

**Teetotalers on Top.**

Unless some eminent actuary succeeds in compiling a tabulated statement of unexpected longevity on the part of those who regard an empty glass after a good dinner as a sign that they, as guests, are keenly sensible to the virtues of their host's wine-cellar, the following figures prepared by Mr. James Meikle, F.I.A., F.F.A., consulting actuary of the Abstainers' and General Insurance Company, Limited, will be apt to establish the claims of teetotalers to superiority over those who sometimes indulge in "six of Irish hot." The following table shows that for a period extending over fourteen years, fifty per cent. of those who were doomed to death under the table regulating the departure of healthy men from this mundane sphere were saved for a second term on earth by their habits. The following figures are the result of Mr. Meikle's investigation into the death rate of the Abstainers' Ordinary Department of the company named above:—

Age.	Years of Life under observation.	Death "Expected" under the H.M. Table of the Institute of Actuaries.	Actual Deaths.	Ratio of Actual to "Expected" Deaths.
10 to 24	5,269.5	31.898	15	47.0 per cent.
25 " 34	12,363.0	92.796	48	51.7 "
35 " 44	8,408.0	84.149	29	34.4 "
45 " 54	4,122.0	61.962	32	51.7 "
54 " 70	1,396.5	43.080	27	62.6 "
Total	31,559.0	313.885	151	48.1 "

Total abstainers may reasonably regard such facts and figures as arguments superior to any plebiscitum in the conversion to their views of those who desire to prolong their pilgrimage on earth beyond the period prescribed by the insurance experts who prepared the H.M. Table.

The moral lesson conveyed by the above table is equal to that of the inscription on the tombstone erected over a grave to preserve the memory of a bibulous but liberal bar-man.

*"This is on me."*

The table published by the Abstainers' and General Insurance Company certainly places the teetotalers on top as first-class lives for insurance risks, whatever may be thought of them for other purposes.

**A Policy and a Pair of Trousers.** What a general fire policy may be made to cover has always been a moot-point; but the following curious claim, reported to have been paid by an English insurance company to a man hailing from Yarmouth, a place famous for its bloaters, would seem to show that in approaching an insurance company with a claim it is not necessary to tell a Shakesperian tale of:

*"Moving accidents by flood and field."*

Any unexpected casualty; any event that takes place without one's foresight or expectation; any event which proceeds from an unknown cause, or is the unusual effect of a known cause, and therefore not expected, may be made the particulars of a claim

for compensation. Sometimes, as in this instance, the demand upon the insurance company is almost too absurd and trivial to receive consideration; but the subject of this story received payment for his claim, and is doubtless a well-dressed advertisement of the liberality of the company concerned.

The claimant for compensation under the general fire policy referred to herein, belonged, as already stated, to Yarmouth, on the east coast of merry England, and, according to the particulars of his claim, he was sitting on the sea-beach (on the Londoners' day of enjoyment—a Bank Holiday), with the ends of his trousers turned up. The evidence does not state if he thus disposed of his trousers from fear of a beach-comber, or because of a belief, like that of the Anglo-maniac in New York, that it was raining in London. At all events he was smoking, and probably engaged in watching the Londoners gambolling in the surf, when some ash from his pipe dropped into the tuck formed by his turned-up trousers and burnt a hole. We incline to the belief that the ordinary holder of a general fire policy would have shaken out the burning ash, and in a single sentence of expletive condemned the accident and his trousers. But this Yarmouth man presented a claim under his fire policy, and, after inspecting the trousers, the company actually paid for a new pair without making any stipulation that this prompt payment of so curious a claim should be noised abroad.

**A Chinese Question.**

A lurking sympathy with and liking for John Chinaman is not rare, and is easily understood among those who know what a good, clean, faithful performer of work the much abused Mongolian is.

Even admitting that Bret Harte's description of Ah Sin has created a justifiable distrust of the Asiatic, whose "child-like and bland" smile conceals a wealth of cunning, there can be no good reason for the indefensibly harsh treatment sometimes accorded, even in Canada, to the cheerful, chattering laundrymen from the province of Yunnan, mysterious Bodyul, or the new treaty ports of Soochow and Hangchow. However strong may be the desire of the civic authorities that, in the interest of public morality, the Mongolian liking for and indulgence in the innocent game of fan-tan may not be imbibed by the dualistic race of white people living in amity under one flag in the city of Montreal; nothing will warrant the detention in jail of thirty yellow-skinned, but possibly innocent, cleaners of clothes for sinful white people, simply because of the inability of our policemen to distinguish good from evil, to "tell one Chinaman from another," to separate or recognize by visible marks the industrious laundryman from the wicked player of captivating but uncertain fan-tan. Yet such was the reason given for declining bail offered by these accused Mongolians. It is not the fault of Hop Lee or Wun Lung that he so closely resembles twenty-nine of his countrymen as to confuse a police-