

## CORRESPONDENCE.

RATE OF MORTALITY AMONG JEWS—POLE STAR  
(NORDSTJERNAN) LIFE INSURANCE COMPANY.

*To the Editor of the Journal of the Institute of Actuaries.*

SIR,—In the nineteenth volume of your publication there is a statement by Mr. F. A. Curtis (page 249), that the Jewish population of Austria are, according to the statistics of the country, remarkably long-lived. I do not know what statistics Mr. Curtis had in view, but his statement is fully borne out by some figures which are given by Mr. Joseph Körösi in his *Mittheilungen über individuelle Mortalitäts-Beobachtungen*, published in 1876. He gives on page 27 of this work, a table showing the rate of mortality found to prevail among the population of Buda-Pesth, when classified according to their religious creeds. He adds that the majority of the working classes in the place are Protestants; and another table that he gives shows that the rate of mortality among the trading classes is very much more favourable than among the workmen. He does not, however, so far as I can find, give any figures showing the numbers of the various classes.

*Table showing the Mortality per-cent among Persons of different Religious Creeds.*

Ages	Romish	Reformed	Jewish
5-10	1.47	1.23	0.85
10-14	0.70	0.74	0.41
15-19	1.22	1.23	0.86
20-24	1.70	2.36	1.19
25-29	1.74	2.16	0.88
30-34	1.94	2.72	0.67
35-39	2.36	2.54	1.01
40-44	2.89	3.03	1.17
45-49	3.44	3.53	1.42
50-54	4.01	4.03	2.14
55-59	4.32	3.44	2.64
60-64	5.65	5.83	4.10
65-69	8.58	7.59	5.64

Mr. Samson has pointed out to me that in my notice of the mortality experience of his company (the Pole Star, of Stockholm), which was inserted in your last issue, I overlooked the fact that he has stated, on page 26 of the work, that all the calculations, including that of the expected number of deaths, are based upon the Seventeen Offices' Experience Table. He also wishes me to mention that the Swedish name of the company, by which it would be better known on the Continent, is "Nordstjerman."

I am, Sir,  
Your obedient servant,

*Edinbro',*  
23 Dec. 1887.

T. B. SPRAGUE.

#### ON THE HEREDITY AND TRANSMISSION OF CONSUMPTION AND OF TUBERCULOSIS OR SCROFULA.

*To the Editor of the Journal of the Institute of Actuaries.*

SIR,—I venture to think that the following facts, which have quite recently come to light, may be of interest to your readers, whose attention has already been drawn to this subject by Dr. Bristowe's lucid article in your *Journal* of January 1887.

The view has for some time been held that in cases of hereditary tuberculosis, it is not the *seed or virus* of the disease itself which is transmitted, but a *soil* favourable to the growth of that seed. In other words, that the tissues of a person having a tendency to consumption or scrofula possess, by inheritance, a diminished power of resisting the growth of the tubercle bacillus. In hereditary syphilis, which has many points of resemblance to tuberculosis, it is manifest that the virus or disease germ itself is directly handed down from either parent to the offspring. Recent researches on tuberculosis prove that in some instances the bacillus of tuberculosis is also directly passed from parent to the unborn offspring, and that this may occur when the father, as well as when the mother, is suffering from consumption or any other form of tuberculosis. It may be premised