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EXPERIENCE, EXTENDING OVER a good many years in the history of several life companies, has demonstrated that the mortality on the lives of total abstainers is considerably less than on the general average class of insureds. The experience of the United Kingdom Temperance and General of England, organized in 1840, covers a large number of lives of both classes for a long period, and has uniformly shown the superior vitality of abstainers over the general, non-abstaining class. A few years ago the British Empire Mutual Life formed a temperance section, and the results, as compared with the general section, have shown a decreased mortality. This was apparently proved by the triennial valuation of 1887, but the number of lives considered being comparatively small, the valuation of 1890 was awaited in order to give reliable data. That valuation fully confirmed previous results and was so favorable that the actuary recommended an increased bonus to the abstainer class averaging about one fifth, or twenty per cent. "There is every indication," he says, "that the results will be still more favorable in the future."

THE EDISON ELECTRIC COMPANY is in a fair way to find out that it does not own New York city and the country generally, if the New York Board of Fire Underwriters stands by its colors and acts with firmness. The Edison company was notified some months ago by the Board of Underwriters, after careful inspection had been made by Prof. Morton, an expert, that the grounding of its wires was dangerous to property and a violation of Board rules and must be discontinued by October first. The Edison people have failed to comply with the regulations, and the Board has voted to refuse certificates on equipments which are not according to regulations. The result is that representatives of the electric company have sought a conference with the

Board of Underwriters and an adjustment of the matter may soon be reached. It is quite time for the underwriters everywhere, Canada included, to take the electric hazard in hand and insist upon safe methods of installation and insulation. The electric companies are organized to make money, and left to themselves will construct on a basis of cheapness, without regard to thoroughness or safety to property. The underwriters can, if they will, control the situation.

WE KNOW OF no single volume with such admirably tabulated and excellently printed fire insurance statistics as are found in "Fire Insurance by States," recently issued by the Underwriter Printing and Publishing Company of New York. The volume, which is a double sized quarto, was prepared by Mr. Chas. A. Jenney of the *Weekly Underwriter*, under whose immediate charge the insurance statistics of the recent United States census were gathered. From 1880 to 1889, inclusive, the figures of the census report are used in the tabulations, and for 1890 and 1891 they are taken from the official reports to the various State Insurance Departments, twelve years being thus covered. The statistics, by companies, are also given for Canada, covering the same period, as officially reported by the Insurance Department. The volume is superbly printed and bound and should be owned by every fire insurance company and manager.

THERE IS AMPLE food for reflection in the census bulletin on mortality, recently compiled by Mr. George Johnson, statistician, published by the Department of Agriculture of the Dominion. From this we learn that the death rate, based on the census of 1891 for the whole of Canada, was 14.10 per 1,000 of the population, against 15.34 in 1881, which is certainly a favorable showing. By provinces the death rate of 1891 was: 18.91 in Quebec; 11.30 in Ontario; 13.36 in New Brunswick; 10.36 in Manitoba, 14.57 in Nova Scotia; 13.94 in British Columbia and 7.32 in the N.W. Territories. The death rate of the Roman Catholic population in the province of Quebec was, according to the census, 20.1, and that of the Protestant population 10.8. According to the Board of Health records, however, the rate of the former was 23.6. In Ontario the Catholic death