

assurance societies which keep the statistics of the lives of the general section and of those persons who abstain from strong drinks quite separate, and some of the facts kindly furnished to me by these institutions I propose to quote, bearing in mind that many difficulties at present present themselves in this enquiry, which no doubt will be eliminated in future years, such as the time the several abstainers insured may have ceased to drink alcoholic liquors, and the quantity and kind they took during the period or periods they were not abstainers. The most valuable facts are furnished by the United Kingdom Temperance and General Provident Institution, established in 1840, which institution, on the 31st December, 1874, had 9,539 whole life policies in the temperance section, and 15,838 in the general section. In seventeen years the following were the results, viz.:-

	Temperance Section.		General Section.	
	Expected claims.	Actual.	Expected claims.	Actual.
1866-70 (five years)	549	411	1,008	944
1871-75 (five years)	723	511	1,268	1,330
1876-80 (five years) ..	933	651	1,485	1,480
1881-82 (two years)	439	288	647	585
17 years.	2,644	1,860	4,408	4,339

It will be seen from this that the claims in the temperance section are only a little over 70 per cent. of the expectancy, while in the general section they are but slightly below the expectancy. The Whittington Life Assurance Company keep the statistics of abstainers apart from those who are not abstainers, but their experience is not yet enough to form any exact opinion upon, but they say that "teetotalism seems to be favorable to longevity." The Sceptre Life Association states that "during the eighteen years of our history ending 21st December last (1882) we had 116 deaths in our temperance section against 270 expected deaths," and in this year (1883) "the same disproportion prevails, as we have had 57 deaths, and only seven of them are the lives of abstainers, whereas to be equal with non-abstainers there should have been nineteen." In the Emperor Life Assurance Office they have a temperance branch, and they assure lives at a "less rate than moderate drinkers, thus giving them an immediate advantage of from £3 to £7, according to age, on each £100 assurance." In some accidental offices the assumed superior lives of abstainers is recognized by a charge of 20 per cent. less to teetotalers than to moderate drinkers."—*The (London, Eng) Commercial World.*

We commend the above extract to the consideration of temperance men. In the discussion that followed the reading of Mr. Robinson's paper it was stated that his figures were compiled by actuaries who were not themselves teetotalers, and that the persons insured in the temperance section had at stated times to sign a declaration of their abstinence. We would also refer our friends to other articles that have appeared in THE CANADA CITIZEN on this subject. Especially would we again call attention to the average age attained by members of the National Division of the Sons of Temperance for the last three years, as taken from the Journals of the order. The male members who died during the period named were thirty in number, and their average age was sixty-nine years and a half. That organization requires no physical qualifications for membership, and is not made up of picked lives. All this confirms the often-expressed opinion that total abstainers are paying too much for their life assurance, except in companies that have two divisions, one for total abstainers and one for the general class, as has that referred to in the paper quoted, and which is one of the most successful of English Life Companies. There is evidently a growing feeling that there is need for more institutions of a similar sort, for we find that two new companies have been organized on a like basis this year in Great Britain, and have made the required deposit of £29,900 sterling. Their names are "The Scottish Life Assurance Company" and "The Blue Ribbon Life Assurance Company." In Australia a Temperance and General Life Assurance Company has been recently organized. The question is asked "Why don't the leading temperance men of

Canada form a similar company, and add to it an accident branch, as most accidents occur directly or indirectly on account of the use of intoxicating liquors?" There is certainly room for such a Company, it would prove profitable to stockholders or guarantors, as well as economical for the assured; and would give to temperance advocates the strongest testimony in favor of total abstinence.

Let our leading temperance men set to work at once and do something in regard to this matter.

Since the above article was written a notice has appeared in the *Canada Gazette* stating that application will be made at the next session of Parliament for an Act to incorporate the "Canada Temperance and General Life Assurance Company." We do not know the plans or intentions of the promoters of the said Company, but if it is to be managed by reliable men upon the general principles that we have indicated, we shall wish it all success in a work that cannot fail to be both useful and profitable.

WOMAN'S WORK FOR TEMPERANCE.

Last week we gave our readers a report of the proceedings of the annual meeting of the W. C. T. U., recently held at Detroit. We have much pleasure in now placing before them a report from the *Post and Tribune* of the President's address. It is not only eloquent and beautiful, but full of fact and suggestions that ought to have the most careful perusal and study.

MISS WILLARD'S ADDRESS.

In less than two months we shall celebrate the 10th anniversary of the crusade. In less than three weeks (November 18) we shall have completed nine years since our national union was organized at Cleveland. Then the light of the gospel temperance movement was nebulous; now it shines with the steady blaze of stars and constellations. Then thousands of our noble sisters stood upon the pedestal of "woman's sphere," cold as Pygmalion's statue toward the world's awful heartache; but now, smitten into newness of life by the divine spark of Christ's love, they have struck out into the common world about them, to act a mother's part toward thousands worse than motherless. Then the sky of hope lay low above us; now its arch is boundless. Then we were raw recruits, now we are soldiers drilled and disciplined; then we crusaded in saloons, but now in the halls of legislation. Then we thought only of cure, now we are occupied with prevention; then we wept, now we rejoice. Then we said "God be pitiful," now we say "God be praised!" Then we called ourselves a national Union, now we are national in very deed.

PROHIBITION THE WATCHWORD.

"Prohibition, immediate and unconditional," is our watchword all along the lines. We have seen that the principle of Prohibition must be grounded in organic law beyond the reach of demagogues and that this must be done through non-partisan methods by means of a constitutional amendment. We have seen, however, that enforcement can only be secured by the election of officers who will enforce, hence this involves a party committed by its hopes and ambitions hardly less than by its principles to the successful working of the law. We have seen that such a party must be recruited from the moral elements of society and that these cannot include the majority save as the women of the land become its devoted and practical adherents. Hence, we have perceived ourselves to be the natural allies of those courageous men who, in states where Prohibition is repudiated from the platforms of both Republican and Democrat, with the balance of opinion turned against them, and the partisan press vituperous in its contempt, still plant their votes for Prohibition, looking to a harvest in the "sweet bye and bye." We have beheld the germination of this harvest in half a score of states, where the "divine right of bolting" has been thus exercised, finding by curious coincidence, that recognition of the Prohibition principle in caucus and legislature has followed, not preceded said bolt.

HIGH LICENSE A FALLACY.

The past year has witnessed no disaster to our cause like the blight and mildew of the "high license" fallacy. Our temperance army was advancing in solid phalanx with fixed bayonets. It demanded of the saloon interest absolute, unconditional and immediate surrender. But a halt was called; a parley followed. "Of two evils choose the least," became the compromising motto of well-meaning but unwary leaders, and down the winding by-path of high license many detachments of our army went their way. Not so the Woman's Christian Temperance Union! "Of two evils choose neither," was our watchword, and with us stood the Good Templars, firm and unswerving in their loyalty; with us stood every temperance expert and specialist in the land—men who have studied the reform in all its aspects and invested their lives on its behalf. We knew that what is false