

abstainers, 71 occurred amongst non-abstainers on an average for twenty years, then where 100 occurred amongst total abstainers 158 must have occurred amongst non-abstainers, making the loss ratio amongst non-abstainers 58 per cent. higher than that amongst abstainers in the experience of this company. It is no wonder, then, that its rates to total abstainers for whole life policies are 10 per cent. lower than its general rates.

I come now to the experience of Canadian companies on the same lines. The Temperance and General Life, which was the pioneer in this field, had a very successful experience as an independent company from 1886, when it began business, till 1901, when it was amalgamated with the Manufacturers Life. Since the amalgamation the two sections have been maintained, with a similar experience, so far as the very favorable mortality experience shown by its abstainers' section is concerned, as is shown by the annual reports and other publications by the company.

The report of Mr. T. Bradshaw, vice-president, actuary and managing director of The Imperial Life, on the position of The Temperance and General Life Assurance Company, made while the question of amalgamation with The Manufacturers Life was under consideration, contains the following statements: "An examination of the figures cannot but prove that The Temperance and General has enjoyed a very favorable mortality experience, one markedly below that of any other Canadian life insurance company similarly situated in respect to age, that I have examined, and the officers who have selected the risks are to be highly commended for the great care and skill with which they have performed their duty. I have had an opportunity of examining into this company's death losses in its temperance and general sections separately. The experience of the temperance section fully confirms the investigations made by several eminent actuaries and certain life companies, that risks on the lives of total abstainers, carefully selected, carry with them a markedly lower rate of mortality than do those on the lives of ordinary insurers."

"Should the companies unite, it would, in my opinion, be absolutely essential, in the interests of the different classes of policy-holders, to keep the business in three sections, so that the temperance policy-holders would not be bearing the heavier mortality of the general section, nor yet the still heavier mortality of the foreign section." Such, then, is the result of my examination of the figures of some companies who have made a separate classification of abstainers and non-abstainers. I have not been