

LIFE ASSURANCE AND TEMPERANCE.

The Temperance and General Life Assurance Company of Toronto is a "new departure," in Canada, inasmuch as it keeps in quite a separate class those who abstain habitually from alcoholic beverages and those who are "moderate drinkers." In England there are several companies doing business on this principle, and they have proved conclusively that it is a fact that "total abstainers" are longer lived than moderate drinkers, and being kept in a separate class they get the benefit thereof. We must, however, qualify somewhat the term "moderate drinkers," for nine-tenths of the so called are immoderate in their use of spirits. We know of many heavily insured, who never seem the worse of "liquor," but whose lives are materially shortened by its use; yet who would be longer lived with half or one-fourth the quantity than with none at all. Herein, as we have frequently pointed out, is the difficulty. Too high an estimate is placed upon the term moderation, and moderate drinkers are usually really intemperate without knowing it. The first year's work of the above named company, as shown by the first annual report recently issued, must be quite satisfactory to the managers. The *Monetary Times* says "the Company has made a good beginning and from the influential persons whose names appear in the directorate we look to see it make still further progress." There must be a large class now in Canada who will be glad to avail themselves of the special advantages of this company. Another feature of the company is that of mutual assurance on the graduated premium plan, also with "abstainers" separated. This, we believe, to be the principle of life assurance of the future. There is no reason whatever why insurers should pay two and three times over what will cover the risk on select lives, except it be to enrich assurance companies and pay princely salaries to managers. With a guarantee fund and a deposit with the Government, such as offered by the "temperance and general," there is no more risk than with the stock companies, and the cost will probably be less than half, or should be, with carefully selected lives, to which assurers should themselves attend, in a measure.

The important subjects, mostly original, which have been treated of in this journal during the past three or four months are, amongst others, as follows: Science of Health and its Popularization; Milk Supply and how it may be contaminated; Catching Cold; Temperance and Prohibition; Adulteration of Foods; Recent Experiments with Disinfectants; Health Officers and the Water Supply; Isolation in infectious Diseases; What to do with House Slops; The Patent Medicine Evil; Open Air for Consumption; The Public and the Medical Profession; And the Progress of Sanitation during the Reign of Queen Victoria.

A BACTERIOLOGICAL laboratory is to be established in Irkutsk, the capital of Eastern Siberia, a city of 40,000 people; a people which are thus, in Preventive Medicine, ahead of Canada.

NEBRASKA has established a state Board of health.

HEALTH MAXIMS FOR DAILY PRACTICE.

RISK a dollar or a hundred dollars, but don't risk your health, you may never regain it if lost.

SICKNESS is as surely poverty as health is wealth.

WHEREVER you are, endeavour to make sure that there is not a particle of decaying, waste, organic matter around about or near your dwelling or place of abode.

HAVE all used up waste stuff of every sort that can decay, or that can harbour decaying matter, destroyed—burned, or carried away from every dwelling.

FROM such waste comes foul air which befouls the blood and other fluids of the body.

LET in the fresh air to your house, night and day, even if you have to burn much extra fuel.

NIGHT air is not half so bad or dangerous as the air you have once breathed.

ALL this talk about reform in women's dress is becoming tiresome, says *The Doctor*. Let women wear seasonable underclothing, stockings and shoes, and forswear lacing, low-neck dresses, bare backs and bare arms, and it will not be worth while to discuss the merits of divided skirts, chemiloons and similar devices.