

# TEMPERANCE, LONGEVITY, INSURANCE.

## A TRACT FOR THE TIMES.

*Reprinted from the Canada Citizen.*

“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 daily 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 United Kingdom 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 Whittington Life Assurance Co., the Emperor Life Assurance Co., the Scottish Temperance Life Assurance Co., the Blue Ribbon Life Assurance Co., the Australasian Temperance and General Life Assurance Co. of Australia, the Sceptre Life Assurance Co. \* \* \*

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, it being clearly evident that the assessment calls upon members of such societies would be lighter than in similar associations admitting moderate drinkers.

Further light and knowledge still more thoroughly convinced temperance men that, in justice to themselves and their families, they ought to secure in their insurance investments, the full benefit of their safer habits and superior life probabilities, and temperance insurance at once passed from the region of theory and experiment to that of fact and business. We are much pleased to notice that a movement has been lately set on foot in Canada for the formation of a home company, that will give to our citizens the full advantages of this system, by affording them an opportunity of holding stock as well as policies in a temperance 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.

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 differences. 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."

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#### 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 a most 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 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. Greene. 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. Greene. 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. Greene’s views represent the facts.”

Similar statements were received from the following well-known gentlemen:—

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

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

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

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

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

***Charles Dewey, President National Life Insurance Company.***

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**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 and have thus been able to carry out the injunction of the text, and not to be over anxious for the morrow, for much undue care and anxiety that I had is now laid aside, secure in the knowledge that my forethought has provided for my loved ones.’ As a further practical proof of his opinion of the value of Life Insurance, Mr. Spurgeon induced all the young men of the Metropolitan Tabernacle to assure their lives, he paying half the premium for them for the first two years.”

If provision for our families by insurance is a social and Christian duty, it must also be a duty to make that provision as complete and as secure as possible. When epidemics ravage a country they invariably make most havoc in the drinking ranks, and this fact makes the discrepancy between the respective positions of the insured abstainer and liquor-consumer even greater than what the quoted statistics indicate. It is the abstaining insurer’s duty to make his provision as cheap and as positive as he can, and he cannot do this in a company that makes him pay for the extra risk it carries in the moderate drinker’s insurance. There is also manifest the duty of temperance capitalists to support an enterprise that gives even-handed justice to its patrons. In addition to these considerations the success of such institutions furnishes a powerful argument in favor of the great total abstinence and prohibition reform.

Our principal interest in this matter, however, lies in the established relationship of temperance to health and longevity. Here we have an unanswerable argument in favor of the cause we are laboring to promote; and in the interests of the public weal, we appeal to all true philanthropists to aid us in our crusade against the unholy traffic in the death-dealing drink.

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**THE TEMPERANCE AND**  
**General Life Assurance Co'y**  
**OF NORTH AMERICA.**

—o—  
**HEAD OFFICE, TORONTO.**  
—o—

*Incorporated by Special Act of the Parliament of Canada, April 10th, 1884.*  
—o—

A Charter has been obtained by the following prominent business men who, by the Act, are appointed the Provisional Directors:

Hon. G. W. Ross, Minister of Education; Hon. Alex. Vidal; Hon. R. W. Scott; Hon. T. R. McInnis; Hon. S. H. Blake, Q.C.; Hon. J. W. Sifton; G. E. Foster, M.P.; John Maughan, Esq.; Henry O'Hara, Esq.; David Millar, Esq.; D. D. Hay, Esq.; Robert McLean, Esq.; Thomas Caswell, Esq.; T. W. Casey, Esq.; J. W. Manning Esq.; E. M. Morphy, Esq.; R. McPhail, Esq.; Robert Houghan, Esq.; Thos. W. Campbell, Esq.; J. H. Flagg, Esq.

A large majority of the Provisional Directors are total abstainers from the use of intoxicating liquors, holding prominent positions in connection with Dominion Alliance and other Temperance organizations.

They propose forming a company similar to the "United Kingdom Temperance and General Provident Institution," of Great Britain, established in 1840, which is one of the most prosperous British Life Companies. The mortality of total abstainers in this Company, for the last seventeen years, was thirty per cent. less than that of the "general" class insured by the Company, notwithstanding the great care exercised in the selection of risks in this class. These facts show beyond doubt that there is an opening in this country for a company that will do justice to total abstainers.

"The stock books for the new company which has its head office in Toronto, are now open and a considerable amount of stock has been subscribed. Persons seeking a profitable and safe investment would do well to apply at once."—*Daily Mail*.

"A stock book having been opened, a considerable amount of the stock has been subscribed and the balance will no doubt be quickly taken up, as there is no stock that is safer and pays better dividends than that of Life Assurance Companies."—*Daily Globe*.

Persons wishing stock or Agency of the Company should apply at once to

**H. O'HARA & CO.,**

Brokers and Financial Agents, 30 Adelaide Street East, Toronto

**Jno. DENNIS,**  
**Gen. Agent, Toronto,**  
**4 KING ST. EAST**