

Expectation of Life in New Zealand.

| Age. | Average Duration of Life : Years. |         | Age. | Average Duration of Life : Years. |         | Age. | Average Duration of Life : Years. |         |
|------|-----------------------------------|---------|------|-----------------------------------|---------|------|-----------------------------------|---------|
|      | Male.                             | Female. |      | Male.                             | Female. |      | Male.                             | Female. |
| 0    | 54.444                            | 57.260  | 35   | 32.829                            | 34.954  | 70   | 9.481                             | 10.227  |
| 1    | 59.102                            | 61.214  | 36   | 32.054                            | 34.215  | 71   | 8.988                             | 9.673   |
| 2    | 59.169                            | 61.220  | 37   | 31.282                            | 33.475  | 72   | 8.504                             | 9.130   |
| 3    | 58.626                            | 60.647  | 38   | 30.511                            | 32.734  | 73   | 8.035                             | 8.604   |
| 4    | 57.924                            | 59.934  | 39   | 29.744                            | 31.990  | 74   | 7.586                             | 8.095   |
| 5    | 57.167                            | 59.148  | 40   | 28.979                            | 31.243  | 75   | 7.160                             | 7.614   |
| 6    | 56.396                            | 58.343  | 41   | 28.220                            | 30.493  | 76   | 6.758                             | 7.164   |
| 7    | 55.606                            | 57.520  | 42   | 27.465                            | 29.739  | 77   | 6.379                             | 6.742   |
| 8    | 54.791                            | 56.680  | 43   | 26.715                            | 28.981  | 78   | 6.022                             | 6.349   |
| 9    | 53.956                            | 55.825  | 44   | 25.971                            | 28.221  | 79   | 5.683                             | 5.982   |
| 10   | 53.094                            | 54.953  | 45   | 25.231                            | 27.458  | 80   | 5.362                             | 5.636   |
| 11   | 52.212                            | 54.069  | 46   | 24.499                            | 26.694  | 81   | 5.055                             | 5.312   |
| 12   | 51.315                            | 53.180  | 47   | 23.773                            | 25.927  | 82   | 4.765                             | 5.005   |
| 13   | 50.425                            | 52.294  | 48   | 23.055                            | 25.163  | 83   | 4.489                             | 4.714   |
| 14   | 49.539                            | 51.415  | 49   | 22.344                            | 24.399  | 84   | 4.229                             | 4.439   |
| 15   | 48.663                            | 50.545  | 50   | 21.636                            | 23.640  | 85   | 3.982                             | 4.180   |
| 16   | 47.803                            | 49.690  | 51   | 20.932                            | 22.885  | 86   | 3.747                             | 3.935   |
| 17   | 46.960                            | 48.847  | 52   | 20.231                            | 22.135  | 87   | 3.525                             | 3.705   |
| 18   | 46.139                            | 48.016  | 53   | 19.530                            | 21.392  | 88   | 3.313                             | 3.487   |
| 19   | 45.336                            | 47.198  | 54   | 18.836                            | 20.655  | 89   | 3.110                             | 3.283   |
| 20   | 44.551                            | 46.393  | 55   | 18.150                            | 19.926  | 90   | 2.914                             | 3.089   |
| 21   | 43.775                            | 45.593  | 56   | 17.478                            | 19.202  | 91   | 2.723                             | 2.905   |
| 22   | 43.005                            | 44.803  | 57   | 16.822                            | 18.485  | 92   | 2.525                             | 2.731   |
| 23   | 42.235                            | 44.021  | 58   | 16.183                            | 17.776  | 93   | 2.323                             | 2.564   |
| 24   | 41.463                            | 43.244  | 59   | 15.560                            | 17.077  | 94   | 2.101                             | 2.400   |
| 25   | 40.684                            | 42.474  | 60   | 14.949                            | 16.386  | 95   | 1.843                             | 2.238   |
| 26   | 39.899                            | 41.708  | 61   | 14.348                            | 15.705  | 96   | 1.553                             | 2.082   |
| 27   | 39.108                            | 40.946  | 62   | 13.754                            | 15.037  | 97   | 1.247                             | 1.931   |
| 28   | 38.319                            | 40.187  | 63   | 13.170                            | 14.386  | 98   | 0.960                             | 1.774   |
| 29   | 37.526                            | 39.431  | 64   | 12.600                            | 13.752  | 99   | 0.677                             | 1.600   |
| 30   | 36.736                            | 38.678  | 65   | 12.046                            | 13.135  | 100  | 0.500                             | 1.424   |
| 31   | 35.949                            | 37.928  | 66   | 11.512                            | 12.534  | 101  | ...                               | 1.195   |
| 32   | 35.165                            | 37.181  | 67   | 10.994                            | 11.954  | 102  | ...                               | 0.889   |
| 33   | 34.384                            | 36.438  | 68   | 10.486                            | 11.365  | 103  | ...                               | 0.500   |
| 34   | 33.605                            | 35.695  | 69   | 9.981                             | 10.792  |      |                                   |         |

ORPHANHOOD OF CHILDREN.

New Zealand statistics give detailed information on this subject, which appears to be unique. In a paper read by Mr. H. W. Manly, actuary of the Equitable Life Assurance Society, on the 27th April, 1903, before the Institute of Actuaries at London, under the heading "Children's Benefits," he stated that in order to ascertain the ages and the number of children left by a married man at his death he had to go to the same source as Mr. King did when he constructed his table of "Family Annuities"—viz., the "Statistics of the Colony of New Zealand." And, further, after announcing his intention of making very considerable use of the information, he gave the tables, grouping five ages together. ("Journal of the Institute of Actuaries," October, 1903.)

Although the subject is not one of general interest, it may be excusable to draw attention here to the tables published for the year 1905 and the experience of the quinquennial period, as shown in the "Statistics of New Zealand."

The first table shows, for the year 1905, the total number of men who died at each year of age from twenty upwards; the number of married men stated in the registers as having died (a) childless, (b) leaving children; and the number and ages of the children living at the time of the father's death. The next is a similar table, but giving five years' results for all ages of the fathers. A condensation of the table is shown.

New Zealand, 1901 to 1905.

| Ages of Married Men at Death. | Number of Married Men who died |                   | Number and Ages of Living Issue. |          |           |           |              |                |
|-------------------------------|--------------------------------|-------------------|----------------------------------|----------|-----------|-----------|--------------|----------------|
|                               | Childless.                     | Leaving Children. | Under 5.                         | 5 to 10. | 10 to 15. | 15 to 21. | 21 and over. | Not specified. |
| 20 to 30                      | ...                            | 73                | 158                              | 234      | 35        | 1         | ...          | 13             |
| 30 " 40                       | ...                            | 130               | 639                              | 717      | 674       | 303       | 48           | 83             |
| 40 " 50                       | ...                            | 150               | 946                              | 600      | 958       | 1,074     | 978          | 151            |
| 50 " 60                       | ...                            | 190               | 1,403                            | 260      | 626       | 1,075     | 1,925        | 417            |
| 60 " 65                       | ...                            | 132               | 1,050                            | 55       | 175       | 397       | 999          | 251            |
| 65 and upwards                | ...                            | 644               | 4,290                            | 63       | 186       | 479       | 1,336        | 1,286          |