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L E T T E R

F R O M

The Rev. Dr WEBSTER, of EDINBURGH,

T O

The Rev. Dr PRICE, of LONDON,

A N D

Dr PRICE'S ANSWER,

Relative to the Establishment for a Provision to  
the Widows and Children of the Ministers  
and Professors in Scotland.

E D I N B U R G H :

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MDCCLXXI.

ADVERTISEMENT.

DR PRICE, in his *Observations on Reversionary Payments, Annuities, &c.* lately published, has expressed some apprehension, that the Establishment for a provision to the Widows and Children of Ministers and Professors in Scotland had not a sufficient income to afford it a permanent support. Dr Webster being fully convinced, that the doubts and apprehensions of that ingenious author were occasioned by his imperfect information with respect to several important circumstances in the plan and administration of that establishment, wrote a letter to him, in which he gave him an account of its rise, its progress, and present state. Dr Price, whose candour is not inferior to his extensive knowledge, returned an answer expressing his satisfaction with the information which he had received. As these letters contain several particulars of consequence to those who are interested in the prosperity and permanence of the fund, they are published for their satisfaction.

## Dr WEBSTER to Dr PRICE.

EDINBURGH, Oct. 4. 1771.

DEAR SIR,

I HAVE read with pleasure and instruction your ingenious and useful treatise on reversionary payments, and on schemes for providing annuities for persons in the various stages of life, &c. The observations which you make, chap. 2. § 2. on the establishment for the widows and children of the clergy, and of the masters in the universities, of Scotland, needed no apology. Your known regard for the ministers and professors concerned in this establishment, to whose literary abilities you are pleased to pay the highest compliment, was sufficient to satisfy them, that your remarks proceeded entirely from a sincere desire to render their scheme more complete, and its success more certain. For my own part, I think it peculiarly fortunate, that the prosecution of your plan  
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[ 6 ]

led you to make these remarks, as they afford me an opportunity of acquainting you with some essential parts of the scheme, of which I find you had no information, and to explain others of which your information has been imperfect. This view of its real state, will, I flatter myself, not only remove the doubts which you seem to entertain, with respect to the sufficiency of the fund, but show, from the principles laid down by so great a master of calculation, that there is good reason to believe, the income of the establishment, properly improved, will continue a permanent support of the widow and fatherless.

It may not be improper, in the entry, to give you a short account of its nature and rise, though you will find most of the facts to be first mentioned in the introduction to the printed calculations.

Several projects which had been set on foot to provide for the families of ministers of the church of Scotland after their decease, having proved ineffectual, I drew the great lines of a plan in the year 1741, which provided an annuity to the widow of every minister, and a stock  
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to the children of such as should leave no widow, founded on an annual tax, to be established by parliament, payable out of their respective benefices. As the ministers happening to die soonest would have paid least into the common stock, the provisions of the widows and children were to be small at the beginning, and to bear a growing proportion to the sums contributed by their husbands or fathers.

I soon found myself engaged in a work that required much time, and that could not be accomplished without considerable difficulty; notwithstanding the countenance and assistance of several ministers, and some gentlemen of distinguished character, elders of the church. The consent of near a thousand persons was to be procured, few of them, however knowing in other respects, conversant in matters of this kind, and many of them naturally inclined to have the scheme so modelled as best suited their peculiar circumstances, without duly adverting to the influence this might have on the general plan. It was alledged too, and strongly urged, that a scheme founded so much in equality, would not sufficiently relieve the indigent  
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[ 8 ]

and necessitous, one great design then in view.

On these and the like accounts various schemes were proposed and patronised; one particularly, without any provision for children, whereby the annuity of every widow was to be L. 20, and each of them to enter on full payment from the beginning; old men were to contribute but a trifle, present incumbents a very small sum, and future intrants more than the value of the annuities to be drawn by their widows.

The inequality and imperfections of this scheme were too glaring, and too many, to gain the approbation of the church. The matter came before two General Assemblies, the Assembly 1742, and the Assembly 1743, and their respective Commissions. It was twice transmitted to Presbyteries, was the subject of deliberation in all our judicatories, and in many committees. At last, after numberless alterations, subtractions, and additions, we were brought back to the first plan; but with this remarkable difference, that in the original draught the provisions to ministers families were to bear proportion

[ 9 ]

tion to the sums contributed by them; whereas it was now so framed, that the families of such ministers as should die soonest, and consequently contribute least, were to have the same provisions with the families of those who should live longest, and contribute most. This variation, and some other clauses, by much too favourable for ministers of advanced age, were generously agreed to by their younger brethren; it being always understood, that if the fund should not answer, application was to be made to the legislature for such alterations as circumstances required.

The plan being thus modelled, and application made to the King and parliament, they were pleased, act 17<sup>o</sup> George II. to establish the fund now under our consideration, for a provision to the widows and children of ministers and professors within the church and universities of Scotland, arising chiefly from an annual tax, of L. 2 : 12 : 6, L. 3 : 18 : 9, L. 5, 5 s. or L. 6 : 11 : 3, to be paid by contributors out of their respective benefices or salaries; for which their widows are to have correspondent annuities,

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of L. 10, L. 15, L. 20, or L. 25; and the children of such as leave no widows, a stock of L. 100, L. 150, L. 200, or L. 250; and if an annuitant shall happen to die or to be married before she has drawn ten years annuity, the children of her deceased husband who shall be under sixteen at the time of her death or marriage, are intitled to the reversion of the said ten years annuity.

The parliament having left it to the option of the ministers and professors then intitled to benefices in the church, or offices in the university, either to decline contributing for support of the fund, or to make their election of any of the foresaid annual rates; 135 declined contributing: all the rest did, within the time limited, signify their option to the trustees nominated in the said act. In consequence of this, it became necessary to inquire how the scheme would answer; because, in regard of the different ages of the contributors, their option might turn out to be very advantageous or disadvantageous to the fund, according as those of advanced years should be more or less numerous in the higher classes.

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[ 11 ]

From this and other inquiries it appeared, that a great many old men had claimed the benefit of the highest classes, and that the annual produce for support of the fund was less, and the number of widows to be provided for was greater, than had been supposed, according to the accounts transmitted by presbyteries previous to the foresaid act of George II. It was obvious, that these facts, so prejudicial to the fund, would much retard the progress of the stock; and I found by two different calculations, that in consequence of such disadvantages the stock would become stationary in the 1771, and that L. 10,000 would then be wanting to raise the necessary capital; but I found also, that the deductions from the annuities of widows, and the provisions of children, proposed in my original plan, would have the same effect on raising the capital as L. 10,000 added to stock 1771.

As a deficiency happening in the advanced years of the scheme would deprive the families of those who should have contributed most, of their just and necessary provisions; the trustees, for preventing these and other disagreeable consequences,

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did,

did, pursuant to the order of the General Assembly 1748, petition the legislature to authorise those deductions. The desire of the petition being granted, it was enacted accordingly, 22d George II. *cap.* 21.

“ That if any minister or professor shall  
 “ happen to die before he has paid for  
 “ support of the fund a sum equal to  
 “ three years annuity, corresponding to  
 “ the annual rate to which he was sub-  
 “ jected, then and in that case there shall  
 “ be deduced from the annuity due to his  
 “ widow, or the stock due to his children,  
 “ such a sum as, together with the rates  
 “ paid or due by him, without compu-  
 “ ting interest thereon, shall make up or  
 “ be equal to three years of the said an-  
 “ nuity.”

The two calculations which I have mentioned, were published at Edinburgh in the 1748, by order of the trustees, previous to their petitioning the legislature; the first, to show the necessity of such an application, as from thence it appeared, that without additional payments by the contributors, or deductions from the provisions due to their families, the fund would be in danger of failing through the over-  
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burden that might come upon it; and the other calculation to show, that the deductions above mentioned would probably be sufficient to prevent such failure or deficiency.

When I am writing to one so well acquainted with the doctrine of chances, I need not say, that observations for a long course of years are necessary to determine the *maximum* of the widows of any society, unless not only the number left annually, but their mean age when their widowhood commences, is ascertained, which could not be known before the scheme took place, with respect to the widows of ministers and professors in Scotland. It appeared indeed from repeated inquiries between 20 and 30 years back, that 20 had been left annually; but their mean age still remained a doubtful question. It was necessary to form some conjecture with respect to the mean age of widows, in order to make the proper calculations; and 52 was adopted, not only as being agreeable to the general opinion, but because this supposition corresponded to the number in life, viz. 334, according to the report of presbyteries at that time. More  
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[ 14 ]

accurate inquiries however discovered, that their number exceeded 364; whence it was evident, that either more than 20 had been left annually, or, which is equally disadvantageous to the fund, that their mean age had been less than 52. And it was no less evident, that the *maximum* of annuitants might also exceed 364; for if the widows left by ministers and professors before the scheme, amounted to any given number, the widows left by them after its commencement must be supposed to rise to the same number, especially considering the encouragement which it gives to marriage. Such are the observations at the end of the printed calculations, p. 44. and p. 45. There is no wonder then, when you read these observations, and found them to correspond exactly with your own, that you hesitated concerning the stability of a scheme which, it was admitted, would, in all probability, be burdened with at least 30 annuitants more than was originally supposed.

In proportion to your doubts, it will give you pleasure to be informed, that the scheme, as it now stands, is founded on a calculation different from those above mentioned,

[ 15 ]

mentioned, and provides even for 400 annuitants.

The principles and *data* on which this calculation is founded, were printed in the 1749, and subjoined, by way of postscript, to such copies of the former calculations as were then remaining in the trustees hands. One of them is herewith transmitted; where you will see additional funds pointed out for support of the additional widows; funds that might have been easily obtained, but no recourse has hitherto been had to them, because the real capital has risen beyond expectation, and is just now L. 11,000 above the capital which came under your view, (printed calculations, p. 41.), and even L. 2000 higher than the capital in the postscript, founded on a calculation into which these funds are introduced.

It is true indeed, that in carrying on this calculation, the annuitants in life are supposed to be the same as in the former calculations, Table 3. till the year 1780; and seeing they were in fact at Martinmas last 20 fewer than in that table, and for ten years past have not increased above 5 each year at a medium, I

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am apt to conclude they will not much exceed the number there stated before the 1780. After that period they are made to increase in quicker proportions. These suppositions were not strictly mathematical, but intended, as you see, post-script, p. 1. to shew those who were against increasing the capital, that taking the matter in the most favourable light, the additional widows would draw very considerable sums, for which no allowance was made in former calculations.

I have now, for the further satisfaction of all concerned, brought the fund to your test, and under this cover have sent you a calculation, in which the widows are made to increase and die off according to your supposition, that their mean age, when commencing widows, may be about 44; and I still find the stock rising without any additional aid to the necessary capital: A capital, the interest of which, together with the annual payments, will, after deducting the charges of management, and the provisions to children, be sufficient to answer their annuities at L. 20 each, though they should amount to more than 400. From all which it is apprehended,  
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[ 17 ]

the sufficiency of the fund, and of consequence the stability of the scheme, may justly be inferred, as it cannot well be supposed that the number of annuitants will, at a medium, rise higher than 400. Their *maximum*, according to your calculations, upon De Moivre's hypothesis, is only 394; and this even exceeds the observation of many years.

It appears from the annual reports of presbyteries since the 1749, that the whole number of widows alive, and remaining in a state of widowhood, left by the whole body of ministers and professors, taking one year with another, did not amount to 380: nor is there reason to suspect that these reports are defective; though this was the case before, and for a year or two after, the scheme took place. At that time many presbyteries did not consider it as of much consequence to ascertain with precision the real number of widows then in life who were not intitled to annuities; but being afterwards apprised of this, their inquiries were carried on with far more attention, and their reports became more accurate, not only with respect to the number of widows residing within their  
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bounds, but those who had left Scotland. A few omissions, no doubt, there may still be; but it is to be remarked, on the other hand, that several instances have been discovered of widows being continued on the lists of presbyteries after their death, for want of proper information.

You take notice, (Observations, note, p. 93.), that the calculation you had in view, *i.e.* the calculation printed in the 1748, supposes, "that all the widows left at all ages will increase to a *maximum* in the same time with those left at the mean age; that all left in the course of every year, will certainly live till the beginning of the next year; that no widows will marry; and that the acceders, tho' mostly young ministers unmarried, will leave widows as fast as the non-contributors whom they succeed."

As to these, and some other particulars unfavourable to the scheme, it is sufficient to say, that such suppositions were made, partly to put the stock to the severest trial, and partly to balance some small burdens on the fund, for which no allowance is made in the calculation.

It would be a mere waste of time, to  
make

make any further remarks on the *minutiae* of a calculation, in order to account for its supposed defects, as the scheme under our consideration is built, in its present form, upon a different calculation, of which I have just now given some account, p. 14. — 16.; but it still remains to consider, as essential to the question in issue, what you suggest, (Observ. p. 89. 90.), respecting the narrowness of the fund.

You suppose the whole ministers and professors to have been contributors from the beginning, 30 to die annually, 20 of them to leave widows, and 6 of them to leave children without widows; the widows annuities to be L. 20, their mean age 44 when commencing widows, and their *maximum* remaining unmarried 394: having made these suppositions, you observe, that subtracting L. 1200, payable to the six families of children, from L. 5450, the whole annual income, L. 4250 *per annum* will only remain as the standing provision for bearing the burden of the annuitants; whereas, according to your calculation, it ought to be at least L. 4745 *per annum*. From this supposed deficiency of L. 495 in the annual income you conclude, "It seems to follow, that the esta-

“ blishment has not a sufficient income to  
 “ afford it a permanent support;” but add,  
 “ I do not by any means design to assert  
 “ this. The difference between the real and  
 “ calculated incomes, as it has been now  
 “ stated, is not considerable enough to  
 “ give sufficient reason for such an asser-  
 “ tion. This establishment may have  
 “ some advantages which I know nothing  
 “ of, and that are not mentioned in the  
 “ printed accounts.”

It must give those concerned satisfac-  
 tion, to find, that you by no means con-  
 clude against their scheme, but have only  
 suggested some doubts in the softest terms;  
 and it will give you no less satisfaction, to  
 find, that these doubts admit of so easy a  
 solution. What you imagine may be the  
 case, is in reality the fact. The scheme  
 has many and great advantages, some of  
 which seem to have escaped your observa-  
 tion, at least in their full extent, and o-  
 thers you could not know.

The half-year's stipend, commonly call-  
 ed the *annat*, payable to the families of  
 ministers after their decease, being jud-  
 ged a sufficient aliment for one year,  
 their widows are not intitled to any an-  
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nuity for the first year of their widow-  
 hood. Their annuities, act 17<sup>o</sup> George II.  
 are only to commence at the term of  
 Whitfunday or Martinmas that shall hap-  
 pen a full half-year after the death of  
 their respective husbands, and are not  
 payable till the Whitfunday which shall  
 be a full year, or a full half-year, after  
 their commencement. Agreeably to this,  
 the widows, for example, who have been  
 left since Martinmas 1770, and before  
 Whitfunday last, 1771, will draw nothing  
 till Whitfunday 1772, and then only half  
 a year's annuity; and the widows that  
 have been left since last Whitfunday, and  
 shall be left before Martinmas next, will  
 draw nothing till Whitfunday 1773, and  
 then only one year's annuity: so that  
 if to this we add, which is the most rea-  
 sonable conjecture, that the one half of the  
 20 widows supposed to be left annually,  
 in each year of the scheme, computed  
 from Martinmas to Martinmas, are left  
 between Martinmas and Whitfunday, and  
 the other half between Whitfunday and  
 Martinmas, it will hold universally, 1<sup>st</sup>,  
 That the one half of widows intitled  
 to annuities for the first time, do not  
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enter on payment till more than six months, and the other half not till more than eighteen months, after the elafpe of the year of the fcheme in which their husbands happened to die, *i. e.* above twelve months at a medium; and, *2dly*, That there will be always, at a medium, about ten of the widows in life who draw no annuities, and ten who draw but half annuities; whereas, if I do not mistake your meaning, you fuppofe the whole widows left in any one year, and alive at the end of that year, then intitled to draw a full year's annuity; at leaft I find your annual income of L. 4745, interest at 4 *per cent.* fufficient to afford thofe annuities.

From all which it follows, that the annuities payable to widows on our fcheme, computed at L. 20 each, will be always about L. 300 lefs than fuppofed in your calculation, and confequently L. 4250, as the ftanding provision for bearing the burden of the annuitants on the plan of the eftablifhment, is equal to L. 4550 on your plan, which reduces the fuppofed deficiency in our annual income, as ftated by you, to L. 195: and this, you will immediately fee, is more than

than compensated by what I have now to obferve.

Your calculations confider L. 1200 as payable to children, and, I fuppofe, nearly L. 390 to widows, at the end of the firft year of the fcheme, 1744; and at the end of the fecond year, 1745, L. 1200 to children, and nearly L. 780 to widows; making in all L. 3570: whereas the annuities to widows and provisions to children which became due for thefe two firft years of the fcheme, and which, by the by, were not payable till Whitfunday 1746, were fo fmall, amounting only to L. 812, 10s. that, in proportion to this, the whole burden on the fund at that term would not have exceeded L. 1000, (that is, L. 2570 lefs than fuppofed in your calculation), though all the minifters and profefors had been contributors from the beginning, in which light we are now viewing the matter. Thofe favings flowed from two caufes: *1<sup>ft</sup>*, From the plan of the eftablifhment; for though it ordains a double tax to be paid for what is called the firft year of the fcheme, yet it limits that year to eight months, viz. from 25th March, to Martinmas 1744; and, *2dly*,  
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From the fact, few widows and children having been left during the first years of the scheme; which was all neat gain, as those left thereafter did not exceed the calculated medium.

It is also to be remembered, that the deductions from the provisions of widows and children having, by act 22<sup>o</sup> George II. taken place in 1749, there arose from thence, in a very few years, savings, which, according to the same supposition, of every minister and professor being a contributor, would have been upwards of L. 3000. Now these savings, and L. 2570, the savings arising from the smallness of the sums which became due to widows and children at Whitsunday 1746, making together L. 5570, fall to be considered, in the present state of the argument, as an additional capital in favour of the establishment; the interest whereof at 4 *per cent*, being more than L. 195, the sum supposed wanting in the annual income, gives all the security for the sufficiency of the fund which the principles you have laid down require. If more were wanting to ascertain its stability, L. 82 might be brought into the computation

tation on the side of the scheme, for the reason assigned, printed calculations, Table 7. which will fall to be deduced from the provisions of widows and children pursuant to act 22d George II.

I might now further inform you, that whereas 20 widows were supposed to be left annually by the whole body of ministers and professors, only 19.2 have been left at a medium for 27 years past; nor have the families of children amounted to the supposed number of six, taking one year with another. But it is high time to put an end to this long, and I am afraid tedious letter: I shall therefore only mention another advantage in behalf of the scheme, that must not be passed in silence, on account of its importance.

The stock arising from the surplus of your annual income is supposed to bear only 4 *per cent*. interest at the highest, whereas almost the whole capital on the establishment, excepting between L. 28,000 and L. 30,000 lent to contributors at 4 *per cent*. yields 4½, payable once a-year, and the arrears of annual rates pay 5. From this difference of interest, the fund may be supposed to gain annually between L. 200

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and L. 300 at a medium. This however I have not brought into the calculation, when stating the comparison between the real and your calculated income, because I consider the profits arising from thence to go for payment of the charges of management, for which I apprehend no allowance is made in your calculation.

After all, I am entirely of your opinion, that the permanency of the scheme cannot be inferred with certainty from the success it has hitherto had, without taking into the account the sufficiency of the fund for its support; and that it is yet too soon to make it a complete model, or an authority for establishments in perpetuity; especially considering an essential and undoubted fact, that the probabilities of life among the ministers and professors of Scotland, appear, from observations made since the commencement of the scheme, to be greater than among any society in populous and great towns.

On the whole, should you, after taking all the above particulars together, be as much satisfied as I am, that the establishment is sufficient to bear the burdens that may reasonably be expected to come upon

on it; yet as all human affairs are subject to change, and such schemes, from their very nature, must be attended with some degree of uncertainty, though built upon the principles and *data* of the most approved calculators, you will, I doubt not, think it was a wise appointment, act 22d George II. that a certain sum should go always towards increasing the capital, on the rise of which the very being and existence of the scheme depends. But besides this, I should think it farther proper, in case of the reduction of interest, or any unforeseen accident happening greatly to the disadvantage of the fund, that power should be lodged some where to call in the additional aid of at least L. 300 *per annum*, till the necessary capital is completed; which sum may be easily raised in various ways, without proving the smallest hardship to any person whatsoever.

If you shall be so good as suggest any farther hints to render the scheme still more stable and complete, they will be gratefully acknowledged by all concerned, and particularly by one who thinks



himself happy in this opportunity of as-  
furing you, that he is, with great truth  
and esteem,

Dear S I R,

Your most obedient and

very humble fervant,

ALEX. WEBSTER,

Dr

Dr PRICE's Answer.

NEWINGTON-GREEN, Oct. 21. 1771.

DEAR SIR,

I Think myself much obliged to you for  
the letter of the 4th current, with  
which you have favoured me. The ap-  
probation you exprefs of my Treatise on  
Annuities cannot but be pleasing to me, as  
it comes from so good a judge. I am  
happy to find, that the time and attention  
I have bestowed on this work are not like-  
ly to be quite in vain. The London so-  
cieties were laying the foundation of a  
great deal of mischief; and they are now  
in general alarmed, and some of them are  
reforming. I thought it necessary to make  
some observations on the Scotch establish-  
ment; but I was conscious it became me  
to deliver them with diffidence, and also  
with particular respect to the Venerable  
body concerned: and it is with much sa-  
tisfaction I now find, that they have been  
received,

received, particularly by you, with the candour I wished for. The postscript to the folio book of calculations, with the principles and *data*, &c. I knew nothing of till your letter brought it. I am glad to learn from it, and from the facts you mention, that my information has been indeed imperfect, and that the scheme is much more likely than I imagined to be a permanent foundation of the relief intended by it for the widow and fatherless.

When I composed my remarks, I judged of the scheme entirely from the book of calculations just mentioned. This led me to conclude, that it was expected that the number of widows on life would continue to answer to the numbers in Tab. 3. and that they would increase to a *maximum* in the period there assigned; and as at the same time I knew this would not be the case, and did not doubt but the widows on the scheme would in time increase to much greater numbers, I thought I could not properly be silent. But I now see these things have been long known, and that a correspondent provision has been made. This I shall undoubtedly

doubtedly mention in my second edition; but it cannot be brought into the section in which I treat of this establishment, your remarks not having reached me till the press had got beyond that section. This, however, will be of little or no disadvantage; because, having expressed myself in such a manner as leaves room for any corrections or retractions, all I could have had occasion to say in consequence of your remarks, may be introduced into the additions which I have been for some time preparing, and which are to be printed separately at the end of the second edition. This gives me time, and saves me from a hurry that would have been very disagreeable to me.

The advantage in your scheme equivalent to L. 300 *per annum*, from the annuities commencing later than my calculations suppose, and also the advantage from the deductions provided by the 2d act of parliament, I had all along in view; but did not mention them, partly to avoid prolixity, but chiefly because I considered them as nearly balanced by the disadvantages about which I have been likewise silent; I mean, the charges of management,

[ 32 ]

ment; and the payments to children of the second order. But, upon viewing the above advantages in their full extent, as stated by you, as also the savings arising from the small payments which happened to become due to widows and children at Whitfunday 1746, for the reasons you assign, and the additional half *per cent* interest on the far greater part of the capital, the benefit of which daily increases; viewing all these things together, not to mention the savings by widows that marry, and some other particulars, I find with pleasure, that your annual income is considerably greater than I supposed when I suggested a doubt whether the establishment had a sufficient income to afford it a permanent support. It gives me still farther satisfaction to find, from your new calculation, which I entirely approve of, that, taking the scheme as it now is, and arguing in my own way, there are sufficient provisions made for its support, though 400 widows, the highest probable number, should come upon it.

There seems, as you observe, reason to believe, that the medium of widows left annually, will not be found on the whole  
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to rise so high as 20. For the last 27 years it has been 19.2; this probably is too low to be adopted as the true medium. Suppose it then 19.5, and still there will be a saving to the scheme of about L. 200 *per annum*, which will prove a security to it additional to those you have mentioned.

Upon the whole, I am convinced by the information you have given me, that the scheme has at present as encouraging an aspect as can well be desired. However, as the last nine years have been extremely favourable, and a great help to the rise of the capital, the annual average of widows and orphans left, having for that period been a good deal lower than the true average, it may be expected some time hereafter to rise as much higher than the true average; and as it cannot be known what other events may happen, or what deviations from probability may take place, caution and vigilance, for some years to come, will, I think, be highly proper; and I am very much of your opinion, that power should be lodged somewhere to call in the additional aid of a  
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[ 34 ]

certain sum, in case any unforeseen circumstances should cast up unfavourable for the scheme: A precaution necessary in all schemes of this nature, however certain their *data*, or however probable their success.

The excess of the probabilities of life, which you observe, among the ministers and their widows in Scotland, above those in the Breslaw table, takes place, I imagine, chiefly in the first and middle stages of life. The effect of this must be, to increase the expectation of marriage, and reduce that of widowhood. It is very remarkable, that though in towns the probabilities of life in general are much lower than in the country, yet in old age they are rather higher. I shall give a more particular account of this in my additions; and it will perhaps show the reason why the widows on your scheme are not likely to increase to so great a number as might be expected from Dr Halley's, or even the London table.

Deliver my respectful compliments to Dr Robertson. I would present the same compliments to the other trustees if

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I had the pleasure of their acquaintance. May you, Dear Sir, enjoy all possible happiness. I am, with great regard,

Your most obedient, and

most humble servant,

RICH. PRICE.

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