

I am strongly of opinion that the people of Leeds and Yorkshire have been so well educated how to invest their savings, and to take care of them, too, in institutions where a fair rate of interest is combined with good security, that they will decline Mr. Edward T. Clifford's suggestion.

For my own part I consider it a piece of presumption for any London institution to say that a Leeds and Yorkshire institution could save expense by the latter affiliating itself to the former—Yours truly,
10th January, 1889. PRO BONO PUBLICO.

To the Editor of "The Yorkshire Post."

Sir,—I have been somewhat interested in reading the letter of Mr. Edward T. Clifford in your issue of to-day upon this subject. I enclose you a letter written by a gentleman well-known in Leeds, which appeared in the *Lancet* of the 22nd day of December. To this I believe there has been no reply. I certainly think it should receive the attention of all persons disposed to think seriously about Mr. Clifford's suggestions, and especially Lord Rothschild and Messrs. Hambro, Morgan, and Hucks-Gibbs, who have already contributed so handsomely. Indeed, I venture to think that had the "benefits" of the institution referred to been sufficiently known to these particular gentlemen their subscriptions would never have been made.

I am under the impression that if Mr. Fatkin's conclusions are correct the Nurses of Yorkshire will be too wide awake to invest their money in the institution referred to, even although it is assisted by means of contributions from private persons.—Yours faithfully,
January 10, 1889. NEMO.

To the Editor of "The Yorkshire Post."

Sir,—In my letter to the *Lancet* of the 22nd Dec., 1888, I put the following question to the promoters, patrons, &c., of "The National Pension Fund for Nurses":—

"When women at thirty, thirty-five, or forty years of age enter the occupation of Nurses at Hospitals, Infirmarys, &c., has such an occupation a tendency to increase the expectation of life over the general population of female life, as ascertained by Dr. W. Ogle?"

In a subsequent paragraph in the same letter I said: "I will assume that Dr. Ogle's tables are reliable, and that women engaged as Nurses, &c., in Hospitals will have the same expectation of life as the general population of women, and I will prove that the National Pension Fund does not propose to pay these women even 2½ per cent. interest on their savings."

If Mr. Edward T. Clifford has read my letter in the *Lancet*, what does he mean by the following statement in his letter in your issue of to-day?—"The first contention of Mr. Fatkin and your other correspondent is that Nursing is a most dangerous occupation; in other words, that it shortens life, and that therefore cheaper premiums should be charged for annuities." Has Mr. Clifford been dreaming?

In my letter to the *Lancet* of December 22nd I gave elaborate calculations to prove that "The National

Pension Fund" did not propose, according to their published tables, to pay Nurses 2½ per cent. interest on their savings, and I defied the combined wisdom of all the London actuaries to disprove my conclusions. Now, I want the Nurses of Leeds and Yorkshire to note well the concluding portion of Mr. Edward T. Clifford's letter. He says:—"The letter of Mr. Fatkin in the *Lancet* was replied to, the substance of that reply being that Dr. Ogle's figures, upon which Mr. Fatkin mainly relies, are considered utterly unreliable as a basis for annuity business by recognised authorities on life assurance throughout the country."

I have made diligent search for a reply to my letter, but cannot find one. It is, however, evident from Mr. Clifford's letter that my calculations cannot be questioned. But he takes shelter under an assertion that Dr. Ogle's figures are utterly unreliable as a basis for such calculations. I do not think that there is a single actuary in the country that would pass so undeserved a judgment upon so great an authority. If Mr. Clifford's unfavourable opinion of Dr. Ogle's life-tables is worth anything, why do the actuaries of such offices as the Scottish Widows' Fund and the North British and Mercantile Insurance Company give in their carefully prepared tables "the expectation of life" as derived from Dr. Ogle's English life-tables?

Let us, however, just examine what is the expectation of female life as given by Dr. Ogle (1871-80) as compared with the expectation of life as given by the Institute of Actuaries' "Table on Assured Healthy Lives, derived from the experience of twenty British offices." Such a comparison will show the utter worthlessness of Mr. Clifford's criticism of Dr. Ogle's mortality tables.

Age.	Expectation of Life as per Dr. Ogle.		Expectation of Life from 20 British Offices on Assured Lives.	
	Years.	Months.	Years.	Months.
30	34	5	34	6
35	30	11	31	5
40	27	6	28	3
50	20	7	21	6
60	14	2	14	9
70	9	0	9	1

I leave the Nurses and the public to judge as to the justice of Mr. Clifford's assertion "that Dr. Ogle's figures are considered utterly unreliable."

I will, however, accept the expectation of life as given by the Institute of Actuaries from assured lives, and even the National Pension Fund, according to their published tables, do not propose to pay more than 2 per cent. interest. Dare Mr. Clifford challenge this assertion?

I concluded my letter in the *Lancet* by saying "that carefully prepared annuity and insurance tables, on strict mathematical principles, convince me that a great many so-called actuaries in this country are mere copyists."

Since I wrote that paragraph I have been favoured with a copy of the North British and Mercantile tables, got up in a very clear and elegant manner. Among these tables there is one for "deferred annuities," and I am sure it will interest your readers to compare the difference between the amount which the National Pension Fund requires from a Nurse as compared with the amount required by the North British Insurance Company from the very best of female lives to secure the same amount of annuity.

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