

TEMPERANCE COLUMN.**AN ARGUMENT FROM LIFE ASSURANCE STATISTICS.**

Mr. A. T. Bowser, the manager of the Whittington Life Assurance Company, at the annual meeting of the Company, said that "the bonuses in the Temperance section had been about 25 per cent. more than in the other section, and that, taken as a whole, the mortality had been in the ordinary section at the rate of 16 35 per 1,000 per year, while the rate in the Temperance section has been 8.74 per 1,000 per year. But, as the lives assured in the Temperance section are somewhat younger than in the other, because they commence the provident habit of paying for life assurance at an earlier age than others. I have separated those above 30 years and under 50, and I find the difference not so much in favour of the Temperance section, but still considerable. I find the rate in the ordinary section is 10 05 per 1,000; in the Temperance section 6.72 per 1,000.

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"Looking a little deeper into this subject, as to the cause of death, there appear some instructive facts. I find that more than one-fourth of the whole number of deaths amongst the assured arises from various affections of the lungs and respiratory organs. The proportion in the Temperance section is slightly in excess of the ordinary section. About one-eighth of the deaths arise from various affections of the brain. Here, again, the mortality in the Temperance section is slightly in excess of the other. These two causes of death seem to show that the practice of teetotalers has but little influence on the rate of mortality from these causes. But when we come to the affection of the heart, of the stomach, of the liver, and of the kidneys, then the difference is most serious indeed. In the ordinary section, the number who die of heart affections is nearly three times as many as those in the Temperance section; but of those who die of diseases of the stomach, of the kidneys, and kindred diseases, &c., the proportion is four times as many as those who die from the same causes in the Temperance section. Still more, against the proportion of 32 per 1,000 persons in the ordinary section who have died directly of liver diseases, not one has died of such affections in the Temperance section. These statistics are gathered from a number of assured lives; persons known to be intemperate are absolutely excluded when proposed for life assurance. I desire not to draw any conclusion from these facts beyond what concerns life assurance, but leave to medical men and advocates of temperance to deal with them in their moral and physical aspects. I give the facts as an unprejudiced witness; for, although not a strict abstainer myself, I know the advantage of extreme temperance.

Mr. Joseph Chamberland, M.P., speaking at Birmingham on the

School Board, said of it:—"The second advantage which we have secured by the education of the people is that we have taken away the chief temptation to evil-doing, because nothing is more certain than that ignorance is closely connected with intemperance and with crime. I do not know anything which can be more gratifying to my friend in the chair, who has devoted a great part of his life to this work, than to find that his anticipations have been justified by his experience, and that within the comparatively short period of half a generation intemperance has greatly diminished, while the official statistics show that there has been an extraordinary falling off in crime, but also in the lighter classes of offence. I say that these are results which may well make men proud to have had any part in the great agitation which has led to them, may well give us hope and confidence in the future, and assurance that this country, great as may be its traditions, has yet a still greater future before it.

We have no wish to depreciate the part which the School Board has played in the promotion of Temperance, but we should like to have read also an acknowledgment of the greater part played by the Temperance societies, through the efforts of which, in many cases, the subject of Temperance has been brought prominently forward in our Board and other schools.—*The Temperance Chronicle*.

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