

INTEMPERANCE AND LIFE INSURANCE.

The advocates of temperance have strong allies in the life insurance companies, the managers of which are in a position to practically judge the evils of excessive drink. According to the Journal of Inebriety, the well-known fact that life insurance companies find excessive mortality in their risks in certain sections of the South and Southwest has been the subject of some investigation lately. Several of the Hartford companies who have examined the facts have found that this mortality came directly from inebriety, and was due to the liberal interpretation of the agents, who did not realize that any risk of inebriety was perilous unless the insured had suffered from delirium tremens many times. No use of alcohol, either moderate or occasionally immoderate, was thought to be dangerous. The agents and examiners had no clear conception of alcohol, and treated the companies' views as extreme. The result was that special examiners were sent from the home office to cancel all the risks of \$10,000 and upward where insured were found using alcohol to any excess. Finally some of the companies withdrew their agents altogether and do not solicit business in certain sections. In one case twenty-eight deaths were all traced to the excessive use of alcohol and were all paid, simply because it was cheaper to settle than to contest. At a recent meeting of the Tennessee State Board of Health, the Secretary reported that a Hartford life insurance company had ordered its agents not to issue any policies in six counties of the State, owing to the excessive mortality of the policy holders. The question came up of the cause of this mortality; as no reports indicated any special disease in this section, a letter was addressed to the Secretary of the company to know the reason. The answer was that from the amount of insured lives in these counties the average loss to the companies should be about \$68,000 when, in fact, it was over \$150,000—more than double the loss of any other section, and without any special cause of epidemic disease. The real explanation was the want of care in taking risks and the number of inebriates who had been taken as proper cases. It is the same old blunder of supposing inebriety to be a mere vice at the control of the victim, and in no way periling life unless used to great extremes.—*Spectator*.

Contributed Articles.

THE SCOTT ACT.

1. WHAT IT IS AND WHAT IT IS NOT.

By W. Burgess, Toronto.

WHAT THE ACT IS.

It is a statutory, permissive law, giving power to the majority of the electors to prohibit the granting of licenses for the sale of intoxicating liquors at the next following licensing session, provided that five clear months elapse between the date of the vote and the first of May following.

It is a law passed by the Dominion Parliament in 1878, and supported by the present Government, which has resisted attempts to impair its efficiency by vicious amendments, and has sustained an appeal case through the courts of Canada and through the Privy Council, thus establishing its constitutionality.

It is prohibitory so far as the common sale of intoxicating liquors is concerned. Where adopted the sale of intoxicating liquors for beverage purposes is absolutely illegal.

It is a reasonable law providing for certain requirements. The Act provides that druggists may be licensed to supply liquor—for medicine, under a doctor's prescription; for sacramental purposes, under a clergyman's certificate; or for mechanical purposes, under a certificate signed by two justices.

It is an Act enforced by heavy penalties, viz.: For the first offence, not less than \$50; for the second offence, not less than \$100; for the third and each subsequent offence, two months' imprisonment.

It is an Act providing for its own enforcement to a greater extent than any liquor law ever previously passed. It is

the duty of any collector of inland revenue to bring prosecutions whenever he shall have good cause to believe that any offence against the Act has been committed. It provides, also, that such prosecution may be made by or in the name of any person, and inspectors under the McCarthy and the Crooks Acts are instructed to prosecute for offences against the Scott Act. It provides, also, that if any credible witness proves upon oath that he has good cause to believe that any intoxicating liquor is for unlawful purposes on the premises of a person accused of an offence against the provisions of the Act, a warrant may be obtained to search such premises, and if such liquor or any kegs, barrels, bottles, packages, or any other receptacles of liquor are found it may be used as evidence against the accused.

It is non-partizan. It does not submit the question to a vote through the medium of party politicians, but raises the simple issue of "license or no license." The Act was passed during the Mackenzie government, and has been sustained by the Macdonald government. It is advocated by prominent members of the Conservative government at Ottawa and by prominent members of the Liberal government at Toronto, and by members of the Dominion and Provincial parliaments, irrespective of party views.

It is non-sectarian. The highest courts of the Methodist Presbyterian, Baptist, and other churches have pronounced strongly in its favor. The Church of England Temperance Association are in sympathy with it. Among its most prominent advocates are some of the leading and influential clergy of the Episcopal and Roman Catholic Churches. The Salvation Army is also in active sympathy with the law.

2. WHAT THE ACT IS NOT.

It is not an arbitrary measure. It only comes into operation by vote of the electors, and then only after at least five clear months have elapsed between the date of the vote and the licensing day—and this, too, after many previous months (perhaps years) of notice of the intention of citizens to submit the Act. Nor can the Act be even submitted to a vote by the arbitrary will of a few people; at least one-fourth of all the electors must sign a petition to the government in favor of submitting it before a vote can be taken.

It is not an unjust measure. It seeks to remove by the most considerate means possible the license system which has been proved disastrous to the material, moral and physical interests of the people. No property is destroyed or confiscated; no contract dishonored by it. Every license runs its full length. All rights are respected. The prospective interests of a few only which have been created by privilege—not by right—may be affected.

It is not a tyrannical measure. It only comes into operation by the will of the electors expressed at the ballot box. It does not dictate to a man as to his liberty to drink. It is really only an extension of the general principle of the country's laws which prohibits men from selling articles dangerous to the well-being of the community, even when it concedes the right and liberty to use them; as, for instance, a man may eat bad meat or drink bad milk, but he may not offer them for sale. A man may read vicious books or deck his house with indecent pictures, but he may not expose them for sale.

It is not a failure. It is absurd to speak of an Act as a failure which is designed as a preliminary step only towards more complete and effective measures for the abolition of a great evil, when that preliminary step has not even been yet taken except in a very limited area. Let it be remembered that the Scott Act is attacking the license system which has prevailed for ages, and that the Act has not been in operation over a period or territory extensive enough to contrast its beneficial results with the results of the license system. On the other hand, where it has been tried, even for a short time, good results are apparent, including the complete destruction of the treating system and a marked diminution of drunkenness and general crime.

It is not a final measure of prohibition, but prepares the way and gives warning to those engaged in the business for the complete abolition of the traffic, including the manufacture and sale of intoxicating liquors.

The Act has been voted upon in forty-five counties, and four cities. Up to the present time has been carried in thirty-nine counties and two cities, and has never been repealed.