

TEMPERANCE, LONGEVITY, INSURANCE.

“Smote by truth fall ancient errors,
Reared by power and propt by wrong;
And Earth wonders when they perish,
How they held their sway so long.”

There are few phases of the wonderful history of the great Temperance Reformation that so well illustrate the unsound basis and unjust operations of unreasoning prejudice, and also the astonishing progress in enlightenment that has recently been made, as does the remarkable change in the attitude, towards total abstainers, of Life Insurance Companies. The hard-headed business sagacity that directs these institutions is not very likely to be influenced by any merely sentimental considerations, and yet the companies, that some time ago looked with suspicion upon teetotallers, now seek after them as insurers with the utmost eagerness, and even offer them special inducements. Why do they do this? Simply because **IT PAYS**. Total abstainers, as a class, have longer lives and better health than moderate drinkers, and insurance companies can do with them a safer and more profitable business even at reduced rates. Not only is the physical health of the abstainer superior to that of his less careful neighbor, but he is much less liable to injury from those climatic and other accidents of common life that so frequently lay the foundation for disease and death. All his faculties and nervous safeguards against these causes of injury are also more on the alert, and the prudence that impels him to avoid or counteract them is more keenly active.

We might fill a volume with physiological evidence and expert medical opinion upon this matter, but we are confining ourselves now wholly to insurance facts, and even here the field is so extensive that we can only sample and condense the material that is at our disposal. We must again, however, call attention to the character of our witnesses. The managers of Life Insurance Companies are among our most reliable and experienced business men, and the insurance system has the endorsement of the best morality and the highest intelligence of our communities.

THE HISTORY

of temperance insurance though brief, is instructive. The *Detroit Indicator*, a leading insurance journal, epitomizes the early part of it as follows:—

“There was a time, not very long ago, when total abstainers from intoxicating drinks were looked upon by Life Insurance Companies in Great Britain as a class that ought to pay an additional rate for insurance on their lives. The Chairman of the United Kingdom Temperance Society in moving the adoption of the 40th annual report of the Society referred to the fact that he applied to three Life offices for insurance, two of which accepted him at the regular rates through the influence of friends, while the third charged him a considerable amount extra. When he asked for the reason, the reply was, “You are a teetotaller; and the directors consider teetotal lives are worse than ordinary lives.” This was the view held by the majority of men in Britain in those days, the moderate use of stimulants being considered beneficial to health and longevity. The British Government, however, soon after commenced experimenting in this line, in the army, in the navy, in public institutions, etc., etc., and were not long in discovering the reverse to be true. In 1838, statistics were kept of the number of men belonging to temperance societies in the European armies, serving in India, admitted to the hospitals, and the number of those not temperance men admitted during the same time. The record was for the first six months of the year and was decidedly in favor of the temperance section. The strength of the temperance societies was 9,340, and of the remainder of the regiments 17,354. The relative proportions admitted to strength was in the former 1 in 16.47, and in the latter 1 in 7.28; the average duty percentage of men in the hospital being among the temperance 3.65 and among the others 10.20, or nearly three times as great. This and other experiments set the English

people to thinking on the temperance question, and revealed to them the fact that they had been entertaining fallacious views on this subject. The results of total abstinence were so favorable in other directions that a life insurance company called The Temperance and General Provident Institution was organized with the object in view of providing insurance for teetotallers in a class by themselves.”

Since the formation of the above-named company many others have been instituted upon the same general lines, both in Great Britain and other countries. Among these may be specially named the United Kingdom Temperance and General Provident Institution, the Whittington Life Assurance Co., the Emperor Life Assurance Co., the Scottish Life Assurance Co., the Blue Ribbon Life Assurance Co., the Temperance and General Life Assurance Co. of Australia, the Sceptre Life Assurance Co., and the British Empire Life Assurance Co. This last named has offices at Montreal and Toronto.

The special advantages that abstainers enjoy in this matter were soon noticed and made use of by that class of insurers who prefer the system of mutual insurance on the death assessment plan. A number of these societies sprang up, admitting only total abstainers. Of these, on the whole, the Royal Templars of Temperance has been probably the most successful; it now embraces in Canada alone a membership of over three thousand. Special mention may also be made of the National Mutual Relief Society connected with the Sons of Temperance, and a similar institution endorsed by the Ontario Grand Lodge of Good Templars.

A movement has been lately set on foot in Canada for the formation of a home company that would give to our citizens the full advantages of this system by affording them an opportunity of holding stock as well as policies in such a company. At the last session of the Dominion Parliament, a special Act was passed chartering The Temperance and General Life Assurance Company of North America. We publish to-day in the advertising columns of THE CANADA CITIZEN the prospectus of this new company. The names therein given of the principal promoters of the enterprise guarantee its success. Mr. O'Hara, who is working out the details of this scheme, is a well-known temperance worker, and P. G. W. P. of the Sons of Temperance, and he has had extensive experience in life insurance business. We heartily commend this institution to both investors and insurers.

We believe the experiment of an insurance company doing business with abstainers alone has not yet been made.

THE FACTS

in relation to temperance insurance and longevity, the records of the working companies already referred to, and the mortuary statistics of total abstinence societies, constitute an overwhelming mass of evidence in favor of total abstinence, as by far the safest practice in relation to all forms of intoxicating liquors. We have only space for a few summarized items, and in considering them, our readers will kindly bear in mind that no insurance company will take risks on the lives of men of the class usually called intemperate, and the comparisons made in their tables are all between moderate drinkers and teetotallers.

The obituary record of the National Division of the Sons of Temperance makes the following extraordinary showing:—

Of the male members in the year 1880-81, there were 8 deaths, and the average age of the deceased was 64 years and 4 months; in 1881-82 there were 12 deaths, at the average age of 71 years and 2 months; and in the year 1882-83 there were 10 deaths, at the average age of 71 years and 6 months. The three years' record gives 30 deaths, at the average age of 69 years and nearly 6 months. The showing for 1883-84 is even more favorable still, the average age of the members who died during that year being 72 years. The age of the oldest member who passed away was 92.