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Interesting to Wives.

A most interesting and important case was tried last month at the Bradford (Eng.) County Court. The plaintiff, a grocer, named Patrick Henry, claimed \$250 from the Refuge Assurance company, of Manchester, the amount representing premiums paid on a policy on the plaintiff's life effected by his wife, but without his knowledge. The policy was for \$500, issued in 1884, and for fourteen years the premiums had only been collected from the wife by the company's agent when Patrick Henry was absent. The agent never asked for the premium when the plaintiff was present, but "called again" at another time when, without Patrick's consent, his wife used to take money from the till to pay the premiums. It was admitted by the defendants that, when the insurance was effected, the wife stipulated that her husband was not to be told. Mr. Justice Bompas who tried this curious case gave judgment for the plaintiff for the amount claimed, with costs.

We decline to subscribe to the belief that Mrs. Patrick Henry was justified in surreptitiously removing money from the till, even for such an excellent purpose as the payment of premiums on this policy of insurance on Patrick's life; but we frankly admit to a strong feeling of regret that the plaintiff in this singular suit elected to expose his innocently pilfering spouse in a court of law instead of condoning the offence and praising her prudence. Probably Mrs. Henry and the agent of the Refuge Assurance company are now singing together:

Oh, what a tangled web we weave,
When first we practice to deceive.

Alcoholism and Life Assurance.

The habitual use of any spirituous liquor seems to be now generally accepted as a factor affecting the mortality rate. Of course, very marked discrimination by assurance companies against those who choose to drink in moderation may not be necessary; but experience and statistics are convincing, and they serve to show that the total abstainer is a more desirable risk than the man who "froths his bumpers to the brim," and finds in October ale, peat reek, or goblets

of soulless champagne, a daily source of exhilaration. Depressing as the facts may be to men with seasoned heads and sanguine temperament, the British Blue Book, lately published, would seem to show that the consequences of conviviality warrant the growing caution of life assurance companies in the selection of risks even from the ranks of so-called moderate drinkers. The British Blue Book says:—

"Statistics are given of twenty-four diseases or causes of death, and five of these, viz., pleurisy, diseases of the nervous system, diseases of the circulatory system, bronchitis and pneumonia cause more than half of the entire mortality. Cancer kills more than influenza, while suicide is directly responsible for more deaths than alcoholism. It is, however, expressly pointed out that alcoholism contributes to many deaths that are put down to other causes. 'In certifying the cause of death of inebriates it is the habit of some medical men to state only the pathological condition of the organ or organs chiefly affected. The experience of this office shows that cirrhosis of the liver, for instance (the liver is the organ which more than any other is affected prejudicially by intemperance), is frequently returned as the sole cause of death in such circumstances, the fact that abuse of alcohol had induced the cirrhosis, or other morbid condition, being omitted from the certificate.' There is a special table given for alcoholism, showing comparative mortality figures, and social philosophers will shake their heads wisely when they see, at the very head of the list, the keepers of inns and hotels, their servants, and the whole tribe of brewers and distillers. Men of these classes, that is, the dispensers of alcohol, die of its effects from the three to ten times faster than the average of 'occupied males,' three times faster for the brewer, ten times faster for the London hotel servant." On the other hand, the mortality from alcoholism among agricultural laborers, railway men, iron and tin and coal miners, clergymen, fishermen and others is far below the average, only one-third or one-fourth of it, while in the case of soap manufacturers, lead workers, copper miners and carpet manufacturers, no deaths whatever are recorded from alcoholism. It would be of interest to know if there is some subtle relation between soap-making and total abstinence.