

written after a perusal of a paper in the German Assurance Year Book for 1886,\* “On the Methods for ascertaining the Mortality from the Experience of Life Insurance Offices”, by the late Mr. W. Lazarus, in which the author not only expounds the method followed by the Germans most carefully and fully, but also examines that which has been adopted by the Institute, by the Gotha, and by the Americans respectively.

I am, Sir,

Your obedient Servant,

York,

3 June 1891.

PHILIP L. NEWMAN.

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“CURRENT AGE.”

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

SIR,—In your report of the discussion on Mr. Chatham’s prize essay you state that I objected to the phrase *current age*, as incorrect; and I shall be obliged if you will now allow me to state the reasons why I consider it to be incorrect. We can speak of the current week, or the current year, or the current century: because each of these is a definite period of time, which is in progress—in fact, current; but a man’s age is a period of time which is not current, but is completed. This is obvious when we have the age stated exactly as so many years, months, and days. In ordinary language, however, if a man is between 29 and 30 years of age, we say that he is 29, taking into account only the completed years; and it may be argued that, as the 30th year of his age is current, it is permissible to speak of his current age being 30 years, as is done in the *Institute of Actuaries’ Mortality Experience*. To me this seems as incorrect as it would be to say that the now current century is 1,900 years. The following illustrations, however, may perhaps place the matter in a still clearer light. If the distance between one place and another is between 29 and 30 miles, we may say in general that the distance is 29 miles, neglecting the fraction of a mile; but we could not say the current distance is 30 miles. So, again, if the time is between 11 and 12, we could not say that the current time is 12 hours; but this would be exactly analogous to saying that the current age is 30 years. I trust, therefore, that the objectionable phrase will be dropped, and that the

\* *Assecuranz Jahrbuch*. Herausgegeben von A. Ehrenzweig, vii Jahrgang Wien, 1886. Vol. vii, Part ii, pp. 216–239.

old, unmistakeable, and in every way unobjectionable term, *age next birthday*, will in future be always employed.

I am, Sir,

Your obedient Servant,

*Edinbro'*,

T. B. SPRAGUE.

17 June 1891.

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