

A circular recently issued by the "Sceptre Life Assurance Company, of Great Britain," shows that for the past ten years the deaths in the total abstinence branch of the company amounted to only forty-five per cent. of the number anticipated.

At the annual meeting of the Whittington Life Assurance Company, on the 21st of August of the present year, the following statement was made by the manager, Mr. Alfred T. Bowser:—

"One feature of interest I must not omit to mention—I refer to the temperance section. The report has told you that the mortality in that section continues to be favorable; I will tell you a little more exactly. Three years ago I stated that the death rate in the temperance section had, in the three years, been 23 per 1,000, against 50 per 1,000 in the general section. I have now the satisfaction of stating that the comparison is even a little more favorable for the temperance section during the past three years; it has been at the rate of 22 per 1,000, while in the general section it has been at the rate of 51 per 1,000."

The results obtained by the Temperance and General Provident Institution are stated as follows by the *Indicator*, the journal already quoted:—

"The results after a few years trial, were surprising and convincing. During the first five years of its existence the Temperance and General Provident Institution issued 1,596 policies, and the average death rate was but 7½ per 1,000, while it ranged from 13 to 26 in four other offices. There were, of course, other causes at work which helped to keep down the mortality, but these were not sufficient to occasion the whole difference. But this difference was made more apparent in the results in the two sections of this company itself, viz: the Temperance Section and the General Section. The records for seventeen years shows that in the former section the expected claims were 2,644, and the actual 1,861, a per cent. of 70, while in the latter the expected claims were 4,408, and the actual 4,339, a per cent. of 99, or nearly the full amount. This is an excess of 29 per cent. in favor of the Temperance Section."

#### THE OPINIONS

of experts in the business of insurance go to emphasize all that has been said in reference to even the moderate consumption of the milder alcoholic beverages. Some time ago we published in THE CANADA CITIZEN the following statement of

**Colonel Green, President of the Connecticut Mutual Life Insurance Company:—**

"I protest against the notion so prevalent and so industriously urged that beer is harmless and a desirable substitute for the more concentrated liquors. What beer may be, and what it may do in other countries and climates, I do not know from observation. That in this country and climate its use is an evil only less than the use of whiskey, if less on the whole, and that its effect is only longer delayed, not so immediately and obviously bad, its incidents not so repulsive, but destructive in the end. I have seen abundant proof. 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 in those of their friends and physicians, were temperate; but they were habitual users of beer. When the observation 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 this group. Presently death began to strike it; and, until it had dwindled to a fraction of its original proportions, the mortality in it was astounding in extent, and still more remarkable in the manifest identity of cause and mode. There was no mistaking it; the history was almost invariable: robust, apparent health, full muscles, a fair outside, increasing weight, florid faces; then a touch of cold, or a sniff of malaria, and instantly some acute disease, with almost invariably typhoid symptoms, was in violent action, and ten days or less ended it. It was as if the system had been kept fair outside, while within it was eaten to a shell; and at the first touch of disease there was utter collapse; every fibre was poisoned and weak. And this, in its main features, varying of course in degree, has been my observation of beer-drinking everywhere. It is peculiarly deceptive at first; it is thoroughly destructive at the last."

This statement was recently published by *The Voice*, an American prohibition campaign paper, issued by Messrs. Funk & Wagnall.

of New York. The editors of *The Voice* have received and printed many letters confirming Colonel Green's opinions, and from the columns of that paper we take the following:—

**From Thomas W. Russell, President Connecticut General Life Insurance Co.:**

"I have no doubt the results are correctly stated by Col. Green. Pneumonia, typhoid fever, inflammation of the brain, of the bowels, etc., are not unfrequently given as the cause of death, when it should be truthfully added—directly induced by the use of such beverages."

**From George C. Ripley, President Home Life Insurance Co.:**

"Our experience, as a rule, confirms that of Col. Green. It indicates that malt liquor used habitually, even though moderately, causes an increase of mortality."

**From T. H. Brosnan, President United States Life Insurance Co.:**

"Our experience has been very much more limited than the experience of the Connecticut Mutual Life Insurance Co., but, as far as it has gone, and to the extent of our own powers of observation, whether speaking officially or personally, we believe that Col. Green's views represent the facts."

**From J. B. Temple, President Southern Mutual Life Insurance Co., Kentucky:**

"I cannot say that I have such wide experience as Col. Green, but I do not doubt the correctness of his conclusions. In the case of moderate drinking either of malt or spirituous liquors, there is small hope that the habitual drinker will remain a moderate one."

**From A. G. Bullock, President State Mutual Life Assurance Co.:**

"I have not examined the subject as thoroughly as Col. Green has, and cannot answer, therefore, with much confidence from personal knowledge. But generally, I will answer, my experience confirms that narrated by him. My experience is that the habitual use of beer, ale, etc., even by moderate drinkers, increases mortality."

**From Stephen Ball, Secretary of the Hartford Life and Annuity Insurance Co.:**

"From our general observations, we should take it for granted that a careful examination of our mortality experience would not fail to confirm the experience of Col. Green."

**From Samuel C. Huey, President of the Pennsylvania Mutual Life Insurance Co.:**

"My experience confirms to a great degree the experience of Col. Green. I consider that malt liquors taken habitually by a moderate drinker, tend to increase mortality."

**From J. H. Nitchin, Secretary National Life Insurance Co., U.S.A.**

"In general, our experience justifies the conclusions expressed by Col. Green."

**From Charles Dewey, President National Life Insurance Co.:**

"Our experience confirms that of Col. Green, of the Connecticut Mutual Life. Mortality in our opinion, is increased by the habitual use of malt liquors—beer, ale, etc."

#### THE CONCLUSIONS

to be drawn from the above cited facts and opinions are too manifest to need anything more than mere mention. The duty of insurance has often been urged with earnestness and force. The *Canadian Royal Templar* in a recent issue makes the following interesting statements:—

"Not long since the Rev. C. R. Spurgeon, taking for his text: 'Take no thought for the morrow, what ye shall eat, or what ye shall drink, or wherewithal ye shall be clothed,' commenced his sermon by announcing the fact, 'I insured my life last week for £1,000