

were 29,094 policies, passing through 398,010 years of life, with 5,124 deaths. Had the mortality in the latter Section been at the same rate as in the former Section, the deaths would have been 6,959, or 1,835 more than they really were; that is to say, the mortality in the General Section was, on the average, 36 per cent. higher than in the Temperance Section. The above figures refer only to those who were continuously in the Section they first entered, and does not include those who were afterwards transferred from one Section to the other. The transfers during the sixty years, however, were only about 5 per cent.

Another table is presented: "Roughly speaking, the effect of medical selection largely disappears in five years. Consequently, by omitting the first five years of assurance from our observations, we practically exclude any advantage which might accrue to one of the Sections, if there were in it a large number of recent assurances—that is, more recently selected lives—than in the other." The report adds: "It will be observed that during the strenuous working years of manhood, from twenty-five to sixty years of age, the annual mortality rates among the Abstainers were, on the average, 40 per cent. lower than among the Non-Abstainers. This is an enormous difference."

The question may be asked: "Are the non-abstainers assured in that Institution good average assurable lives? Are they as sober, as healthy, and as long-lived as the average of those lives which are assured in the other life offices whose mortality experience furnishes the data upon which the Life Assurance business of the country is conducted?" In this General Section, the mortality is about $5\frac{1}{2}$ per cent. less than was to be expected by the Hm. Tables, or less than half per cent. more than the expectation according to the Om. Tables. It is thus seen that the General Section consists of good average assured lives. The mortality of the Temperance Section during the sixty-one years was 30 per cent. lower than that shown by the Hm. Tables, and 25 per cent. lower than that shown by the Om. Tables.

The social and financial standing of the risks in the two sections were practically the same.

There are many other points of value and interest in the report, but I must not make this paper longer by more quotations. The above report should certainly be in the hands of each of us; it was published in the *Contemporary Review* for March, 1904. I agree with the conclusions of the report that total abstinence tends to prolong life. Other Institutions have had the same experience; for instance, the Scottish Temperance-Life Assurance Company, Sceptre Life Association of England,