

Correspondence.

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THE LIQUOR TRAFFIC

Editor INSURANCE AND FINANCE CHRONICLE:—

Dear Sir,—I was greatly interested and much surprised at the general trend of your editorial article of two columns on the above subject in the issue of September 30th. You head it "A word with Parliamentary Prohibitionists," and take as a text, a very absurd statement to the effect that "The only community in which prohibition can be successfully enforced is a community in which nobody wants to drink liquor."

Your paper is published in the interest of Finance and Insurance, and, therefore, one would expect the liquor question to be treated, in its columns, from one or the other of those standpoints. Have you nothing to say of its effect upon the business of fire insurance, or its still more important bearing upon life insurance? And have you never studied its relation to the financial prosperity of a community, or of a province, or country, or individual? You can not, surely, as a man, be well satisfied with what the traffic is doing, every day, to your fellow-men all over this Dominion. How many of your fellow-citizens, do you suppose, are every day thrown by it into a condition unfit to transact ordinary financial, insurance, or other business, requiring cool judgment and full possession of one's faculties? How many well-brought-up people, do you suppose, quite capable, but for their liquor habits, of earning large salaries, are almost constantly out of work? How many such people, whose families should be protected by life or accident insurance, cannot get it, owing to the cost of the dangerous drink habit, as well as because no company desires drink risks?

A great and most useful work has been accomplished in this country, by the people you seem desirous of caricaturing. You call them "Parliamentary Prohibitionists." You represent them as crazy enough to want something that you deem impossible, viz.: the enforcement of prohibition in a community having even one man who "wants to drink liquor." Surely there is deep meaning in the multitudes of people who have gone to the polls, under no political or religious excitement all over English-speaking Canada, and declared by large provincial majorities such as no government ever obtained, that prohibition is the only correct attitude towards the traffic. Are these people nearly all mere faddists, or looney? Surely, they must be, from your standpoint, of the traffic being something that it is impossible for a free people to suppress.

You recommend these people to "abandon fruitless efforts to change a custom common since the time of Noah," and would like to see them "unite in a laudable attempt to see that the wine and beer consumed is pure and wholesome, and bars and beer-gardens well-managed?" How ridiculous. What's wrong with the wine and beer and beer-gardens? Why cannot they be left alone, as dry-goods and grocery stores, and bakers and confectioners are? Is it not because no matter how pure the liquor or well-managed, the effect on the community is evil, and men and women are rendered stupid, and unable to take care of themselves on the way home, and have to be looked after by the "Parliamentary Prohibitionist" in

a blue-coat? Why cannot so great an evil be prohibited just as the small-pox, and the trichina, and the San Jose scale, and arson, and murder, are prohibited, even though some of these have been "a custom common since the time of Noah?" As a matter of fact, it has been prohibited for many years over nearly half the English-speaking Provinces. I well remember the resistance of leading Montreal and Quebec physicians and people to the vaccination requirements some years ago. But we hear no more of that now. Great educational progress has been made, as you say, but the "days of intemperance" are with us still, and will remain, to some extent, even after prohibition is successfully enforced throughout Canada. Murder and theft and bigamy and burglary and arson continue, though rigidly prohibited. But they do not flourish, as they would do if licensed and protected for money as the liquor traffic now is.

The financial aspect of the liquor business was ably treated by our late Finance Minister, Hon. George E. Foster, in a statement made in 1884, showing the cost of the liquor consumed in Canada to have been no less than \$493,200,000 from 1868 to 1882. He wrote:—

"One can scarcely grasp the awful significance of the above figures. The large quantities of grain that have been worse than wasted would have fed millions of people. The cost of liquors for one year exceeds the whole revenue of the Dominion of Canada. The cost per head has been fully twice as much as the total cost per head of all our custom duties since Confederation. The total amount spent in the fifteen years above tabulated aggregates, without counting interest, nearly \$500,000,000. This would have defrayed all our cost of government, built our railways, and left us without a shadow of a national debt. To all this we must add the incalculable cost of citizens slain, labor destroyed, pauperism born and crime watched, restrained and punished. If this waste could be made to cease, Canada in ten years would not know herself, so prosperous and wealthy would she have grown. Surely it is the part of all good citizens to see to it that such a frightful source of waste and destruction is dried up. Prohibition is the only effectual cure."

I close with a couple of tables showing how the three chief cities of Ontario have been rapidly applying the principles of prohibition to the traffic in their midst, during the past twenty-two years, cutting it down by sixty per cent.

LICENSES TO SELL LIQUOR IN 1874.

	Toronto.	Hamilton.	London.	Total.
Taverns.....	309	127	75	511
Shops.....	184	93	40	317
Wholesales.....	21	11	3	35
Vessels.....	16	3	0	19
Totals.....	530	234	118	882

LICENSES TO SELL LIQUOR IN 1896.

	Toronto.	Hamilton.	London.	Total.
Taverns.....	150	76	34	260
Shops.....	60	20	6	76
Wholesales.....	9	4	2	15
Vessels.....	0	0	0	0
Totals.....	269	100	42	351
Prohibited.....	321	134	76	531

During the same period the County of York, outside Toronto, has reduced the temptations to drink from 109 to 104; and the County of Wentworth, outside of Hamilton, from 146, to 41; and the County of Middlesex, outside of London, from 206 to 72. From 551 to 217 is also a reduction, or prohibition of about sixty per cent. But the increase of population makes the