

The accounts of these sections have been kept separate, the profits of each being for the benefit of its members only, and the result has been greatly to the advantage of the total abstainers. The premiums on policies were fixed in accordance with the ordinary expectation of death, and the deaths in the temperance section fell far short of this expectation, while in the general section it was almost reached. Taking the total number of deaths for the last sixteen years, we find that they give us the following results:—

GENERAL SECTION.

Expected deaths, 4080 Actual deaths, 4044 = 99 per cent.

TEMPERANCE SECTION.

Expected deaths, 2418 Actual deaths, 1704 = 70 per cent.

Thus leaving the temperance section funds to be called upon for thirty per cent. less of death claims than what provision had been made for, while the general section had to pay nearly its whole expected amount. The result of course is that the average profits payable to the totally-abstaining policy-holders have been thirty times as great per individual as those payable to others. It is easy to see that the teetotaler actually carries his insurance at a far cheaper rate than does his beer-drinking friend.

The lessons taught by these important facts ought not to be thrown away. It is right to use them as strong arguments in favor of the temperance movement, but we ought to do even more. For our own personal benefit, and to show our confidence in the doctrines we teach, we ought to let them influence us when we are making provision, by insurance, for the future of our families.

To those of our readers who favor the system of insurance upon which beneficiary orders are based, we strongly recommend the Royal Templars of Temperance, the National Mutual Relief Society connected with the Sons of Temperance, and a similar society that has been commended by the Grand Lodge of Good Templars. Any of these organizations can give you a safer and cheaper insurance than can be furnished by an organization open to those who use intoxicating liquor.

We regret, however, very much that we cannot direct, to any institution doing business in Canada, those who prefer insurance on a basis different from that of the societies named. There are many people who do not approve of the death-assessment plan, and at present they must pay higher rates because their fellow policy-holders drink. This is hardly fair, but there seems no remedy for it unless some of the existing insurance companies will follow the example of the U. K. Temp. Prov. Institution, and give abstainers the benefit of their abstinence in a separate section; or unless, which would be better still, our temperance men prove enterprising enough to organize a company of their own on a temperance basis. Total abstinence is growingly popular in Canada; its adherents are numerous and influential, and would, no doubt, come up loyally to the support of such a project, especially when it would be so much to their own advantage.

We who oppose and condemn the liquor traffic are saddled already with too many burdens that it compels us to carry, high taxation to support charitable institutions and maintain legal medication for the wounds that we are licensing this reckless evil to inflict upon society, as well as risks to person, property, and character. We ought not to carry more than we are compelled to carry. It is absurd that we should pay high insurance premiums for the benefit of those who will insist upon doing themselves injury for the sake of gratifying a degrading appetite.

A well organized and conducted temperance insurance association, besides personally benefiting those connected with it, would be a material assistance to the temperance reform. It would in its existence and success form a powerful argument in favor of total abstinence, and would also hold out strong inducements to habits of sobriety. It would have the strongest claims for public support upon grounds of profit, economy, fairness, benevolence, patriotism, and morality.

Selected Articles.

FATHER MATHEW AND PROHIBITION.

Rev. George W. Pepper, Worcester, Ohio, in the *Catholic Temperance Advocate* for September, claims that "extermination" is the only remedy for intemperance, and says:

"This was the deliberate decision of the Rev. Father Mathew, a name fraught with honor and encompassed with power. This single name speaks with an eloquence as brief as it is potent on this all-momentous theme. I have in my hand a letter written to me by this eminent philanthropist in 1854. I had called a meeting in Belfast to take steps towards the suppression of the liquor-traffic by law. A meeting was called in one of the largest halls in the city. Father Mathew could not be present, but he sent this letter:

"MY DEAR FRIEND,—The question of prohibiting the use of ardent spirits, and the many other intoxicating drinks which are to be found in this unhappy country, is not new to me. *The principle of prohibition seems to me the only safe and certain remedy for the evils of intemperance.* This opinion has been strengthened and confirmed by the hard labor of more than twenty years in the temperance cause. I rejoice in the welcome intelligence of the formation of a Maine Law Alliance, which I trust will be the means under God of destroying the fruitful source of crimes and pauperism. Allow me to thank you for your earnest, active, and indefatigable labors in this movement.

"Yours very truly,

"THEOBALD MATHEW."

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NOT ONE REDEEMING FEATURE.

We say this after years of close acquaintance with the rum traffic and the rum-seller, and we say without fear of successful contradiction, that it is not possessed of one single redeeming feature. It stands an open enemy to everything that is good. It is the opium of America and the world, beneath whose shade all must wither and die. It blights and destroys forever everything that comes under its baneful influence, not excepting the immortal soul itself. Even the men who ply this devilish trade cannot escape the influence of its damning power, and the woe of God has been written in letters of fire against such as deal out to their fellowmen, regardless of consequences, this destroyer of human happiness. We are all members of a common family bound together by the most sacred ties, mutually dependent on each other for the necessities of life, likewise the comforts and sustaining relations that justify us in expecting mutual sympathy, kindness and assistance. We are bound to do what we can to aid our fellowmen and we will be held accountable before God for the way we do it. The rumseller says, "Am I my brother's keeper?" No one can ask this question with such heartless indifference as the man who sells whisky. This question was first asked by the murderer Cain, when God asked him the whereabouts of his brother, and it has been asked thousands of times since by the rumseller, when a suffering, heart-broken wife, or son, or daughter comes begging him not to let their husband or father have any more rum.

He will take the last cent a man has got if he knows there is not a loaf of bread in the house, or that the wife or child lies dying for want of care. He knows full well that his business is not connected directly or indirectly with the prosperity of the country, or the success or happiness of his fellowmen. He knows that everything about his calling is evil. He is well aware that crime, poverty and death are the legitimate fruits of his business, yet he pursues it, knowing that every dollar that goes into his pocket is coined out of heartaches and tears. Yet he will ask: "Am I my brother's keeper?" These are the vultures who fatten themselves on the sorrows and weaknesses of their fellowmen. Every other branch of business is in some way related to the good of mankind, and to the general prosperity of our social and business world. The miller, the baker, the grocer, the