

THE ROYAL COMMISSION.

Evidence Given to Them at Toronto, in December, 1893, by
H. Sutherland, Manager of the Temperance and General
Life Assurance Company, Head Office, Toronto.

For the Royal Commission on the
Liquor Traffic:

Gentlemen,—When I was asked to meet this commission to give evidence as to the results of my investigations and experience from an insurance standpoint of the difference, if any, between the lives of total abstainers and non-abstainers as to their longevity, I concluded that I could best give what would be valuable to the commission by looking carefully into the practice of companies generally with regard to the acceptance of risks and the experience of the particular companies that have kept the two classes of risks entirely separate and summarising the results of my investigations for submission to you.

I think the statement that I am about to make may be regarded as indisputable. It is my belief that the business of life insurance involves interests of such magnitude and far-reaching importance as to be the one above all others which is certain to have prompted those whose special duty it has been to make such research and such careful study of all that pertains to the physical well-being and longevity of men as to enable them to speak with the highest possible degree of authority on the subject. If it is found then that the general consensus of opinion expressed by these officers is to the effect that any hereditary tendency, or any habit, is to be regarded as seriously against or barring a risk from acceptance, then that opinion is entitled to be considered of great importance as coming from the highest human authority on the subject.

Believing this, I have consulted the writings of 23 independent authorities, from all of whom I shall quote on this question, and it will be found that while not one expresses a doubt about the baneful effects of intoxicants in nearly every case the unfavorable opinion expressed with regard to their effects is most emphatic.

I quote as follows:

Chas. F. Stillman, medical examiner of the Mutual Life Insurance Company, N. Y., says on page 15 of the Life Insurance Examiner, a work written by him: "The regular or occasional use of intoxicating liquors, tobacco or narcotics, needs special investigation, as experience has proved that habits of drinking and the use of narcotics have more influence in determining the probability of life than any other adverse factor in the problem of life insurance."

The following is quoted from Pallock and Chisholm's Medical Handbook of Life Assurance by Dr. John M. Keating, medical referee of the Penn Mutual Life and president of the Association of Life Insurance Medical Directors of the United States, in his excellent work entitled, "How to Examine for Life Insurance":

"Intemperance is perhaps the most formidable enemy to the safe insurance of lives. It ranks before phthisis in its deadly effects on the human system. Not only is it often inherited, but organic ailments are by it originated, and organic weakness crystallized into disease. The tendency to disease—as phthisis, gout, rheumatism and diabetes—are by it converted into actualities. Its slow, insidious effects upon organs in hardening their connective tissue, and thereby contracting as by a band on their blood vessels, and choking off their supply of blood, are exemplified in cirrhosis of the liver, but act also on the lung and kidney. By promoting the fatty degeneration of muscular tissue in the heart and the whole system of arteries, and favoring sclerotic changes in their coats, the circulation from its center to its ultimately terminating branches is affected, and either by failure of the heart itself, or by depriving the vessels of their elasticity and contractile power, and favoring atheromatous changes in their coats, which lead to rupture and hemorrhages, it becomes a deadly agent. The vessels of the brain are sure to be involved, and apoplexy rendered most likely. The degenerations of age are anticipated and precipitated by alcohol, and the drunkard is thus sure to have a shortened life.

"The primary effects of alcohol on the nervous system, from nervous disorders, from various disorders of motion and sensation up to delirium tremens—are among the earliest, but not the most fatal of its results; and the organic alterations which we have indicated are found rather in the drunkard than in the man who carries his drink well and is always under its influence who is in the greatest danger. We must, therefore, decline to attach any value to the statements of an applicant or his friends that he 'never was known to be drunk.' Small doses of stimulants taken repeatedly through the day, and ended in a somewhat larger one at night, leave the system charged with alcohol, from which it is, in fact, never free, and the excretory organs are therefore continuously under its influence. These are the most dangerous cases, and therefore the medical examiner should not rest satisfied with the reply, 'I have never been drunk in my life.' The most searching inquiry

should be made, with all the tact of the physician, as to the quantity taken each day, and the frequency of the dose. We may forgive the rare outbreak of the youthful on certain festive occasions, if we are satisfied that the habit of drinking in the day hours has not been acquired, but we cannot pass the applicant whose daily habit is to take stimulants three or four times in the twelve hours. Drinking between meals should always be inquired about in cases in which we have any doubt about habits.

"The evidence of friends about temperance is often of the most unreliable nature. Each man has his own measure of what constitutes 'temperance,' or what may be called excess.

"When evidence to moderation is required the replies are often most unsatisfactory, and have frequently to be wrung out of a 'friend' by repeated correspondence as to what the habits of an applicant really are. Medical officers are well aware that this is the most troublesome part of their duties, and that finally even the most elaborate correspondence will fail to clear up the point to the satisfaction of the board or the examiner. In such cases we are inclined to give the company the benefit of the doubt.

"In studying the facts of intemperance, we may distinguish the following classes of victims:

"The dram drinker, of whom we have already spoken.

"The occasional drunkard, who may get drunk at a fair or festivity several times a year, being temperate in the interval. This is very common in the country.

"The man who has violent outbreaks of intemperance at long intervals, which may last a week or a month, and then, under the influence of duties to be performed, or fear of dismissal from office, or other powerful cause endangering his position in life, subsides into temperance or total abstinence.

"For none of these can we find a place in life insurance. All of them are among the most dangerous risks which are offered to a company; and no money consideration can be put against the chances of such a life breaking up suddenly."

I find that the instructions to medical examiners issued by the following companies, that we do not have a separate classification of risks, contain the following paragraphs:

The Aetna Life Insurance Company:

"Our losses from the direct or indirect influence of the use of alcoholic stimulants are larger than they should be. No one can persist in the habitual use of these agents without having the probabilities of his longevity impaired, and it is therefore of great importance that the examiner should inquire carefully concerning the habits of the applicant."

The Brooklyn Life:

"The habits of the party as to the use of alcoholic stimulants, tobacco and opium, should never be neglected; and although the personal appearance on examination may furnish the best testimony, indirect evidence on these important points should be sought from friends or acquaintances."

The Connecticut General Life Insurance Company:

"Every effort should be made by the examiner to satisfactorily ascertain the personal habits of life of the applicant, both past and present. There is no greater foe to life insurance than intemperance, and the greatest care should be used in this respect to shield the company from bad risks."

"No application should be recommended unless the applicant is of strictly sober, temperate and correct habits. If he be what is generally termed 'a high liver,' or 'social drinker,' or if the use of intoxicating liquors has become habitual, although he may never have become intoxicated, yet the company cannot regard such a party as a safe risk, and will not knowingly issue a policy in such a case."

The Equitable Life Assurance Society:

"In the matter of habitual indulgence in alcoholics, report specially what the candidate drinks, and how much. Such phrases as 'temperate,' 'drinks when he wants to,' give no information and are worthless for the purpose of the report. In reporting 'over-indulgence,' draw the line—since there must be some fixed standard—at Anstie's limit of a daily allowance equivalent to one and a-half ounces of absolute alcohol. Such allowance will be represented in the case of ardent spirits by three ounces; of sherry or other strong wine, by two wine glasses; of claret, champagne, or other light wine, by one 'pint' bottle; of strong ale or porter, by three tumblers; and of light ale or beer, by four or five tumblers."

The Home Life Insurance Company:

"Intemperance in the use of alcoholic drinks is a fruitful source of disease. Persons who now are, or ever have been, addicted to habits of intemperance, are in all cases to be declined. The experienced examiner will easily detect the signs of an habitual drinker of intoxicating liquors. The condition of the nervous

system will reveal the fact; the offensive or ether-like odor of the breath; furred or tremulous tongue; the eyes, etc. But it is not so easy to detect the fact when the party has but just commenced the destructive habit, and, therefore extreme vigilance on this point is required.

"In this connection we would call your attention to the greatly increased drinking of beer, the tendency in very many cases being to its excessive use, which, when once become a fixed habit, sensualizes and degrades the mind as well as the body, and is a potent factor in reducing the average of life. When you have reason to believe either from inquiry or an unusual plethora of the applicant, that he is a large consumer of it, the risk should be declined."

John Hancock Mutual Life Insurance Company:

"Explicit information with regard to the applicant's use of intoxicating liquors is required in every case. If he has ever used them to excess, state how long, and to what extent he has been addicted to the habit, when he desisted from it, and how far he may have been injured by it."

Life Insurance Company of Virginia:

"As regards the present condition of applicant: If his habits are bad, such as excessive use of intoxicating drinks, or narcotics, or tobacco, he should not be recommended."

Maryland Life Insurance Company:

"This company aids especially accepting risks on persons addicted to the habitual use of alcoholic stimulants. Many individuals who never drink to excess, take more than they can readily excrete. This habit impairs the nutrition of all the tissues of the body and leaves traces of degeneration in the heart, kidneys and liver, as well as of the minute vessels of the brain."

Massachusetts Mutual Life Insurance Company:

"In the consideration of a risk nothing is more important than the habits of the applicant respecting the use of stimulants and narcotics. Intemperance weakens body and mind, and increases the fatality of acute disease by lessening the powers of resistance, while many forms of chronic disease take their origin in the excessive use of alcoholic liquors and tobacco. Moreover, the statistics of life insurance show that intemperance reduces the average expectation of life nearly two-thirds. The most definite information on this subject is therefore required, and the examiner should see that the answers to the questions relating to the use of stimulants and narcotics are clear and without ambiguity. The company does not knowingly insure an intemperate person."

Michigan Mutual Life Insurance Company:

"An habitual user of distilled liquors or a hard drinker should be promptly rejected."

Causes for Rejection.

"Dipsomania in all forms; habitual tipplers, reformed drunkards, all who are accustomed to the daily or continuous use of distilled alcoholic liquors; spree drinkers, or those who avoid liquor for some weeks or months, and then use it freely for a time; dispensers of liquors, and frequenters of places where it is used."

Mutual Benefit Life Insurance Company:

"The habits of an applicant as regards the indulgence in malt or spirituous liquors, opium or tobacco, have been found in the experience of the company of great importance."

"As you are aware many of the diseases of vital organs are insidiously developed from this cause."

"Please therefore question each applicant on the subject, and no matter what his assertions (for the intemperate man rarely confesses his excesses), be assured that the liver, stomach, kidneys and nervous system are free from the tell-tale evidence of indulgence. The company should always be informed when an applicant uses liquor daily, even in moderation, and the quantity, whether of beer, wine or spirits."

The Mutual Life Insurance Company, of New York:

"The regular or occasional use of intoxicating liquors, tobacco or narcotics, needs special investigation, as experience has proved that habits of drinking, and the use of narcotic agents, have more influence in determining the probability of an individual attaining average longevity than any other factor in the problem of life insurance."

New York Life Insurance Company:

"The past and present habits of the applicant as to the use or abuse of alcohol must be carefully and explicitly stated."

"This is a question of fact whose importance in life insurance cannot be over-estimated. When the applicant is a stranger, the examiner by questioning and cross-questioning ought to get at the exact truth; and when he is personally known to the examiner, an incorrect answer is inexcusable. The company never knowingly accepts risks on the lives of persons not habitually temperate."

Northwestern Mutual Life Insurance Company:

"Be particular to draw out all the facts with regard to the present and past habits of the applicant as to his use of stimulants. If he has over-indulged have him state over his own signature to what extent he has been

intemperate, and when last under the influence of stimulants. If abstemious have him state how long he has been a total abstainer. The answers on this point must be definite and convey a clear idea as to the past and present habits of the applicant."

The Penn Mutual Life Insurance Company:

"Make all necessary inquiries that suggest themselves to you in reference to family history, previous diseases and habits, especially in regard to the use of alcoholic stimulants in the past and at present."

Phoenix Mutual Life Insurance Company:

"An inspection of our losses has shown that the use of liquor causes, either directly or indirectly, many deaths, and this is a point about which we wish to be informed particularly, so far as your observations go. If the applicant is known to you to be addicted to any pernicious habit we desire to be informed directly by you."

Provident Saving Life Assurance Society:

"Question the applicant closely as to the past and present indulgence in alcoholic liquors, beers, narcotics, etc., and impress upon him the necessity of giving specific answers to these questions in the application."

Union Central Life Insurance Company:

"Ascertain whether the applicant is temperate and pure in his habits of life, and whether he has always been so, being careful not to recommend to the company any person of intemperate or lewd habits, or any reformed inebriate, and state clearly the facts as to his present habits and his antecedents in these respects."

Union Mutual Life Insurance Company:

"Policies will not be issued on proprietors of hotels, keepers or attendants of restaurants, and bar and saloon keepers, or persons engaged in the manufacture of liquor, etc."

Washington Life Insurance Company:

"The general experience of life insurance companies has proved that those engaged in the sale of intoxicating liquors are exceptionally bad risks."

"Next to consumption, if not equal to it, the abuse of alcoholic liquors, fermented as well as distilled, causes in our experience the greatest loss to life insurance companies. Where there is the slightest doubt of the applicant's habits, the question should be distinctly put, and the amount of daily consumption, and the facts as to occasional excess should, so far as possible, be ascertained and entered on the application. An observing physician will often learn much from the applicant's complexion and general appearance."

The report of the medical director of the Federal Life Assurance Company for the year 1891 contains the following:

"Intemperance is a fruitful cause of mortality, and it is, I assure you, very often a most difficult thing to get at a man's habits. What is temperance in one man's view is intemperance in another and vice versa. I consider if he has ever been a really intemperate man he is never a good risk to accept. The habit is still there latent, and it only needs a favorable combination of circumstances to develop that latent tendency. I believe that many more deaths are due indirectly to this habit than we have any knowledge of, for the immediate cause of death is often but a result of the systematic alcoholic poison. I think that many of the deaths given as due to the kidneys or lungs and nervous system, which form the greater proportion of all deaths, are to be attributed primarily to alcoholism."

"These instructions are all definite and emphatic as to one point, and that is to the effect that persons addicted to the use of intoxicants are not desirable risks. Now a desirable risk judged from this standpoint is one who is likely to live a long time. It is, therefore, clear that these companies (and the same is the case with life companies generally) regard habitual users of excess of intoxicants as likely to be short lived. I think that all life companies are agreed upon the undesirability of accepting risks on the lives of persons who are regarded as using intoxicants to excess, and that this is proved by their practice."

In fact so far as the evidence is recorded and my experience goes, there is no other question with regard to which the warnings of all companies to those who are instructed with the very important work of examining and recommending risks are uniformly definite and emphatic."

While all are agreed as to the effects of the immoderate and habitual use of intoxicants all are not agreed as to the effect they have when used moderately, for we find many, in fact nearly all of the companies accepting the total abstainers and moderate drinkers at the same rates of premium, and treating them exactly alike in every respect. In fact there was a time when moderate drinkers were considered better risks than total abstainers, and persons who were total abstainers were rejected on that account."

It is recorded that the rejection of Mr. Robert Warner, president of the United Kingdom Temperance and General Provident Institution of England by a life insurance company, more than 50 years ago, on account of his being a total abstainer, led him to take

active measures for the establishment of this company, which has for 53 years demonstrated the superior longevity of men of his principles and practice. For 49 years he has held the position of chairman of the company. The Post Magazine, which is regarded as the safest authority on such matters in Great Britain, speaks as follows of its success:

"The company discloses prosperity which is almost without a parallel." And again speaking of its quinquennial bonuses, it says: "These compound bonuses are almost fabulous. In the temperance section they amount to £2 6s per cent. per annum on the sum assured and the existing bonuses, and in the general section to £1 15s per annum. We can scarcely imagine even the most avaricious man wishing for more." While the bonus paid to its policy-holders in the general section was quite equal to that paid by the best of British companies, that in the temperance section was more than 31 per cent. greater at this division of profits.

During the 27 years, from 1866 to 1892 inclusive, the annual reports of this company show its experience to have been as follows:

which similarly classify their risks has shown an equal or greater difference in mortality between the two sections.

An experience published by the Scepter Life shows that while its mortality in its temperance section was 49.18 per cent. of the expectation, it was 80.86 per cent. of the expectation in the general section.

The mortality experience of the Scottish Temperance Life during a period of nine years, as shown by its reports, was 46 per cent. in the temperance section and 66 per cent. in the general section.

The experience of the Temperance and General Life Assurance Company, which it is my privilege to manage, has extended over well on to eight years, and has justified the anticipations of its founders who expected results similar to those experienced by the companies mentioned above which make a similar classification of their risks. The general mortality experience of the company has been of the most favorable character, being low in its general section and exceptionally low in its temperance section. I am not prepared to state precisely the percentage of the tabular expectation of mortality that has been in the experi-

YEAR.	TEMPERANCE SECTION			GENERAL SECTION.			Yearly Adv't'ge.
	Expected Deaths.	Actual Deaths.	Per Cent.	Expected Deaths.	Actual Deaths.	Per Cent.	
1866..	100	85	85	180	186	103	18
1867..	105	71	67	191	169	88	21
1868..	109	95	87	202	179	88	1
1869..	115	73	63	212	201	94	31
1870..	120	87	72	223	209	93	21
1871..	127	72	57	234	217	93	36
1872..	137	90	66	244	282	116	50
1873..	144	118	82	253	246	97	15
1874..	153	110	72	263	288	110	38
1875..	162	121	75	273	297	109	34
1876..	168	102	60	279	253	90	30
1877..	179	132	73	291	280	96	23
1878..	187	117	63	299	317	106	43
1879..	196	104	53	305	326	107	23
1880..	203	136	67	311	324	98	31
1881..	213	131	61	320	299	90	29
1882..	226	157	69	327	295	90	21
1883..	235	174	74	333	301	90	16
1884..	247	196	79	342	283	83	4
1885..	258	177	68	348	361	104	40
1886..	271	171	63	350	337	95	32
1887..	282	219	78	360	363	100	22
1888..	298	216	72	372	335	90	18
1889..	307	184	60	378	326	86	26
1890..	314	225	72	386	389	102	30
1891..	321	240	75	387	425	110	35
1892..	327	240	73	387	422	109	36
Totals	5,504	3,993	70	6,049	7,881	97	27
Average							

Where 5,504 deaths were expected according to the mortality tables, 3,993, or 72.5 per cent. less than the expected number, occurred in the temperance or total abstainers' section, and where 6,049 deaths were expected in the general section, 7,881, or 128.6 per cent. more than the expected number, occurred—that is, the death loss was 70 per cent. of the expectation in the abstainer's section and 97 per cent. in the general section, or the saving for profits out of the mortality, which is the main source of profits, was in the temperance section 30 per cent., while it was only 3 per cent. in the general section.

It is important to note that this is the experience amongst lives carefully selected for insurance, the only apparent difference being that in the one case they were total abstainers and in the other moderate users of intoxicants. So far as I have been able to learn, the experience of other companies

ence of the two sections, but the difference has been such as to be obvious when expressed in a general way. This company has had an average of about twice as much business in its temperance as in its general section taking its history throughout, and its losses have been for practically the same amount in the two sections. This, in the face of the fact that we are extremely rigid in our requirements with regard to the use of intoxicants by those accepted in our general section, proves, to my satisfaction at least, that total abstainers are much better risks, and likely to live much longer than those persons even who are regarded as very moderate in their use of intoxicants.

All this goes to prove that total abstinence is better for the individual practicing it, and how vastly better it is for wives and children and friends and the community generally it is scarcely possible to conceive.

Domestic Hints.

No articles of whatever kind should be kept under the bed. To prevent this, dispense with "valances" and tuck in the bed clothes. Curtains about the bed are simply fitters, sure to catch and retain the impurities as the air from the lungs passes through them.—[Journal of Hygiene.]

What is needed is a crusade against dosing young children with medicines of any sort. There are a few thousand mothers in the land who don't do it, and who find it quite unnecessary. It is intelligence that is required in the care of children, and the knowledge of hygiene, not medicines.—[Journal of Hygiene.]

A healthy tongue is clean and moist and moderately, but not excessively, red; when it is furred or coated or very dry or very red we suspect disease. A furred or coated tongue means either a fever of some sort, or something unhealthy in the mouth, or something wrong with the digestive tract.—[Exchange.]

How to Steam a Turkey.

This is the way to steam the turkey. After the fowl is dressed put it in a large double boiler and steam until tender, being careful that no water is with the turkey except what accumulates in steaming. Take out and stuff. Brown some flour in a hot pan with butter. Lay the turkey in a saucepan and pour over it the water which accumulated in steaming; baste thoroughly and set in hot oven and brown very quickly. This is a very easy way to cook a turkey, besides preserving its sweetness and juices.

Home Made Coffee.

A coffee made by browning corn meal mixed with molasses, one part molasses to three parts meal, is a good substitute for our ordinary coffee. Mix it about half and half. When it is fixed you cannot tell it from ordinary coffee. After it is partly browned in the oven (stirring often), grind it, so that will take out the hard lumps which

are caused by wetting the meal with molasses.

Artificial Fried Oysters.

Take one pint of canned or green corn, make it as fine as possible. Add one well-beaten egg, one-half cupful of sweet milk, one pinch of salt, one-half cupful of flour. Mix all together and drop from a teaspoon into hot lard. Let them fry brown and you will have a delicious dish.

Cold Weather Suggestions.

For chilblains and frosted feet use oil of spike, thoroughly rubbed in. The brine from corned beef is also very good. For roughened and chapped hands use equal parts of glycerine and aqua ammonia, adding a little rose-water if liked. Wash the hands thoroughly and apply the lotion while the hands are still damp.

A Nice Writing Board.

To make a writing board which will prove very useful to one who writes a good deal, cut two pieces of pasteboard the shape but larger than a sheet of letter or foolscap paper. Cover each by cutting calico a seam larger than the boards, turning down the edges and basting all around. Place the boards together and fasten any way you like; large, scattering buttonhole stitches are very nice.

You Might Try It.

To determine the exact age of eggs, says an exchange, dissolve about four ounces of common salt in a quart of pure water and then immerse the egg. If it is only a day or so old, it will sink to the bottom, but if it be three days old it will float in the liquid. If more than five, it comes to the surface and rises above in proportion to its increased age.

He that does not know those things which are of use to him to know is but an ignorant man, whatever he may know besides.

The child's first experiences remain with him permanently. The first color, the first music, the first flower, make up the foreground of his life.