

which take place before the hundredth year are brought on artificially, that is to say, by disease or accident." Dr. Farr, in the 16th Annual Report of the Registrar General of England, says: "The natural term of human life appears to be 100 years." Finally, the prophet Isaiah says, LXV.—20:—"There shall no more thence be an infant of days, nor an old man that hath not filled his days, for the child shall die an hundred years old."

The extreme limit of life appears to be about twice the natural limit or term. Thus, instances have occurred of man living to 200 years, or very nearly; and Buffon relates, with much minuteness, the history of a horse that lived 50 years, and died February 24th, 1774.

How are we to account for the ages recorded in Genesis of Adam, his sons, and Methuselah? We cannot disregard the teachings of science, nor need we doubt the statement in Holy Writ. Each has Divine authority. By what theory can we reconcile the two? Simply that the year, or unit of time, among the early patriarchs differed from that adopted since the Deluge, which has been twelve calendar months. Hensler, a high authority, shows the strong probability that the year, till the time of Abraham, consisted of three months only, and that not until the time of Joseph was it extended to twelve months. "This assertion," says Hufeland, a still higher authority, "is to a certain degree confirmed by some of the Eastern nations who still reckon only three months to the year;" and, besides, it would be altogether inexplicable why the life of man should have been shortened three-fourths immediately after the flood. Moreover, the recorded ages when the early patriarchs married was about four times the usual age. Again, with the period of Abraham, we find mention of a duration of life which can still be attained, and which no longer appears extraordinary, especially when we consider the temperate manner in which the patriarchs lived. We think, therefore, that Hufeland has arrived at a correct conclusion when he says that "man can still attain the same age as ever." * * *

I would add that in my opinion every person, at least every one that is not afflicted with organic trouble, or who has not neglected too long the observance of the laws of nature, has within himself the power to prolong his own existence as well as to improve and secure his own good health. In life insurance we find that the best risks are not the most robust men, nor the athletes, but the men who, without organic trouble or inherited tendencies to disease, are yet obliged to take care of themselves.

THE TEMPERANCE AND GENERAL LIFE.

The Temperance and General Life of Toronto held its fifth annual meeting on the 11th ult., and the directors submitted a report for 1890, which shows commendable progress made by this young company. Increase is shown in assurance issued and in force, in premium income, in assets, and in surplus to policyholders. The assurance issued amounted to \$1,313,000 under 1,073 policies, of which amount \$1,277,000 under 1,047 policies was taken and paid for. The assurance in force at the end of the year was \$3,484,003; the total income was \$84,219, of which \$77,790 was in net premiums; and the expenditure \$47,367, of which only \$8,240 was for death claims. The actual assets, besides \$40,000 of uncalled guarantee capital, amount to \$155,213; and the liabilities, except capital, to \$112,661, leaving a surplus of \$42,552, so far as policyholders are concerned. Again in assets is thus shown of \$39,-

719. The increase in reserve and other current liability was \$34,069, and the total increase in surplus \$5,650. If we take account of paid-up capital as a liability, we shall find that there is still some impairment; but so far as the security of policyholders is concerned, there is the surplus of \$42,552 intact, besides the provisional security of the \$40,000 unpaid capital. The company has excellent gentlemen associated in its management, and by discreet handling we may confidently hope for its healthy growth and prosperity.

LIFE ASSURANCE WRITTEN, 1890 AND 1889.

UNITED STATES COMPANIES.

	1890.	1889.	Increase
Aetna.....	\$21,246,702	\$20,399,689	\$ 847,013
Berkshire	7,192,805	6,921,888	270,917
Brooklyn.....	672,496	707,673	35,177
Commercial Alliance....	19,786,500	1,829,500	17,957,000
Connecticut General....	1,834,199	1,503,111	331,088
Connecticut Mutual.....	10,620,245	9,256,204	1,364,041
Equitable.....	203,826,107	175,264,100	28,562,007
Germania.....	10,015,716	10,051,548	35,832
Home.....	7,391,311	6,764,102	627,209
Imperial	6,133,000	5,549,000	584,000
Manhattan.....	12,962,101	17,388,211	4,426,810
Mass. Mutual.....	17,369,350	15,105,763	2,263,587
Mutual Benefit.....	24,158,992	22,217,255	1,941,737
Mutual Life.....	160,985,986	151,962,063	9,023,923
National, Vt.....	15,148,462	12,743,988	2,404,474
New York Life.....	159,576,065	151,119,088	8,456,977
New England Mutual....	11,792,960	11,067,055	725,905
Northwestern.....	62,256,609	51,777,480	10,479,129
Penn. Mutual.....	29,663,272	18,418,000	2,445,272
Phoenix.....	3,392,375	1,449,183	1,943,192
Provident L. & T.....	13,241,355	13,269,382	28,027
Provident Savings.....	16,174,330	19,172,197	2,997,867
State Mutual.....	7,360,075	6,094,748	1,265,327
Travelers.....	13,695,838	8,599,375	4,796,463
Union Central.....	21,111,955	19,628,595	1,483,360
Union Mutual.....	5,357,519	4,879,786	477,733
United States.....	11,955,157	9,523,581	2,431,576
Washington.....	10,638,473	10,663,767	25,294

Totals.....\$876,800,275 \$783,626,334 \$93,173,941

1 Does not include accident business. 2 Decrease.

We reprint the above table from our last number, with the figures of the Union Mutual for 1889 changed as given by President DeWitt in a recent letter, wherein he explains that the amount written as given in our former table included "in the issues for 1889 the insurance that lapsed and went under the Maine non-forfeiture law." Of course we gave, as explicitly stated in connection with the table, total amounts written in 1889, as given in the New York report (see Table VI); but as the total given for 1890 did not, it is stated, include lapse under the Maine law, above referred to, the comparison worked an injustice to the company, unavoidable by us in the absence of the above information. The figures as now given show a gain for the company of \$477,733. As we before stated, the total gain in insurance written of all the companies above given in 1889 over 1888 was over sixty millions more than the gain in 1890 over 1889. The above \$93,173,941 represents the total net increase for 1890.

Among the agents attending the annual meeting of the Sun Life last week were Messrs. W. H. Hill, Peterboro; E. W. Hendershott, St. John, N.B.; James Lyster, Sherbrooke; and Rev. R. B. Denike, Campbellford, who favored the CHRONICLE with a call.