former letter—silver has nothing to do with the question, and the newspaper statement of the exchange being 25·27 is confirmed. And such a statement of the rate of exchange clearly means that 10,000 sovereigns in gold, instead of exchanging at the normal par of exchange for 252,079 francs in French gold coin, would have exchanged for 252,700 francs of French gold coin under the conditions of the problem as to the real commercial rate of exchange at the time being.

I remain, Sir, yours very truly,

FREDERICK HENDRIKS.

Globe Insurance Company,
    28th February, 1856

NOTE.—We are prevented by want of space from replying to this second letter of our correspondent. We hope in a future Number to go fully into the subject; at present its bearings are by no means patent.— ED. *A. M.*

MR. GALLOWAY'S METHOD OF ADJUSTING HIS TABLES.

To the Editor of the Assurance Magazine.

SIR,—Mr. Galloway, in his able *Treatise on the Tables of Mortality deduced from the Experience of the Amicable Society,* after having described the method adopted by him in the adjustment of the series showing the probability of life for one year at each age, gives the result in Col. 9 in Table II., and also in Col. 8 in Table III. But, as he states, this last series still presented considerable anomalies; he therefore had recourse to another method, laid down by Mr. Gompertz, and which he describes in the note at the foot of page 9.   It is, however, I think, at present impossible for any student to investigate, for the sake of practice, the correctness of this last quoted table, as Mr. Galloway has omitted to state the interval for interpolation corresponding to " *m* " which was made use of.

It is with the hope that some reader of your valuable *Journal* may be able to furnish this information, that I venture to intrude on your limited space, presuming on my experience of the readiness you at all times evince to clear up any difficulty attending the study of life assurance.

I am, Sir, your very obedient servant,

CHARLES WATKINS.

Pelican Life Insurance Office,
    3rd March, 1856.

NOTE.—We know of no better means of obtaining the information our correspondent seeks than by calculating the number of survivors from age to age by the *unadjusted* probabilities of living (*see* Col. 8, Table III.), commencing with a radix of 10,000 at age 45.   The intervals denoted by *m* will then be discovered by observing the ages at which the numbers living so found, and those in column 10, exactly correspond.—ED. *A. M.*