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If the above statement be true, and we believe it to be, then the call to total abstainers to look for more favorable terms or for separate classification when insuring their lives is a very strong call, for all experience alike shows that being better risks than non-abstainers, they should have better terms on non-profit rates of separate classification for profits.

We will give the mortality experience of a number of companies in successive future issues of this paper, to show how great an advantage abstainers have over non-abstainers in the way of more favorable mortality.

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