

ABSTAINERS AND LIFE INSURANCE

RECORDS OF THIRTY YEARS SHOW TOTAL ABSTAINERS TO BE 25.8 PER CENT. BETTER RISKS THAN TIPPLERS.
(From the New Voice.)

Half a century ago, a well-to-do Londoner rebelled at paying the ten per cent. additional premium, which was then assessed upon total abstainers by life insurance companies. The additional ten per cent. was charged because total abstainers were supposed to be extra-hazardous risks. The tables are now turned. The day is at hand when total abstainers get insurance at a lower rate than tipplers, and liquor-dealers are forced to pay an extra rate in premiums on account of their hazardous occupation.

The rebellion of this Englishman resulted in the formation of what is now known as the United Kingdom Temperance and General Provident Institution, a life insurance company that classifies the tipplers separately from the total abstainers, and makes each class pay the rates which its respective death-rate calls for. This company was the original temperance life concern, and it has now accumulated funds amounting to nearly \$10,000,000, and has paid in its existence more than \$25,000,000 in claims. It is the record of this concern that is quoted all over the world on the frontiers of total abstinence agitation. Here is the record in cold type:

RECORD OF 32 YEARS' INSURANCE OF TOTAL ABSTAINERS IN ENGLAND.

Year.	EXPECTED DEATHS		ACTUAL DEATHS		RATIO OF ACTUAL CLAIMS TO EXPECTED CLAIMS		Per Cent. of Advantage in Favor of Abstinence
	General Section	Temperance Section	General Section	Temperance Section	General Section	Temperance Section	
1866-70	1,068	510	914	411	85.5	71.0	18.0
1871-75	1,267	723	1,330	511	105.0	70.7	31.3
1876-80	1,185	633	1,180	651	100.7	68.8	20.9
1881-85	1,070	1,179	1,530	835	141.0	70.8	20.8
1886-90	1,817	1,172	1,750	1,015	94.7	68.0	25.7
1891-94	1,550	1,331	1,583	915	101.5	70.0	31.5
1897	107	370	349	261	87.5	71.3	16.2
Total	9,213	6,557	8,906	4,632	92.5	70.0	*21.0

Averages

The year 1897 showed the smallest difference between the death ratio of the two sections of any year since the foundation of the society 18 years ago; but the average of all these years shows 21.6 per cent. advantage in favor of the total abstainer.

This saving runs into cash rapidly. Below is given the record of cash claims paid out by this society during the year 1897 in the two sections:

DEATH CLAIMS FOR THE TWO SECTIONS FOR 1897.

	Expected Claims	Actual Claims	Per Cent.
General section	\$522,725	\$182,050	92.2
Temp. section	185,120	318,500	71.8

Per cent. in favor of total abstainers, 20.1.

This cash balance sheet shows that the ratio of expected claims to actual claims was 20.1 per cent. in favor of the total abstainers. If the total abstinence section death-rate had equaled that of the general section, the company would have been compelled to pay out \$90,057 more during the year than it did, and of course would have had to deduct the amount from the policy holders' profits. On October 22nd last, *The Insurance Monitor*, the great London insurance journal, printed this society's report for 1897, in which new business to the extent of nearly \$1,000,000 was added to the books of the company, and it said editorially: "The superiority of life in the temperance section is obvious."

RECORD OF 15 YEARS' INSURANCE OF TOTAL ABSTAINERS IN SCOTLAND.

Year.	EXPECTED CLAIMS.		ACTUAL CLAIMS.		RATIO ACTUAL TO EXPECTED CLAIMS.		Per Cent. of Advantage in Favor of Abstinence.
	General Section.	Temperance Section.	General Section.	Temperance Section.	General Section.	Temperance Section.	
1883-87	11	43	7	15	62.	35.	27.
1888-92	49	159	33	79	68.	50.	18.
1893-97	95	290	67	198	70.	48.	22.
Totals..	155	492	107	292	*69.	*47.	*22.

*Averages.

SCOTTISH TEMPERANCE LIFE.

The policies of the United Kingdom Temperance and General Provident Institution are now written wherever the British flag floats. Its success has been so marked that, 15 years ago, the Scottish Temperance Life Association was formed in Edinburgh. Like its London parent, the total abstainers were classified separately from the general section, and the temperance folk were given the benefit of their abstinence. The company now has more than 10,000 members. During the year 1897, 1,424 new policies were issued. New insurance to the extent of \$1,770,875 was written. At the 15th annual meeting of the directors, held last spring, John Wilson, M.P., submitted the table given at the bottom of this page, the results of the 15-years' business with the two sections.

At this meeting, nearly \$14,000 surplus earnings were directly applied toward the payment of premiums of total abstainers, in addition to the regular dividends of 27 per cent. This company recently began issuing accident policies, keeping drinkers from non-drinkers as in the regular life policies. At this annual meeting, about \$1,400 surplus was applied to the premiums of holders of accident policies in the total abstinence section besides the regular dividends.

THIRD TOTAL ABSTINENCE COMPANY FORMED.

Fourteen years ago, the Abstainers and General Life Insurance Company was formed at London, on the same

general plan as that of the original society and the Edinburgh concern. Its reports tell the same story, and practically the same difference in the expectancy of life in the two classes appears. It also has been a big financial success. The following table shows its growth during the past six years:

GROWTH OF THE ABSTAINERS AND GENERAL LIFE INSURANCE COMPANY.

Year	Income.	Amount added to Reserve Fund.
1892	\$113,545	\$30,720
1893	121,675	15,380
1894	134,005	52,875
1895	115,570	51,210
1896	165,590	70,315
1897	183,480	80,310

It was not till 15 years ago that these facts began to be considered on this side of the water. In the first issue of *The Voice* ever published, September 25th, 1884, President Greene, of the Connecticut Life Insurance Company, gave the result of some investigations that he made on this subject. He said: "In one of our largest cities, containing a great population of beer-drinkers, I had occasion to note the deaths among a large group of persons whose habits, in their own eyes and those of their friends and physicians, were temperate; BUT THEY WERE HABITUAL USERS OF BEER. When the observations began, they were, upon the average, something under middle age, and they were, of course selected

lives. For two or three years, there was nothing very remarkable to be noted among the group. PRESENTLY DEATH BEGAN TO STRIKE IT; AND, UNTIL IT DWINDLED TO A FRACTION OF ITS ORIGINAL PROPORTIONS, THE MORTALITY IN IT WAS ASTOUNDING IN EXTENT, and still more remarkable in its manifest destiny of cause and mode. . . . AND THIS, IN ITS MAIN FEATURES, VARYING, OF COURSE, IN DEGREE, HAS BEEN MY OBSERVATION OF BEER-DRINKING EVERYWHERE."

The letters published in subsequent issues of *The Voice*, the conclusions of President Greene were confirmed by such insurance authorities as Thomas W. Russell, president of the Connecticut General Life Insurance Company; George O. Ripley, president of the Home Life; T. H. Bronson, president of the United States Life; J. B. Temple, president of the Southern Mutual; A. G. Ball, president of the State Mutual; Stephen Ball, secretary of the Hartford Life and Annuity; Samuel C. Huey, president of the Pennsylvania Mutual; Charles Dewey, president of the National Life; J. H. Nitvin, secretary of the National; J. M. Holcomb, secretary of the Phenix Life, and J. W. Hull, secretary of the Berkshire Life Insurance Company.

The published opinions of these men attracted such general attention that the formation of two temperance insurance societies followed a few years later, both of which are now flourishing and making good records.

Ten years ago, the American Temperance Life Insurance Association was formed in this city, with offices at 231 Broadway, and which deals in nothing but total abstinence risks. It has had remarkable success, and has paid something like \$200,000 in death claims. President Frank Delano is now for the first time compiling the results of their years of existence. He tells the *New Voice* that, while he would not have the exact data until he has completed his work a few weeks later, THE RESULTS OF THEIR BUSINESS SHOW THAT THE RATIO OF THEIR DEATH-RATE TO THAT OF GENERAL RISKS IS ABOUT 26 PER CENT. IN FAVOR OF THE TOTAL ABSTAINER.

For four years the American Life Insurance Company of this city has conducted a total abstinence section, and now has about 750 risks in that department. In the four years of its existence, not a single loss has occurred in this section. Secretary John Napier is enthusiastic over the experiment, and pronounces it a decided success in every way. He believes that when sufficient time has expired to tabulate the results of their plan, THE SAME RESULTS WILL BE SHOWN AS IN THE BRITISH TOTAL ABSTINENCE COMPANIES.

Summarizing these various facts, we have the following results:

	Per cent. in favor of the Total Abstainer
Thirty-two years' record of the United Kingdom Temperance and General Provident Instn.	20.1
Fifteen years' record of the Scottish Temperance Life Association	22.9
Ten years' experience of the American Temperance Life Insurance Company, estimated by President Delano	26.0
General average	22.8

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IMPORTANT.

TORONTO, 1899.

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