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THE MEDICAL ASPECT OF LIFE INSURANCE.

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Life insurance stands prominently forward as one of the institutions of modern life that is eminently unselfish. We know that its object is the protection of those individuals whom death has deprived of their support, and that it entails self-denial and forethought on the part of the insured to meet his premiums, which fact, in itself, reacts upon him advantageously by engendering thrift and economy, and fostering the best feelings of our common humanity. It has been noted that the more the principles of life insurance are understood, the more certain are they to be appreciated and acted upon; and while they give to society a guarantee for the uprightness and honesty of the individual, he in return, assists in rendering more firm and stable the groundwork of the Republic; for the number of policy-holders in a given locality may be taken as a fair index of the prosperity of that community, as they afford direct evidence of the existence of those qualities—thrift, forethought and consideration of others—upon which our social comfort and happiness chiefly depends.

While not an American institution in the sense of having had its origin in this country, life insurance, as at present carried on, is peculiarly American, in that it here first became an important and necessary factor of our civilization. Carried on for many years in England and on the Continent in the form of small, private enterprises, satisfied with extending its benefits to those who sought them out, it remained for American energy to develop the institution into one of