}}\right)$	Value of Reversionary Annuity to Wife after Husband's Death.
41 34	.75511	.19896	.95407	8996.4	118159.	.07247	.66859	4.662
42 35	.74104	.19805	.93909	8691.4	109163.	.03806	.66792	4.655
43 36	.72638	.19665	.92303	8375.9	100472.	.00204	.66621	4.637
44 37	.70909	.19471	.90380	8013.1	92096.	7.96424	.66358	4.609
45 38	.69131	.19226	.88357	7648.4	84083.	.92471	.65981	4.569
46 39	.68221	.18918	.87139	7436.9	76435.	.88329	.65502	4.519
47 40	.62007	.18546	.80553	6390.4	68998.	.83884	.64742	4.440
48 41	.58870	.18113	.76983	5886.1	62608.	.79663	.64246	4.390
49 42	.53663	.17626	.71289	5162.9	56722.	.75375	.63721	4.337
50 43	.49057	.17099	.66156	4587.3	51559.	.71230	.63342	4.300
51 44	.44145	.16524	.60669	4042.9	46972.	.67184	.63086	4.274
52 45	.39659	.15912	.55571	3595.1	42929.	.63275	.62958	4.262
53 46	.35689	.15269	.50958	3232.8	39334.	.59477	.62977	4.264
54 47	.32114	.14600	.46713	2931.8	36101.	.55752	.63089	4.275
55 48	.28987	.13915	.42902	2685.5	33169.	.52073	.63278	4.293
56 49	.26253	.13236	.39489	2482.5	30485.	.48406	.63528	4.318
57 50	.24042	.12564	.36606	2323.1	28001.	.44717	.63848	4.350
58 51	.22060	.11886	.33946	2185.0	25678.	.40956	.64176	4.383
59 52	.20414	.11187	.31601	2070.2	23493.	.37094	.64535	4.419
60 53	.18913	.10442	.29355	1965.8	21423.	.33088	.64864	4.453
61 54	.17565	.09667	.27232	1872.1	19457.	.28908	.65153	4.483
62 55	.16107	.08863	.25310	1777.1	17585.	.24514	.65380	4.506
63 56	.14433	.08016	.22449	1676.8	15808.	.19888	.65538	4.523
64 57	.12635	.07107	.19742	1575.5	14131.	.15017	.65628	4.532
65 58	.10608	.06104	.16712	1469.3	12555.	.09882	.65644	4.533
66 59	.08312	.05015	.13827	1359.2	11086.	.04477	.65593	4.528
67 60	.05932	.03842	.09774	1252.4	9726.7	6.98797	.65483	4.517
68 61	.03413	.02592	.06005	1148.3	8474.3	.92810	.65309	4.499
69 62	.00661	.01271	.01932	1045.5	7326.0	.86487	.65064	4.473
70 63	4.97627	0.99896	5.97523	944.56	6280.5	.79799	.64746	4.441
71 64	.94287	.98471	.92758	846.41	5335.9	.72721	.64357	4.401
72 65	.90685	.96997	.87682	753.04	4489.5	.54220	.63890	4.354
73 66	.86769	.95477	.82246	664.45	3736.5	.57247	.63340	4.299
74 67	.82451	.93907	.76358	580.20	3072.0	.48742	.62687	4.235
75 68	.77641	.92283	.69924	500.31	2491.8	.39651	.61921	4.161
76 69	.72182	.90612	.62794	424.56	1991.5	.29918	.61036	4.077
77 70	.66212	.88885	.55097	355.61	1566.9	.19504	.60116	3.992
78 71	.59324	.87111	.46435	291.31	1211.3	.08325	.59064	3.896
79 72	.51836	.85285	.37121	235.08	919.97	5.96377	.57994	3.796
80 73	.43364	.83417	.26781	185.27	684.89	.83562	.56694	3.689
81 74	.34081	.81491	.15572	143.13	499.62	.69864	.55400	3.581
82 75	.23839	.79525	.03364	108.05	356.49	.55205	.53950	3.463
83 76	.12694	.77517	4.90211	79.820	248.44	.39522	.52474	3.348
84 77	.00276	.75473	.75749	57.212	168.62	.22691	.50835	3.224
85 78	3.86759	.73400	.60159	39.957	111.41	.04692	.49114	3.098
86 79	.72022	.71260	.43282	27.091	71.457	4.85404	.47309	2.972
87 80	.55756	.69170	.24926	17.753	44.366	.64705	.45442	2.847
88 81	.38037	.67025	.05062	11.286	26.613	.42509	.43358	2.714
89 82	.18375	.64865	3.83240	6.7983	15.377	.18687	.41279	2.578
90 83	2.97287	0.62675	.59962	3.9776	8.5782	3.93340	.39257	2.479
91 84	.79624	.60466	.34090	2.1923	4.6006	.66281	.37292	2.360
92 85	.50278	.58229	.08507	1.2164	2.4083	.38171	.36298	2.306
93 86	.25907	.55991	2.81898	.65914	1.1919	.07624	.35607	2.270
94 87	1.98048	.53744	.51792	.32955	.53277	2.72654	.34342	2.205
95 88	64.665	.51508	.16172	.14512	.20823	.30799	.31273	2.054
96 89	.27113	.49304	1.76417	.05810	.0581	1.76417	.22138	1.665

6 PER CENT.

No. 28.—*New Rules. Sons' Reversionary Benefits. Value of Reversionary Benefits (by No. 21) to Sons after Father's Death.*

Age $m, m + 3.$	(1) Log. $\left(\frac{d_{m+35} \cdot s_m}{v_{m+35}}\right)$	(2) Log. p_{m+t}	Sum of (1) + (2)	P_m + 100,000.	K_m = $P_m + P_{m+1}$	Log. K_m	Log. $D_{m, m+35}$	Log. $\left(\frac{K_m}{D_{m, m+35}}\right)$	Value of Reversion- ary Benefits to Sons after Father's Death.	Ditto at Mean Ages $m + \frac{1}{2}$
0 35	7.53904	2.99747	10.53561	34396.	441449.	11.64488	9.30047	2.34441	221.0	237.0
1 36	.47269	3.04344	.51613	32819.	407038.	.60965	.20655	.40310	253.0	257.9
2 37	.43450	.06479	.49929	31571.	374234.	.57314	.15351	.41963	262.8	263.5
3 38	.40997	.07871	.48868	30809.	342663.	.53486	.11301	.42185	264.2	262.8
4 39	.38436	.08962	.47398	29784.	311854.	.49395	.07665	.41730	261.4	258.5
5 40	.37325	.09885	.47210	29655.	282070.	.45036	.04287	.40749	255.6	251.1
6 41	.36232	.10353	.46585	29231.	252415.	.40212	.01020	.39192	246.6	240.6
7 42	.35053	.10397	.45450	28477.	223184.	.34866	8.97825	.37041	234.6	227.4
8 43	.33883	.10400	.44283	27722.	194707.	.28939	.94673	.34276	220.2	211.6
9 44	.32533	.10397	.42930	26872.	166985.	.22269	.91493	.30776	203.1	193.3
10 45	.31141	.09209	.40350	25322.	140113.	.14647	.88287	.26360	183.5	172.7
11 46	.28157	.06666	.34823	22296.	114791.	.05990	.85053	.20937	161.9	151.2
12 47	.24965	.03802	.28767	19394.	92495.	10.96612	.81844	.14768	140.5	130.0
13 48	.21511	.00570	.22081	16627.	73101.	.86392	.78660	.07732	119.5	109.4
14 49	.17813	2.96895	.14708	14031.	56474.	.75185	.75497	1.99688	99.3	89.7
15 50	.13859	.92686	.06545	11627.	42443.	.62781	.72350	.90431	80.2	71.4
16 51	.09574	.87818	9.97392	9417.2	30816.	.48878	.69216	.79662	62.6	54.6
17 52	.05773	.82079	.87852	7560.0	21399.	.33039	.66090	.66949	46.7	39.5
18 53	.02495	.74827	.77322	5932.3	13839.	.14110	.62960	.51150	32.4	26.1
19 54	6.99617	.66464	.66081	4579.4	7907.	9.89801	.59818	.29983	19.9	14.4
20 55	.97203	.55011	.52214	3327.7	3327.7	.52214	.56654	0.95560	9.0	4.5

4 PER CENT.

No. 29.—New Rules. Daughters' Reversionary Benefits. Value of Reversionary Benefits (by No. 25) to Daughters after Father's Death.

Daughters' Age. m. m + 35.	Log. ($d_{m+35} \cdot s^m$)	Ditto + Log. v_{m+35}	Ditto + Log. P_{m+t}	P_m ÷ 1,000,000.	K_m = $P_m + P_{m+1}$	Log. K_m	Log. $D_{m,m+35}$	Log. $\frac{K_m}{D_{m,m+35}}$	Value of Reversionary Benefits to Daughter after Father's Death.	Ditto at mean Age $m + \frac{1}{2}$
0 35	8.13521	7.53904	10.61144	40873.	704552.	11.84791	9.30047	2.54744	352.7	382.6
1 36	.08589	.47269	.59214	39097.	663679.	.82196	.20655	.61541	412.5	425.6
2 37	.06473	.43450	.57639	37704.	624582.	.79558	.15351	.64207	428.6	445.5
3 38	.05724	.40997	.56649	36854.	586878.	.76855	.11301	.65554	453.4	456.7
4 39	.04866	.38436	.55233	35672.	550024.	.74038	.07665	.66373	461.0	463.5
5 40	.05458	.37325	.55082	35548.	514352.	.71126	.04287	.66839	466.0	466.8
6 41	.06069	.36232	.54548	35114.	478804.	.68015	.01020	.66995	467.7	467.1
7 42	.06593	.35053	.53553	34319.	443690.	.64708	8.97825	.66883	466.5	464.6
8 43	.07126	.34883	.53533	34303.	409371.	.61212	.94673	.66539	462.8	459.5
9 44	.07480	.32533	.51327	32604.	375068.	.57411	.91493	.65918	456.2	452.3
10 45	.07791	.31141	.49482	31248.	342464.	.53461	.88287	.65174	448.5	443.8
11 46	.06510	.28157	.45417	28456.	311216.	.49307	.85053	.64254	439.1	434.3
12 47	.05022	.24965	.41051	25734.	282760.	.45142	.81844	.63298	429.5	424.8
13 48	.03271	.21511	.36340	23089.	257026.	.40998	.78660	.62338	429.1	415.7
14 49	.01057	.17594	.31247	20534.	233937.	.36910	.75497	.61413	411.3	409.4
15 50	7.98148	.12981	.25724	18082.	213403.	.32919	.71910	.61009	40705	408.3
16 51	.94352	.07482	.19700	15740.	193521.	.29075	.67893	.61182	409.1	414.1
17 52	.90361	.01788	.13996	13803.	179581.	.25426	.63209	.62217	416.0	428.4
18 53	.86127	6.95850	.08677	12212.	165778.	.21953	.57835	.64118	437.7	453.0
19 54	.81909	.89929	.03731	10897.	153566.	.18631	.51586	.67045	468.2	484.6
20 55	.78302	.84619	9.99380	9858.3	142669.	.15433	.45457	.69986	501.0	518.4
21 56	.75294	.79907	.95586	9033.6	133811.	.12323	.39429	.72894	585.7	553.8
22 57	.72965	.75875	.92402	8395.0	123777.	.09265	.33540	.75725	571.8	590.3
23 58	.71141	.72348	.89555	7862.3	115382.	.06213	.27771	.78442	608.7	627.5
24 59	.69899	.69402	.87377	7477.7	107520.	.03149	.22111	.81038	646.2	664.3
25 60	.69059	.66859	.85388	7143.0	100042.	.00017	.16621	.83396	682.3	699.8
26 61	.68582	.64679	.83667	6865.5	92899.	10.96801	.11229	.85572	717.3	734.4
27 62	.68165	.62558	.81932	6596.6	860033.	.93467	.05872	.87595	751.5	768.4
28 63	.67671	.60361	.80078	6320.9	79436.	.90002	.00504	.89498	785.2	811.6
29 64	.67131	.58118	.78192	6052.3	73115.	.86401	7.94081	.92320	837.9	846.0
30 65	.66413	.55696	.76165	5776.3	67063.	.82648	.89503	.93145	854.0	872.1
31 66	.65509	.53089	.73973	5493.0	61287.	.78737	.83789	.94948	890.2	908.6
32 67	.64628	.50505	.71804	5224.4	55895.	.74660	.77956	.96704	926.9	945.3
33 68	.63744	.47917	.69602	4966.2	50571.	.70390	.72002	.98388	963.6	981.5
34 69	.62784	.45254	.67286	4708.3	45605.	.65901	.65928	.99973	999.4	1016.5
35 70	.61723	.42490	.64798	4446.1	40897.	.61169	.59737	3.01432	1033.5	1049.6
36 71	.60543	.39606	.62119	4180.1	36451.	.56171	.53411	.02760	1065.6	1080.4
37 72	.59294	.36654	.59288	3916.3	32271.	.50881	.46930	.03951	1095.2	1108.7
38 73	.57933	.33590	.56268	3653.3	28355.	.45263	.40259	.05004	1122.2	1134.0
39 74	.56385	.30938	.52962	3385.5	24702.	.39273	.33361	.05912	1145.8	1155.7
40 75	.54575	.28225	.49299	3111.6	21316.	.32871	.26220	.06651	1165.5	1173.4
41 76	.52401	.22948	.45186	2830.5	18204.	.26017	.18783	.07234	1181.2	1187.5
42 77	.49861	.18704	.40639	2549.1	15373.	.18676	.10982	.07694	1193.8	1198.5
43 78	.46773	.13913	.35482	2263.7	12824.	.10802	.02768	.08034	1203.2	1206.7
44 79	.43159	.08596	.29743	1983.5	10560.	.02366	6.94084	.08282	1210.1	1212.3
45 80	.38996	.02729	.23409	1714.3	8576.7	9.93332	.84896	.04436	1214.4	1215.4
46 81	.34104	5.96134	.16315	1456.0	6862.4	.83648	.75141	.08507	1216.4	1216.8
47 82	.28537	.88864	.08529	1217.0	5406.4	.73291	.64760	.08531	1217.1	1217.0
48 83	.22281	.80904	.00044	1001.0	4189.4	.62215	.53688	.08527	1216.9	1216.4
49 84	.15103	.72023	8.90659	806.47	3188.4	.50357	.41869	.08488	1215.9	1216.2
50 85	.07108	.62325	.80501	638.28	2381.9	.37692	.29181	.08511	1216.5	1216.8
51 86	6.98121	.51634	.69362	493.88	1743.6	.24145	.15612	.08533	1217.1	1217.2
52 87	.88099	.39909	.57169	372.98	1249.7	.09681	.01142	.08539	1217.3	1216.9
53 88	.77068	.27175	.43907	274.83	876.70	8.94285	5.85775	.08510	1216.5	1215.0

No. 29 (continued).

Daughters' Age $m, m+35$	Log. (d_{m+35}, s^m)	Ditto + Log. d_{m+25}	Ditto + Log. d_{m+15}	P_m + 1,000,000.	K_m = $P_m + P_{m+1}$	Log. K_m	Log. $D_{m,m+35}$	Log. K_m $(D_{m,m+35})$	Value of Reversionary Benefits to Daughter after Father's Death.	Ditto at mean Age $m+15$
54 89	.65136	.13539	.29709	198.20	601.87	.77950	.69543	.08407	1213.6	1212.0
55 90	.51899	4.98599	.14181	138.61	403.67	.60603	.52307	.08296	1210.5	1209.7
56 91	.37654	.82651	7.97582	94.584	265.06	.42334	.34094	.08240	1208.9	1209.4
57 92	.24102	.67395	.81590	65.449	170.48	.23167	.14895	.08272	1209.8	1210.8
58 93	.10269	.51859	.65197	44.871	105.03	.02131	4.93792	.08339	1211.7	1209.7
59 94	5.94394	.34281	.46634	29.264	60.160	7.77981	.69739	.08192	1207.7	1200.3
60 95	.73772	.11955	.23222	17.070	30.896	.48990	.41325	.07665	1193.0	1187.8
61 96	.47823	3.84303	6.94378	8.7858	13.826	.14070	.06785	.07285	1182.6	1174.8
62 97	.13041	.47818	.56596	3.6810	5.0405	6.70247	3.63541	.06706	1167.0	1139.4
63 98	4.64048	2.97121	.04515	1.1096	1.3595	.13338	.08733	.04605	1111.9	1086.7
64 99	.02465	.33835	5.39780	.24992	.2499	5.39780	2.37182	.02598	1061.6	..

4 PER CENT.

No. 32.—*New Rules. Members' Single Life. Value of Life Annuity.*
 (From *Neison, Tables II. and IX. (a).*)

Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.	Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.	Age.	Log. $\left(\frac{N_m}{D_m}\right)$	Value of Life Annuity.
20	1.20953	16.201	47	-.09074	12.324	74	-.69401	4.943
21	-.20545	16.049	48	-.08541	12.173	75	-.66998	4.677
22	-.20175	15.913	49	-.07954	12.010	76	-.64545	4.420
23	-.19829	15.787	50	-.07304	11.832	77	-.62047	4.173
24	-.19477	15.659	51	-.06574	11.634	78	-.59504	3.936
25	-.19124	15.532	52	-.05749	11.415	79	-.51916	3.708
26	-.18770	15.407	53	-.04832	11.177	80	-.54287	3.490
27	-.18402	15.277	54	-.03827	10.921	81	-.51608	3.282
28	-.18022	15.143	55	-.02737	10.651	82	-.48876	3.082
29	-.17629	15.007	56	-.01565	10.367	83	-.46094	2.890
30	-.17233	14.871	57	-.00315	10.073	84	-.43257	2.708
31	-.16822	14.731	58	0.98991	9.770	85	-.40361	2.533
32	-.16398	14.588	59	-.97600	9.462	86	-.37401	2.366
33	-.15969	14.444	60	-.96145	9.151	87	-.34364	2.206
34	-.15526	14.298	61	-.94633	8.838	88	-.31182	2.050
35	-.15069	14.148	62	-.93070	8.525	89	-.27751	1.895
36	-.14593	13.994	63	-.91455	8.214	90	-.23873	1.733
37	-.14099	13.836	64	-.89781	7.903	91	-.19188	1.556
38	-.13590	13.674	65	-.88052	7.595	92	-.12959	1.348
39	-.13073	13.512	66	-.86258	7.288	93	-.05209	1.127
40	-.12537	13.347	67	-.84393	6.981	94	I.95855	-.909
41	-.12013	13.187	68	-.82460	6.677	95	-.84648	-.702
42	-.11500	13.032	69	-.80458	6.376	96	-.71135	-.514
43	-.10996	12.881	70	-.78386	6.079	97	-.55042	-.345
44	-.10505	12.737	71	-.76245	5.787	98	-.34142	-.219
45	-.10029	12.598	72	-.74030	5.499	99	-.02436	-.106
46	-.09566	12.464	73	-.71746	5.218	100		

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