

I. *Some further Considerations on the Breslaw Bills of Mortality. By the same Hand, &c.*

S I R,

WHAT I gave you in my former Discourse on these Bills, was chiefly designed for the Computation of the Values of Annuities on Lives, wherein I believe I have performed what the short Period of my Observations would permit, in relation to exactness, but at the same time do earnestly desire, that their Learned Author Dr. *Newman* of *Breslaw* would please to continue them after the same manner for yet some years further, that so the casual Irregularities and apparent Discordance in the Table, p. 599. may by a certain number of Chances be rectified and ascertain'd.

Were this *Calculus* founded on the Experience of a very great number of Years, it would be very well worth the while to think of Methods for facilitating the Computation of the Value of two, three, or more Lives; which as proposed in my former, seems (as I am inform'd) a Work of too much Difficulty for the ordinary Arithmetician to undertake. I have sought, if it were possible, to find a Theorem that might be more concise than the Rules there laid down, but in vain; for all that can be done to expedite it, is by Tables of Logarithms ready computed, to exhibit the *Rationes* of *N* to *T* in each single Life, for every third, fourth or fifth Year of Age, as occasion shall require; and these Logarithms being added to the Logarithms of the present Value of Money payable after so many Years, will give a Series of Numbers, the Sum of which will shew the Value of the Annuity sought. However for each Number of this Series two Logarithms for a single Life, three for two Lives, and four for three Lives, must necessarily be

be added together. If you think the matter, under the uncertainties I have mentioned, to deserve it, I shall shortly give you such a Table of Logarithms as I speak of, and an Example or two of the use thereof: But by Vulgar Arithmetick the labour of these Numbers were immense; and nothing will more recommend the useful Invention of Logarithms to all Lovers of Numbers, than the advantage of Dispatch in this and such like Computations.

Besides the uses mentioned in my former, it may perhaps not be an unacceptable thing to infer from the same Tables, how unjustly we repine at the shortness of our Lives, and think our selves wronged if we attain not Old Age; whereas it appears hereby, that the one half of those that are born are dead in Seventeen years time, 1238 being in that time reduced to 616. So that instead of murmuring at what we call an untimely Death, we ought with Patience and unconcern to submit to that Dissolution which is the necessary Condition of our perishable Materials, and of our nice and frail Structure and Composition: And to account it as a Blessing that we have survived, perhaps by many Years, that Period of Life, whereat the one half of the whole Race of Mankind does not arrive.

A second Observation I make upon the said Table, is that the Growth and Encrease of Mankind is not so much stinted by any thing in the Nature of the *Species*, as it is from the cautious difficulty most People make to adventure on the state of *Marriage*, from the prospect of the Trouble and Charge of providing for a Family. Nor are the poorer sort of People herein to be blamed, since their difficulty of subsisting is occasion'd by the unequal Distribution of Possessions, all being necessarily fed from the Earth, of which yet so few are Masters. So that besides themselves and Families, they are yet to work for those who own the Ground that feeds them: And of
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such does by very much the greater part of Mankind consist; otherwise it is plain, that there might well be four times as many Births as we now find. For by computation from the Table, I find that there are nearly 15000 Persons above 16 and under 45, of which at least 7000 are Women capable to bear Children. Of these notwithstanding there are but 1238 born yearly, which is but little more than a sixth part: So that about one in six of these Women do breed yearly; whereas were they all married, it would not appear strange or unlikely, that four of six should bring a Child every year. The Political Consequences hereof I shall not insist on, only the Strength and Glory of a King being in the multitude of his Subjects, I shall only hint, that above all things, Celibacy ought to be discouraged, as, by extraordinary Taxing and Military Service: And those who have numerous Families of Children to be countenanced and encouraged by such Laws as the *Jus trium Liberorum* among the Romans. But especially, by an effectual Care to provide for the Subsistence of the Poor, by finding them Employments, whereby they may earn their Bread, without being chargeable to the Publick.