

The insurance of children. : The argument of John D. Long before the Committee on insurance of the Massachusetts Legislature, April 4, 1895, on the bill to prohibit insurance of children under 10 years of age. Amended copy of stenographic report.

Contributors

Long, John D.
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Publication/Creation

[Massachusetts] : [publisher not identified], 1895.

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THE INSURANCE OF CHILDREN.

ARGUMENT OF JOHN D. LONG BEFORE THE COMMITTEE ON INSURANCE OF THE MASSACHUSETTS LEGISLATURE, APRIL 4, 1895, ON THE BILL TO PROHIBIT INSURANCE OF CHILDREN UNDER TEN YEARS OF AGE.

AMENDED COPY OF STENOGRAPHIC REPORT.





MR. CHAIRMAN AND GENTLEMEN :

You have the testimony before you. You will look at it with judicial fairness. Mr. Reed on one side and myself on the other are counsel employed and paid. But none the less it is our duty to argue the case with fairness and care.

He will say that he stands alone, arrayed against great corporations. Yet every lawyer knows that there is no defendant so easy to attack. He will seek to divert attention from the real issue by drawing pictures of the many-storied and capacious buildings which insurance companies have erected and in part occupy in Boston and New York and Newark, and of the decoration of their ceilings and the carpets on their floors. But it will occur to you that if such *ad captandum* suggestions have any bearing at all, they weigh against all successful and well-managed corporations, railroad corporations, banks, savings banks, fire insurance companies, and the old line life insurance companies which every witness on either side of this case has commended, as well as these industrial insurance companies which are here attacked. And it will also occur to you that the most economical and business-like thing such corporations can do is to invest their capital in valuable city real estate and to build thereon the most attractive and largest possible accumulation of stores and offices for rental, and that in no other way can they better serve the interest of their constituents and make them secure.

We meet the issue fairly, honestly and squarely. We meet it first by the representatives of these corporations, who give you, as they have already given to the State in their reports, all the facts, concealing nothing. Dr. Wells of the John Hancock, Mr. Fiske of the Metropolitan, and Mr. Dryden of the Prudential Company have stated the circumstances under which these companies have grown, what they are, and

what are their methods. We have also filed on our side petitions circulated by men who are interested in our system, to be sure, but just as petitions have been circulated by agents of the other side. We have also published Mr. Fiske's address in the newspapers. You are aware, of course, that when this case began, it began with a sensational appeal to the public. Our newspaper friends, always seeking to interest the public, presented the sensational side of the case with headlines, with suggestions of child murder, since then abandoned and withdrawn, and with cases of starvation, extreme poverty, hardship, suffering; and thereby a sentiment was at first created against us in the community, which thus got its first impression of child insurance. It was as if the general public had never heard of the system of adult life insurance until an instance of murder for realizing on a \$10,000 policy was announced to them. In such a case the first impulse would be to denounce all life insurance.

When we came to present our side, of course we had only dry statistics to present; there was nothing to catch the eye. Not only had the other side been set out in glaring headlines, but people had begun to write to the newspapers letters full of mistaken impressions and erroneous inferences. It seemed to us therefore proper, and we submit it was proper, that we should have Mr. Fiske's statement published in the Boston dailies; we would have been glad to have had it published broadcast everywhere, but that was enough to bring it before the public; and the result has been a decided change in the public sentiment.

One word with regard to myself. I receive now and then a newspaper communication criticising me for my appearance here. Good ladies, unfamiliar with the issue, meet me with the fear that I am opposing the cause of the little ones, for whom my heart is as tender as theirs. I think I recognize my duty not only as a lawyer but also as a citizen; even a lawyer, especially if he has been in public life and feels his responsibility to the public, acts with some consideration. It has been my habit almost at every session of our Legislature to decline large retainers in cases where I could not appear because I did not

believe the petitioners had a good case. I do not appear before you here simply as counsel; I appear before you under a strong and clear conviction. I believe that this legislation asked for is wrong, is illogical, and is such as no legislative body ought to pass. If I were a member of the House or of the Senate, I would vote against it, if I voted alone. My heart is warm for the children. I am a vice-president of the Society for the Prevention of Cruelty to Children; I have spoken on their platform; I have pleaded for their cause; I have represented them at their gatherings; I am one with them in the general purposes which they have in view. In this particular instance, I, in common with a good many others of their members and officers, differ from their secretary.

CHARACTER OF THE INSURANCE COMPANIES.

What are the corporations which are attacked here? One of them is a Massachusetts corporation, the John Hancock Company. And who are its officers? Among them are Mr. Samuel Wells, a man of the highest character; Mr. John Carr, President of the First National Bank, and Vice-President of the Home for Little Wanderers; Thomas F. Temple, well known and respected in this community, Register of Deeds, and for a long time Chairman of the Overseers of the Poor; Daniel Needham, just dead; Franklin Haven, President of the Merchants' National Bank; Edwin B. Holmes, present Grand Master of the Masons, one of the largest charitable organizations in the State; Medical Director Dr. Wells, who has largely devoted his life to charity among the poor; and other well-known gentlemen. If such men have been deliberately engaged in a matter which is inhuman and an outrage upon the lives of little children, then it will be a surprise to this community. I do not believe this committee is prepared to put such a stigma upon them. Of the other two companies, one is the Metropolitan of New York, known everywhere for its promptness and stability, its credit and great resources; and the other is the Prudential of New Jersey, so strong in the confidence of the people of that State that in one city, we are told, its policies exceed the population. Ask your own Mas-

sachusetts Commissioner of Insurance what is the character of all three of these corporations.

TWO POINTS OF VIEW.

There are two ways of approaching a matter like this, —

one is a consistent, fair, and logical way; the other, it seems to me, is manifestly the reverse. The other side start with exceptional cases, and rarely exceptional cases. Out of 100,000 cases of child insurance, they select not more than a dozen, — cases, too, all based on hearsay, shown moreover to be not only exaggerated, but not even in point, — and yet on those they ask you to legislate with regard to a whole system, — *on those and nothing else.*

Let me give you an illustration. Mr. Atkinson was here the other day. If I am not mistaken, Mr. Atkinson, who is a leading authority in fire insurance, was also in some way favorable to what is now a system in this State, — and that is the Employers' Liability Insurance System. It is a good system. If an employee is hurt, there is an insurance fund on which his employer, if liable for the injury, can call. Such an employer, if thus insured, is not ruined if his employee gets a judgment against him for three or four thousand dollars for injuries. It is a good thing, as I think we all admit. But suppose Mr. Reed had come here with a crusade against Employers' Liability Insurance, and had begun by arguing that when you insure an employer against liability for injury to his working men, you take away from him, as Mr. Atkinson argued against child insurance, all sense of responsibility, so that he does not care whether he provides sufficient machinery, good staging or good tools or safe boilers, feeling that the insurance company will take care of him. Suppose Mr. Reed had then described, and our friends of the newspapers had put in great headlines in the newspapers, how he was present at nightfall in the home of a working man, the wife preparing supper for the return of the father, who was soon coming to sit at table with her and the little ones. A knock at the door, and men come in bringing on a shutter his dead

body, — dead perhaps by reason of the explosion of a boiler, dead because his employer has not exercised the care which he would have exercised in the supervision of his machinery if he had not been insured. . Or the picture of a boy, fourteen or fifteen years of age, who in the morning gladly tells his mother that he has a chance to work and to earn money, and in the afternoon comes home, with his right arm gone, caught in the sharp knives of a cutting machine and taken off, — and all because his employer was insured, and did not take the trouble to warn him, or to look out that the machine was properly safeguarded.

Would you say that was a fair way to present the working of the employers' liability insurance? Even if there were such cases would you not say, "Meet the incident evil by legislation, but do not abolish the system, because it is a good system"?

INDUSTRIAL INSURANCE A SYSTEM.

What, then, is the way to approach the present issue? Here is a system which has not been concocted in a night; it has grown up out of the great interests of human nature and the best feelings in the human breast. I suppose if there is any sentiment that is imbedded in the human heart, it is respect for our dead; and that respect, to their credit be it said, you find nowhere stronger than among the poor. Do you know what it is to be poor? Are you associated at all with the poor? Have you some poor girl working in your family at three or four dollars a week, and parting with most of that in order to share it with her even poorer kinsfolk? Such people make any sacrifice for their own, and especially do they make sacrifice in honor of those who are taken from them. The whole city of Boston thrilled the other day with the story of a poor woman from New York, utterly unknown, who died at the Adams House; and Mr. Steve Brodie was showered with congratulations because he stepped forward and saved her from what? — from a pauper's grave. Everybody thanked him because there is this instinctive feeling against being treated as a pauper and buried as a pauper,

especially an instinctive horror against one of our own lying in a pauper's grave.

Out of that feeling years and years ago came the burial societies which once existed in England. But such a burial society has around it no safeguards of law, no assurance of collecting its assessments, no certainty of stability. If its treasurer is dishonest and runs away with its funds, everything is gone. It followed that protection and safeguard were sought by incorporation and legislation; and then came these societies, — societies which grew up in England forty years ago and in this country twenty years ago, the Prudential there, the John Hancock, Metropolitan and Prudential here, and they have gone on from small beginnings, increasing and increasing as the public interest has demanded. Mr. Reed will tell you, as if it were a reproach, that their growth has been in the proportion of two millions assets in 1879 to twenty-two millions in 1894. But it will occur to you that there could be no better evidence that the system meets a popular want and is showing the substantial reliance that can be put upon it.

EXTENT OF BUSINESS.

I will not weary you with figures because you have them from Mr. Dryden and from Mr. Fiske; but I will mention a few. There are 7,000,000 persons old and young in this country insured in these three great American companies, to say nothing of a few smaller and local ones; there are policies representing \$766,000,000, which is an average of only about \$100 to each person insured, showing you that it is genuinely industrial insurance and of so small an amount in each case that it does not offer a premium for neglect, for cruelty, for murder, or anything of the kind. It is a little nest-egg; it is a bit of something laid up for a wet day. There are also 40,000 persons employed by these companies, — in this State I think some three thousand persons, more or less — good people, honest people, your constituents, your friends and my friends, people who are in as honorable business as the book canvasser, or the collector of money for religious societies, or the seller of sewing machines or organs or anything else, — worthy, reputable, decent people.

In the Union at large there are 1,500,000 children under ten years of age insured. In Massachusetts there are 500,000 persons old and young insured in these three companies. That is more than one fifth of the whole population of the State. And of those, 100,000, in round numbers, are under ten years of age.

Now, gentlemen, bear in mind that out of that great body of half a million people, one fifth — more than a fifth — of all the people of this State, including 100,000 children, not a human being has been before you to cry out against this system, not one! Is not that something? Have you thought of it, that out of half a million of people not a human being affected by a policy has been near you to ask for this legislation, while thousands have petitioned against it, and some of them have appeared in person before you?

In England there were 4,150,000 children under ten years of age insured in the year 1890; and the same year there were paid out in England and in this country nineteen millions of dollars of insurance to policy-holders. That is a growth of twenty years here and forty there. In other words, gentlemen, this is a system before you — a system just as well established as the railroad system, and it has grown up in the same way. The convenience of travel requires a railroad system; and yet the railroads time and again kill innocent people, men, women, and children; while it is admitted now, and the research and experience of years show that this system of child insurance has never killed a human being. It is a system as well settled as fire insurance; and yet one third of all fires are incendiary, and accompanied sometimes by loss of life; yet nobody thinks of abolishing fire insurance or railroads. It is as well settled as the electric lighting system; and yet every day you hear of some poor workman caught on an electric pole, and falling senseless and dead to the ground. It is as well established as electric railways, which crush to death so many children in your streets, while child insurance has never taken a life. Yet you do not abolish electric cars. It is as well established as employers' liability insurance. It is as well established as general life

insurance, which every one of Mr. Reed's witnesses approves, and yet life insurance often leads to murder, which child insurance it is now admitted never does. The day before yesterday you read in the newspapers of a man in Connecticut murdered for the insurance on his life. Here in Cambridge jail you have a woman sentenced for life for the murder of her husband for insurance. In other words, in adult insurance with its large policies there is temptation. They run all the way from one thousand to a hundred thousand dollars. But in child insurance, where the average policy is \$28, not a human being, it is admitted, has ever lost life in consequence of being insured. It is just here that the suggestion yesterday of Mr. Atkinson against child insurance, that it offers the temptation of profit, is entirely answered by the fact that there is no profit in a sum so small that it pays nothing above the last expenses; and by the further consideration that if the element of profit is an argument against insurance, the only insurance it applies to is the old line general insurance, which nobody thinks of attacking.

Child insurance, then, gentlemen, being such a system, so long established, and so largely demanded and availed of by the people, think of the utter wildness and inconsiderateness and craze of asking to wipe it all out with one stroke of the legislator's pen! You are asked to wipe it out, provide no substitute or amendment, and deprive the governor and the mayor and every other citizen of the right of insuring his little boy, and thereby providing a fund for him against the time he is twenty-one years of age. He could not then even insure his son in an old line company, and thus secure a fund of four or five thousand dollars to be paid him if he survived till twenty-one, or to his mother if he did not. Is that logical? Is that good legislation? Will a committee be led to anything of that kind? It would wipe out not only child insurance, but this whole system of industrial insurance. Why? What is industrial insurance? Industrial insurance is the insurance of the whole family of an industrial worker. The system is incomplete unless the whole family are insured. If the industrial worker could insure a thousand dollars on

one child or member of his family, he could hardly afford to insure the rest; but the small expense of child insurance he can meet. The family is a unit. It is all bound up together. If one member is taken away, the debt which follows from the last expenses and funeral is a common burden unless there is this little fund from the insurance, a little something on hand, to meet immediate necessities. Strike out the children under ten and you have stricken down the whole system, for there can be no full industrial insurance, that is family insurance, if a large part of the family is excluded.

THE JOHN HANCOCK.

One of the companies now attacked is a Massachusetts corporation, managed and represented by as eminent and true citizens as are in the Commonwealth, as my brother Reed will cordially agree, — the John Hancock. It is a company which to-day keeps a reserve of \$6,000,000 on hand for the benefit of its policy-holders, and last year it distributed in dividends \$125,000 to all its insured. It is obliged to pay cash surrender values amounting to many thousands of dollars during the year. And now legislation is proposed which will cripple one of the cleanest corporations in the State. But it is worse than that. That company is organized under the laws of Massachusetts. Cripple it here, and you cripple it everywhere. You will drive it out of business not only in Massachusetts, but in the Union, because you have impaired its charter. If you were asked to act in the interest of the Metropolitan or the Prudential, rival and foreign corporations, and therefore affected by your legislation only in this State, and if their rivalry were not an entirely generous and friendly one, you could not do them a better service than to strike down the John Hancock.

Then, too, if you pass this bill, it is a serious question whether you do not destroy the value of every one of the present policies on the lives of the 100,000 Massachusetts children under ten years of age that are insured. Why? Because these are term policies. If this law goes on the statute book, then not one of those children whose

policy lapses can take out a new policy. You have thus caused a lapse that is a lapse with a vengeance.

On the question of insurable interest I do not propose to spend a moment. I am addressing gentlemen who are familiar with insurance law; some of you are lawyers. The Supreme Court of the United States has decided that there is an insurable interest in a child.

BENEFITS.

Gentlemen, let us come to the benefits attending child insurance. The best argument in favor of it is that the system exists. You cannot imagine a system recognized by forty years of legislative consideration, and showing this steady and immense growth, unless it is a benefit. A system which was damaging the community would have run into the ground years ago. You can explain this great growth only on the ground that it meets a want and that it confers a benefit. The first great benefit is that it teaches thrift. As I said on the opening day, Ben Franklin would have welcomed such a thing; it is something that he would have established if he had lived in our century. Your savings bank, of course, is an admirable thing; but people do not put five cents into savings banks. If they do it for a few weeks, they do not continue to do it. You can get these little contributions only by constant calls, by the interest of somebody who will go about and see that they are paid. If poor working people put into a savings bank five cents a week, it would take two years to accumulate five dollars, and if a child dies the first year or the second year, what is five dollars? Industrial insurance is an entirely different system from the savings bank system. They are both good. There is no competition between them. The deposits in the savings banks have not fallen off, but have increased, while industrial insurance has also grown.

Here is another benefit. Is not the doctor called a little sooner, and is he not a little readier to come to the sick child if there is a fund of this kind? Mr. Reed has said that we are caring for the dead child and not for the living one. But

have you thought whether the living children are not better cared for, a life sometimes saved, because it is known that this fund exists? — especially when, as often happens, several children are sick and, while one is taken, others pull through and are helped through by the proceeds of this resource, which you will remember are always paid by the insurance companies within twenty-four hours, and only to the family policy-holder.

The great benefit of these policies is of course that, as I have already said, they rescue the family from the horror of a pauper's grave, in one contingency, or from the weight of debt incurred with its heavy interest for the last expenses, in another. It is a false philosophy which does not see a general moral elevation in thus inducing self-support in these emergencies rather than dependence on the public poor-fund. The industrial people themselves feel this very keenly. As Mr. Edward O'Donnell so intelligently put it, it is with them either debt or insurance; and the insurance they will have. You cannot stop them from paying tribute to their dead until you blot out of their hearts their love for their children, — and God forbid that a Massachusetts Legislature take any step in that direction. Need I urge what a boon it is, when the little one is lying dead, for the mother to feel that it will not lie in a pauper's grave; that it will not be an object of public charity; that the family self-respect will be kept by paying out of its own purse the last tribute, with decent ceremonies and appointments? Put yourselves for a moment in such a mother's place.

You have, therefore, a system which justifies itself by its own growth. You have inculcated the habit of saving; you have the accumulation of these little funds; you have something to meet the contingencies of the last sickness. Bear in mind that out of these 500,000 industrial Massachusetts people, there are many of them just as sensible, just as hard-headed, just as sharp, and just as economical as you are. They do not waste money on funerals. Where the child is a little older, so that there is more money than the \$15 of the first year, there is in many of these cases not only money enough to pay the funeral expenses, which are economical generally, but also something for the doctor; and sometimes they

are able to lay aside so that if the next child be taken sick there is a small fund to meet the expenses of its sickness.

Now, what harm has been done? Forgive me: it does seem to me, in attacking a great system like this, a system which does so much good and employs so much labor, printers, typewriters, agents, young men and young women in honest work all over the Commonwealth, as if the grounds suggested for overthrowing this great system, now that the suggestion of child murder is all disavowed and abandoned, are comparatively petty and inconsiderate.

THE CHARGE OF CHILD MURDER ABANDONED.

I say since the charge of child murder has been abandoned. Do not forget, however, that the petitioners did start with that charge, although they had no more reason for it then than they have now when they so zealously disavow it. I will not charge them with maliciously seeking to deceive the public, but had that been their purpose they could hardly have been more effectual. A falsehood will go a hundred miles while the truth goes one. If I dared to utter publicly here a slander of any gentleman in this room, it would run throughout the community; it would be put in headlines, and his character would be damaged. I might to-morrow appear before you and say that I disavow the imputation; but the harm is done. Everybody knows that when the present inquiry was started, it was started as a crusade to preserve the lives of children from murder, from starvation, from neglect which caused their murder. That is now disavowed, — disavowed because it is not true, and because the history of forty years shows not one case, although adult insurance shows case after case. Yet an article appeared the other day in the *New York World*, which I understand Mrs. Atwood and some others on that side aided in preparing; which was published with headlines and woodcuts; and which practically renews the charge; and in which not one word is put in from our side — not one of these alleged cases explained; and the impression one would get from reading it is that Massachusetts is engaged in permitting murder by the starvation of little children for the profit of the insurance on their lives.

In that way public sentiment was, to start with, poisoned. When I went home the day after this investigation began a good lady said to me: "Is it possible that you can have an insurance of two or three thousand dollars on the life of a child? Is not that a temptation to crime?" "My dear woman," said I, "is that your idea of child insurance? Are you aware that at five cents a week you can get but \$15 insurance on a child the first year, and that the average paid by one of these companies on all its child policies is only \$28?" "Oh, no, I knew nothing about that; that puts a different phase on it altogether; that is no temptation."

I met one of the distinguished petitioners whose name has been reiterated here, and I said, "What did you understand when you signed that petition? Did you understand you could insure a child's life for any amount?" He said, "Yes, I supposed so." You have also the printed letter of Mr. J. Warren Robinson, another petitioner, who now publicly withdraws his name from the petition, and says that the man who circulated it regrets that he did so. So there are thousands who have either signed petitions, or have been biassed in this matter, because they did not understand it.

FUNERALS.

Let us come to the charges, if we can find them. The first one is a charge of expensive funerals. We asked one of Mr. Reed's witnesses how much these funerals cost. I understood his reply to be, five dollars for the grave, five dollars for the hearse, five dollars for the carriage, five dollars for the undertaker, and then some other little expenses. I suppose you could not have a funeral for much less than \$25. And remember that so long as people have hearts, you are going to have that expense whether there is any insurance or not. The statistics that we put in show that undertakers' bills are often larger than the insurance money received,—with the doctor's bills added certainly larger. So that Mr. Atkinson's point is gone. There is no profit in the death of the child; there is no temptation; and of course there is no murder of children, as there is sometimes of adults, for the insurance money.

But what is the use of wasting time over this matter of an expensive funeral? It is ridiculous and absurd to ask the Legislature to legislate on the cost of funerals, — not on the cost of the funeral which the rich man on Beacon Street shall pay, for he does not insure in this way, but on the cost of the funeral which the poor laboring man shall pay. You will find not only O'Donnell and Taylor here, but an uprising throughout the State of the great industrial population, if you attempt to dictate to them how much they shall pay in tribute to a dead child, how much they shall give as the token of the love and affection which they bear it. Good God! that is paternal government run into the ground. For very many of the poor it must be either insurance or debt or a pauper burial, and it is ridiculous to ask the Legislature of Massachusetts to legislate how much a man shall pay for a funeral, especially when you have before you the figures which show that since 1880 the number of pauper funerals has diminished nearly one half. Why diminished? Because people, through this system of thrift, pay the expense of their family funerals, and save the city or town from paying it.

Comment is made here because perhaps some poor woman once in her lifetime rides in a hack. Thank God she can. Pity the cause, but you will not censure her for riding at the funeral of her child, even if it cost something. The self-respect is worth the cost. I remember, when a boy in a country village, one beautiful morning in June, when the dew was on the ground and the birds were singing, a man gave me a drive in his new chaise, — and you know what a chaise was in those days to a country boy. I rode a mile, and then I ran back so happy that my feet hardly disturbed the dew on the grass. Suppose some old Pumblechook had said to me that I would have been better employed picking up chips! Poor Mrs. Coakley, who was brought here by Mr. Reed the other day, said that her time was worth fifteen cents an hour. But it was not lost. She will remember as long as she lives that she appeared before an august Committee of the Massachusetts Legislature, and that she was questioned by my handsome and melodious friend, the counsel on the other side. There is something

more than a money value in having now and then a lift out of the ordinary routine.

THE CHARGE OF NEGLECT.

But the main charge, really the only charge, is neglect, — neglect that leads to the injury of insured children because they are insured. I meet it square in the face. Not one such case has been substantiated. Mr. Reed and Mr. Atwood would not at first give us the names in these cases so that we could investigate them and show the facts. Mrs. Leach never has given us one, — Mrs. Leach, who has had a confinement practice larger than that of any physician in the world hitherto, — one a day! Mrs. Atwood and the other young lady, Miss Frenyear, at last gave us some twelve cases, of which we have investigated all that their notes enable us to find. And it turns out that not one of them, horrible cases as some of them are of cruelty and neglect, is attributable to the fact that the child was insured, — not one — not one!

Especially also bear in mind the turning and convincing fact, not only overwhelmingly shown by the statistics that have been put in, but not contraverted by the other side, that the death rate is less among insured children than among non-insured.

HEARSAY EVIDENCE.

Before I take up these cases, let me call your attention to the fact that the testimony on which they rest is almost without exception hearsay testimony; that not one of them has been presented by testimony which would be heard for a moment in any court of justice; and that the women who present them are biassed by their zeal and also by their interest. For there is here a little conflict of interest. Things were running smoothly during the booming times, and charitable organizations got enough money. Poor people had work. But the hard times came, and many families that were paying five cents a week for insurance, and could pay it easily enough ordinarily, have not been able to do so since then. Societies like the Massachusetts Society for the Prevention of Cruelty to Children do not get money now as freely as they did. Their

agents are good people, but they are paid, just as our agents are paid. The societies find their money falling off, and a conflict of interests ensues.

Then there is the usual error in statement. Did you ever hear two women quarrel over a domestic bone of contention; or have you known a boy whipped in school, and try to reconcile the boy's story and the teacher's story? Certainly you cannot get the truth from hearsay. Of course these people mean to tell the truth, but they are liable to the imperfections of human nature. Mrs. Atwood and Miss Frenyear are zealous people; and see into what mistakes their zeal leads them! Miss Frenyear told us there was one family in which there were seventeen policies in existence. What idea did you get from that statement? Was it not that the seventeen were all in force at once and that the family was paying premiums on them all? But it turns out that that is not true at all,—that there were three separate successive sets of policies, all of which one after another lapsed, and on which the woman paid nothing, so that she had insurance for a part of the year without paying a cent. As fast as one set lapsed, the agent renewed them, thus giving the woman every chance, and showing humanity rather than greed; for the company was liable for four weeks after every issuance even if the premium was not paid within that time.

Another instance of error in hearsay: Mr. Fay wrote to Mr. Gerry a letter in which he said, "Mr. Fiske says you have been convinced of the value of this insurance." Mr. Fiske, as you know, said nothing of the kind. Another: Mrs. Atwood said the Finn children were insured. She now admits they were not. She was mistaken, and yet but for our correction would have left you under a wrong impression. Mrs. Atwood also said she never knew of child insurance in thrifty families; and yet we have shown you a list of streets in which this insurance obtains among the worthiest families. Senator Maccabe so remarked in reference to one of the East Boston streets.

SPECIAL CASES.

Now, let me take up these cases. Take case testified

to by Mrs. Atwood, book 2, page 20. She testified that the family was one of the filthiest she had ever known, and that she had spent dollars trying to clean up and make the house habitable for the children, who were always sore-eyed and diseased. Two rooms were in a very filthy condition, and the father and mother were both drunken. The most she said the husband had earned was \$4 a week. Now, we show by a reputable physician, Dr. Brechin, that he examined those children and found every one in a perfect condition except one who had sore eyes. See how the spirit of exaggeration had come in. One child had sore eyes, and Mrs. Atwood immediately generalized that they were a sore-eyed family. He found the floors clean, and that the family occupy three rooms, for which they pay \$2.50 a week rent. He was told by the father that he earned from \$10 to \$15 a week, and he said he had made at times \$20 and \$25 a week. A boy sixteen years old in the family said that he worked and earned from \$5 to \$7 a week, and sometimes a little more; and another boy, who goes to school, earns from \$2 to \$3 a week after school hours, doing errands. Mrs. Atwood said she had never known the family except when they were in the depths of poverty, and that the children had been neglected; while Dr. Brechin's testimony shows that considerable money was earned by the family, and that when the child died three months ago there were four physicians in attendance and every care was given to it.

Yet that was one of the pitiful stories; but tell me what in any event it has to do with the matter of child insurance.

CASE 2.

Take the case book 2, page 22. Mrs. Atwood said that the child was very filthy and neglected; that the mother drank daily, and the child was left to board on Tremont Street, and an agent called one day and induced the mother to insure the child. From December 1st the mother had done nothing for the child. At the end of four weeks after the insurance she disappeared, leaving the child behind her. But it appears from Mrs. Atwood's own testimony that the child was neglected for some time before it was insured, as well as after; that after

the insurance the child was given to the Massachusetts Society for the Prevention of Cruelty to Children. And here again, even if there was anything wrong, it is in no way due to insurance.

THE CRESSEY CASE.

Come to the Cressey case,—and I was amazed at Mr. Reed's spending so much time on it, bringing forward Officer Mann and Officer Nash and the *Daily Traveller* of two or three years ago to show what? I ask your attention especially to this case, because it has made a great sensation. Suppose it is shown that this family was one of the worst and most drunken families in South Boston—that its members have been arrested, and have been drunk, wretchedly, filthily, miserably drunk. You can find a great many cases of wretchedness and filth and poverty existing from that cause. Mrs. Atwood left us the impression that the two children of that family who died were insured. Otherwise, of course, it is not a case in point. But it turns out that the two children who died were never insured at all, and the one child who was insured is still living.

Well, it does seem to me, with all respect to my friends on the other side, that there is something almost malignant in attacking these companies with such a case as that. It is unfair, it is unjust. Of course it is a terrible case of filth and drunkenness and misery; it fills the public mind with disgust, the public mind all the time being under the false impression that the children who died were insured, when in fact they were not insured at all. You know perfectly well that those children would have suffered under any circumstances, insurance or no insurance. So far from their dying from starvation for the sake of an insurance which did not exist, we have here, and Dr. Wells has shown you, certificates from the City Registrar's office, confirmed also by an affidavit of Dr. John McDonald, certifying that one child died from cholera infantum and the other from convulsions. Mrs. Atwood says that the child which is still living was three years of age; it turns out that it is one year and nine months old.

What has that case to do with child insurance? The only child in that family that was insured is still living and in good condition, and the children that were not insured are the ones that died.

CASE.

A case, which my brother Reed said we have not met, we could not meet, because Mrs. Atwood told us that the present whereabouts of the parties is unknown.

CASE.

Here is a case which Mrs. Atwood dwelt upon yesterday or the day before. In this case we furnish you with a letter from the woman herself, who says she never received assistance. But take Mrs. Atwood's own statement, and what is it? It is a case of wretched drunkenness. The father, she says, is a maniac when in liquor, so that his children are then in danger of death at any time as well as his wife. She says they live in fear of being killed by this drunken maniac, — a good fellow when he is sober, but a maniac when he is drunk. What then has child insurance to do with the misery there? Suppose, in order to keep alive some of the policies that were taken out when times were better, there is a payment now made of a few cents a week. It is the little pittance got out from the father which even if it were not paid for insurance would go not for food but for strong drink. The man earns about \$13 a week when he works. The misery or neglect there certainly is not due to child insurance. Indeed, in such a family insurance would seem to be a good thing.

THE FINN CASE.

You come next to the Finn case, where two children, two and a half and one year old, died, it was claimed, of starvation; and yet we show you certificates from the registrar's office that one died of meningitis, and the other died of tubercular meningitis. That is also the statement made by one of the physicians, Dr. Conn. Since then he is said to have said something to the contrary. But I prefer his official return at the time to any hearsay report of what he has said since then. But waiving him, you have the statement of Dr. MacDonald, the other physician, sworn to before a justice of the peace, to the

effect that the children died of meningitis. But what after all does the Finn case amount to? When Mrs. Atwood gave that case to us she supposed the children were insured. It turns out that the children were not insured. So no matter what they died of, so far as the argument is concerned;—whether they died of neglect, or starvation, or what-not,—they were not insured; and yet we had to face in the newspapers—and that is one of the very things which have counted against us — this very Finn case.

CASE.

Here is a case of the young woman who has gone to the Western Islands. But there also we have the certificates of Maria Lawrence, Julia Rose and Caroline Rose, sworn to before the Portuguese Vice-Consul, that the child was well treated, that there was no neglect; and we have the certificates of the physician, Dr. Monterro, that the child suffered from rachitis and bronchitis; and we have all those certificates here before you. Nothing due there to insurance. This is the case in which Mrs. Atwood said the doctor refused to give a death certificate; and yet yesterday we produced the death certificate signed by the doctor, Dr. John Dane.

CASE.

Then you have the case of the two children, insured in the Metropolitan Company, who died in the summer of 1894. Mrs. Atwood said that the mother said they died of starvation, and that the doctor said the children died of starvation. And yet the Portuguese consul testified that the mother said she never allowed the children to go without food, that when she could not pay the insurance for one week she let it go for two; that she never stated to Mrs. Atwood or to Mr. Durao, or to anybody else, that her children died of starvation. And here you have the official certificates from the registrar's office that they did not.

How can you account for such gross misrepresentation, not intentional falsehood of course, but hearsay and exaggeration. The moment we examine the case, the charge is proved utterly unfounded; and no wrong, even if there was any, which there was not, is due to child insurance. Take the

whole list of cases and in not one of them is any fault due to the fact that the child was insured.

CASE.

Here is a case. Mrs. Atwood said the mother died after being insured for one year in the Metropolitan for \$125, died of pulmonary trouble, and the company paid but \$29; had three children insured at five cents per week, and an older brother was paying the insurance on the lives of the children, and they were in a most destitute and neglected condition. But we showed you by the affidavit of Daniel Collins, who is twenty-seven years old, and the stepson of the woman referred to, that his half brother received the full amount due according to the terms of the policy; that no assistance has been asked for to pay the insurance of the children, and that they are provided for, and never have been and are not now neglected; that he and his stepbrother are both working and require no aid from any charitable organization, and are able to pay their own bills.

ROACH CASE.

There is the Ella Roach case. The mother had a little baby, and they said she gave its age as eleven months. We investigated that and produced a certificate signed by the city registrar, showing that the child was thirteen months old, and that the claim was paid in full.

That is the way these cases petered out. In other words, the moment the other side came down from generalities to specific cases which we could look up, we proved by the records, not by hearsay, that the charges were unfounded.

SHAWMUT AVENUE CASE.

Take the Daniel Holmes case, in Shawmut Avenue, which was so much exploited as a case of exposing a sick child at an open window, — what has become of that? Dr. Heber Smith was the first witness; and Dr. Heber Smith, if his general testimony went for anything, was rather in favor of child insurance, in so far that he doubted whether it increased the death rate, saying that he would not charge the poor with loving their children less. He got a report of the Holmes' child from Helen Mack, and it

made so little impression upon him that he never made the slightest complaint about it. Helen Mack, not a physician, but a student, went to see the child? How came she to go? Why, it was because the matron in charge of the child sent for her. Does that look like neglect? Mrs. Tyler, the woman in charge, a colored woman, went to the dispensary and asked for a physician, and Helen Mack was sent, and the next day the child was better. The third day it was worse. Miss Mack told Dr. Smith that the window was partially open, so Dr. Smith says; she tells us here, the window was wide open. There were smoke and vapor from the kitchen; the door was open and the child had kicked off the clothes. Miss Mack cannot be too much relied on in this matter, because she evidently has not the case clear in her mind. See how she is mistaken. She says there was snow on the ground on the 15th of October; and there was no snow that month. She says there was no fire in the room; her brother says there was. She says it was a cold, windy, dusty day, and the record shows that the thermometer on that day was at 64. She made no complaint, never thought of instituting any criminal charge, and when she was asked why, said, "I am afraid if we did, that we should have to complain of all the people in the district." In other words, this child was treated the same as all the other children were treated.

Mr. Reed gave us the impression that this was a baby farm. What is the fact? It is not a baby farm. Mrs. Tyler is an industrious, hard-working woman, and this case has been thoroughly investigated by Mr. Dugan, the Police Inspector, who went right from here there. He found it was not a baby farm, found the child could not have been exposed at the window as described, found the woman had followed directions to give the child borax and honey, and found also that no insurance had ever been paid because the company very properly recognized that Mrs. Tyler not being a relative, had no insurable interest. And what is more, though Mr. and Mrs. Tyler received no insurance money, the husband was so interested in the child that he himself incurred the undertaker's bill, and has been paying it at a dollar a week since. What becomes then of this charge? Mr. Dugan, a sworn inspector of this city, tells you there is

nothing in it that justifies any criminal investigation. Dr. Smith, when it came to his notice, did not consider it as a criminal case; and he said that there was an habitual carelessness in carrying out the recommendations of physicians with this class of people.

CHARGE OF STARVATION.

Another case of exaggeration is in regard to the matter of marasmus. Mrs. Atwood told you that there were 248 cases of marasmus in four months in 1893, from the beginning of July up to the end of October. She meant to imply to you that 248 had died from starvation, which, as was said, would be a reproach to Boston, or any other community. But how thoroughly and how clearly Dr. Wells disposed of all that. The State statistics do not show a single case of starvation during that time. Here is a certificate from Mr. Davis, the Secretary of the Health Department of Boston: "I have made comparison between the figures and ratios used by Dr. Wells at the hearing on child insurance, March 22, 1895, with the tables of deaths published by this Board, and I find them to be exactly as published in 1893."

Here is also a certificate from Dr. Durgin, whose name is of very great weight in this community: "Health Department, March 28, 1895. In answer to your inquiry, I have to say that the records in this office fail to show any deaths by starvation in this city during the year 1893."

But Mrs. Atwood comes again and now says she finds she was mistaken, and that there were 303 deaths, of which 13 were adults, and all but 28 of the rest were under one year, — that is, under the insurable age; that is, she finds 28 cases, which, if they were insurance cases, would be affected by this bill, — cases of children who she claims died of marasmus and leaves you to infer starvation. But out of those 28 she can find but one case where she even thinks there was insurance. Is not that reducing things to a pretty fine point? But you will remember also that marasmus is not starvation primarily. You have learned what marasmus is. Marasmus does not mean starvation as a cruelty, and a matter of neglect. A rich person's well-fed child may die and be recorded as dying from marasmus. Why? It may have pneumonia, it may

have some other disease which reduces the child to a condition where it cannot eat, and then marasmus or inanition follows, not as a cause of death but as an incident or result of the cause. I need not waste time upon that, it is too plain.

EVIL NOT DUE TO INSURANCE.

Mr. Read said, not in these words but substantially, to many of our witnesses, "Suppose that although your system is a good one, we show you that 500 or 100 children have died from its effect." He might as well have said, supposing he had shown 100,000 or 10,000 cases, for he has not shown 500; he has not shown 100, he has not shown fifty, he has not shown twenty cases, he has not shown one case where the child has died or been brought to its condition of wretchedness and misery as the result of child insurance. He has shown cases, as can be found in any city, especially in our large ones, of wretched poverty, cruelty, filth and neglect. Any of us can find case after case of suffering little children, making the most piteous appeal, beaten, neglected, injured, wronged, outraged; and if you leap at once across the truth and say that all this is attributable to child insurance, then there would be something in his argument. But to what is it attributable? One case he gave us was that of a cruel step-mother, a row in the courts about a child, a quarrel between friends of the child and the step-mother and hard-hearted father, which would have been the same, insurance or no insurance. Case after case, almost all of them, are cases of drunkenness, of a man able to work, a good fellow when he is sober, but accustomed to drink, wasting his wages, the mother perhaps drinking, the whole family perhaps drinking, and of course the child suffering and neglected. Cases of filth; cases of shiftlessness; semi-criminal cases. But not a single case where the neglect of the child was not attributable to the habits of the parents.

Are you going to apply a rule here which you do not apply in the case of other systems? We point you to the electric cars, and the children they kill. A little child in Hyde Park day before yesterday ran across the street with a cent in his pocket to buy candy—a deaf child—and returning was crushed by a car. That death is directly due to the

existence of the electric car system, and yet you do not propose to abolish it.

The deaths which result from adult insurance; the deaths and physical injuries which result from the railroad system; the deaths and physical injuries which result from the electric light system, are all due directly to those systems, and yet you do not propose to abolish them.

Why then abolish child insurance?

If there is anything to correct on the line of this inquiry, though none has been shown, I will agree to draw a bill in five minutes. I should like a chance to submit one.

AN ATTACK ON ALL INSURANCE.

The truth is this whole attack is an attack upon all insurance — all adult insurance and old line insurance. Let us see what the grounds of it are. First, extravagance in funerals. But that is encouraged much more if a person is going to get a thousand dollars insurance or ten thousand dollars insurance; which can be done in other insurance, but not in industrial child insurance. Second, the temptation to make a profit out of death. That applies a thousand times more to adult insurance and old line insurance, where five thousand dollars or ten thousand dollars can be acquired. It is urged that this industrial child insurance takes away money which would be spent for food in poor industrial families. But those who claim this, if logical at all, should not only prohibit insurance on children under ten years of age, but still more on people over ten years of age. Why? Because more money is taken which might be spent for food in the case of those over ten years of age, than in the case of those who are under, for in the former case the amount of insurance is larger and the rate is higher. If you are going to that extent, you must forbid fathers and mothers from having insurance for the benefit of the family they may leave. Nor in this connection must it be forgotten that if there is a tendency to economize on food to save money to pay for insurance, there will in case of debt incurred for the last sickness and burial of a child be just the same tendency to economize on food to save money to pay the debt and stop the interest.

Yes, gentlemen, it is an attack on all insurance, and I come back to the fundamental principle on which I started. Do not be carried away with a few exaggerated cases which have no relation to the matter in hand, but look at the length and breadth of this matter; you cannot stop at ten years of age, you must stop all industrial insurance; and if you act on Mr. Atkinson's ground of temptation of profit, you must stop all insurance whatsoever.

NECESSITY OF INSURANCE COMPANIES.

Next comes the suggestion that these companies make money. So do railroads make money, so do electric cars make money, so do electric lighting companies make money. It is fortunate they do, otherwise we should not have the benefit or convenience they confer. But did you ever consider that if industrial insurance is unusually profitable, the field is open and everybody else can go into it? Here are three great companies, and there are eight or nine smaller ones, all competing with one another; and competition keeps down prices. If it is a good system, it is fortunate that it is run by responsible and successful companies who are amenable to law and are held under the safeguards of law. The John Hancock pays back its surplus in dividends, \$125,000 last year. The Metropolitan Company is a stock company, which is limited to seven per cent. profit, of which its investments pay five, so that only two per cent. are its direct business profits. If any other company can do the business better or cheaper, it will have the field. That is regulated by the law of competition and trade. In other words, you must either have this system, resulting from the experience of years and regulated by law, or else you are brought where Mr. Taylor brought you, to the Socialistic system of having the State provide what now corporate enterprise provides. It is an economic truth that either the State must assume all provision for social needs, and you thus establish the Socialistic system, (everything done by the State and at the expense of the State), or else you must leave matters to well-regulated, well-safeguarded private or corporate effort. In other words, the State must run your railroads; or you must have a corporation with capital enough to run them, and then hold that corpor-

ation, by your laws, strictly to its duty to the public. So in this matter of industrial insurance, as Mr. Taylor and Mr. O'Donnell said, either the State must furnish it; or else these and other like companies must furnish it; and it is a great deal better to have these companies under the law than to have irresponsible individuals. Why? Because your individual is held to no safeguard; he is not obliged to make any return. If individuals combine in clubs they may have a dishonest treasurer running away with the funds. What you want is the absolute security which you have in all these great companies, and let me again remind you that one of them — the John Hancock — is one of our own Massachusetts institutions, which, instead of being attacked, and reproached, and stigmatized, ought to be honored and respected as one of the great beneficial agencies of this Commonwealth.

LAPSES.

Talk has been made about lapses; I do not care to go into that because you have the facts from Mr. Dryden. Of course, there are lapses. Every opportunity is given the insured to avoid a lapse; four weeks are allowed, during which the policy is good though no premium is paid. Bear also in mind what these policies are. These are not like the ordinary life insurance policies in the old companies; they are, as you said, Mr. Chairman, term policies, like fire insurance. My house is insured for a year; it does not burn down, and yet, though I have put out \$20 or \$30, I have not lost it, because I have had insurance during that time.

So these are term policies, and if the child does not die, yet as Mrs. Coakley said, she does not regard that as a cause for regret; and, while she has paid five cents a week, she has had her insurance during that time. She has had *quid pro quo*. And the lapses are not a loss to the policy holder so much as to the companies who do everything to prevent them. Mr. Dryden gave you the figures,— fifty per cent. lapse the first year. That is when very little has been paid. Most of that lapse is in the first two months. If a lapse occurs in four weeks, nothing has been paid; if it occurs in six weeks, there has been ten cents paid, five each week for the last two weeks. The second year the lapse falls

to sixteen per cent.; the third to five, and then it dwindles down to two. Whenever there is a policy well started, practically nobody suffers from lapse. Indeed the lapse rate in industrial insurance corresponds to the lapse rate in the old line companies. It is not a specific feature attaching to child insurance, and if an argument at all, as it is not, is an argument against all life insurance.

I will call your attention also to this fact, with which you are familiar, that the largest proportional expense to the insured child is the first year. You pay five cents a week the first year, and get \$15 in case of death; but from that on up to over ten years of age you pay no more, while the value of your policy increases, until after ten years of age it is \$115. Of course the great risk of life is in the first two or three years. Between one and two years of age there is a great probability of death. After that it constantly diminishes until you approach the adult age.

A PRINCIPLE AT STAKE.

Gentlemen, I have been considering this matter very rapidly. I have been considering it with reference to these special cases; I have also tried to call your attention to the system as a system of insurance. But there is something more at stake here than a mere matter of insurance. There is at stake one of the most sacred principles with which a Legislature has to do. It is the fundamental principle that each American citizen shall have the same right to mind his own business and manage his own affairs and make his own contracts which others have. You are asked here to discriminate against citizens of this Commonwealth because they are poor. As O'Donnell put it, you are asked to put them under the guardianship of charitable institutions. Because a woman is poor, because she prefers to pay five cents a week, and to have a fund to bury her child, rather than to put it in a pauper's grave, or rather than to incur debt and pay heavy interest, you are asked to declare as law that she shall be put under the guardianship of a charitable institution. Two or three zealous members of the Massachusetts Society for the Prevention of Cruelty to Children have assumed a dozen cases of hardship, and although even these have been

exploded, yet on the strength of them, they ask that 500,000 citizens of this Commonwealth shall not have the privilege of industrial insurance in their families; that 100,000 children of these families who are now insured, under ten years of age, shall not henceforth be insured; that if any working man has two or three children under ten years of age, and wants to insure a few dollars on their lives, he shall not have the right to do it. When I put this to Mr. Fay he said, as he could not help saying, that he thought I ought to have that right, and that you ought to have it, and that more than half the people in the Commonwealth ought to have the right to insure their children if they please. What then is the inference? The inference is that he and these zealous women who are with him, and who are carried away by a one-sided and partial view of this matter, undertake to say that there is a class in this community that shall be put under guardianship, that shall be deprived of the rights of American citizens, that shall not be allowed to make contracts of insurance; that a rich man may put a \$100,000 on his own life, \$50,000 on his wife's, \$10,000 on his child of eleven, but the poor working man shall not have a fund of \$28, when his little child of three or four dies, to pay the funeral expenses and the expenses of the last sickness and the doctor's bill.

You cannot stand for a moment on any such principle as is in this bill. If so, you must forbid agents from canvassing for the sale of books, because that takes what might be spent for food; for the sale of organs; for the sale of the sewing machine. You will not commit this Commonwealth to class legislation. You will not commit it to a discrimination between poor and rich; no committee of Massachusetts should do that.

NO SUBSTITUTE PROPOSED.

Think for a moment. Suppose you pass this bill, and abolish this system, what is the result? No child under ten can be insured. You have forbidden it. It cannot be done. You may thus abolish these industrial insurance companies, but you cannot wipe out one of the strongest instincts of human nature. For consider in what form it will then express itself. What will you have? You will have your little burial societies again; you will have cropping out in the com-

munity something of the same movement which you had in the bond investment craze two or three years ago. You will have irresponsible people, little guilds, little clubs; and very quickly the alarm will be sounded and it will be said to you: This won't do; there must be safeguards; there must be legislative provision; capital must organize by incorporation; and in short you will come right back again to this same system. Prohibit child insurance, and again you will have pauper funerals, as you had them in 1879, before this system was in vogue, and when there were nearly twice as many as now. And, by the way, you know that this significant reduction, which has taken place in the number of pauper funerals since child insurance began, indicates an advance in the self respect and moral elevation of the community. Prohibit child insurance; the child dies; the father and mother have been unable to get insurance with which to bury it; they are living from hand to mouth; they have not a dollar to spare, not a dollar laid up, and the result is either a pauper's grave, or else debt. Then what an appeal there will be to your charitable organizations. Then, when your associated charities go about, and enter a family, and the little one lies dead, and the appeal comes, "For God's sake don't let this child be buried in a pauper's grave," you will find a greater strain on your associated charities than you have now. Why? Because this great insurance fund has been wiped out, and you have nothing in its place to meet that prayer. No, let us not go back to the old system of pauper funerals. If we do, will these five or six thousand petitioners, these good men and women, that are here praying for the passage of this bill and the prohibition of child insurance, make good the deficit. Will Mrs. Atwood then, when she goes into a poor home, and sees a young child lying dead, and the father and mother with their hearts full and in tears at the thought of laying it away in a pauper's grave,—will Mrs. Atwood go round and pass the hat? Is that to be the glorious result of prohibiting child insurance, that we are to chip in and give a quarter apiece. People may do it once, but they will not continue to do it. They will sign their names to petitions, but will not pay hard cash. Did not officer Mann tell us of that wretched family in South Boston, where there was no insurance, the child lying unburied, and the attempt to

raise money among the neighbors to bury it, and how it failed. Mr. Read would abolish this insurance, which is the result of a system, of which for forty years people have been availing themselves, and which is the growth of their own necessities, and not the mushroom growth of a night,—not the thought of a capitalist, but a response to their own demand,—and what does he give you in its place? Nothing.

Do not forget that our work is among the worthy poor. You are dealing in this matter with the great body of industrial people. Look at such a man as the paper carrier Stevens, who when he saw Mr. Read's opening statement, wrote me of his own motion asking to appear here. He earns \$13 or \$15 a week,—a reputable, straightforward, honest man, and he pleads with you against this bill, telling you he has six children, they are insured, and he claims the right to insure them. And O'Donnell asked the same right. What does he care about the corporations? His instincts are against them; but he wants this right.

WITNESSES IN FAVOR OF CHILD INSURANCE.

We brought swarms of witnesses here from Lowell, from Lawrence, from Springfield, from Boston, from Worcester, from Fall River—everywhere. What an array we have given you! You had not time to hear even a small part of them. Some of our witnesses, it is true, three or four out of the scores who were here, were once—years ago—insurance agents, clergymen, like Mr. Gumbart and Mr. Temple, reputable and worthy clergymen. When they were boys, like many other boys, starting out to earn a dollar in order to enter the ministry, they may have canvassed for books, or solicited insurance; but they are high-minded men and their testimony is all the better because they know something about insurance. If they had seen fraud then, and if they, as agents visiting families, had found that they were oppressed, they would today, occupying the responsible positions they do, have borne testimony against us, but they know to the contrary, and that child insurance is a benefit, they have seen its good results and they speak for us—no, not for us, but for the poor.

Here is the Rev. Edward A. Horton, Secretary of the Unitarian Sunday School Union, head of the Benevolent

Fraternity of Churches, formerly pastor of the Second Congregational Church, read his earnest letter in our behalf.

One of the newspapers, at the early part of this hearing said it would venture the prediction that no clergymen would appear on the side of child insurance, and here we have them by scores. Rev. Robert McDonald, of the Warren Avenue Baptist Church, says: "This system engenders thrift and cultivates the spirit to save."

Nicholas J. Dill, Recorder of Albany, seven years connected with charitable organizations, and with criminal procedure, writes a strong letter in its behalf.

Edward Frothingham, General Agent of the Boston Provident Association, writes the following letter:—

OFFICE OF THE
BOSTON PROVIDENT ASSOCIATION,
Charity Building, Chardon Street, Room 32.

BOSTON, Febr'y 18, 1895.

DEAR DR. WELLS:

As I shall not be able to attend the "hearing" to-morrow, I venture to write my views in regard to a few points concerning the insurance of the lives of children.

I can only say that I have been much shocked at the imputation that any parents would kill their children by unnatural treatment in order to get the insurance money. Such people may exist, but there can be little doubt that the investigation made by first class companies would prevent them from taking risks in such families.

To prove that cruelty to children is increased by life insurance would be a difficult matter without absolute confession on the part of the parents themselves; and it would be difficult to prove that parents who are cruel to their children whose lives are insured, would not be equally cruel, were their lives *not* insured; while the advantage of life insurance of children of worthy parents cannot be ignored.

In one sense, it is philanthropic — *it encourages parents to thrift*. They know that ten or fifteen cents a week *must be saved and paid regularly*. Without this incentive the money would probably, in very many cases, be wasted in dissipation.

With twenty years of experience among poverty stricken families, I have never met with an instance of cruelty to children, because of their lives being insured.

My visitor, Mr. Cowing, of South Boston, writes, he cannot recall any incident that has caused him to suspect that children were being ill treated in a manner which would in-

dicate an intention on the part of parents to terminate their lives because of their insurance.

And yet Mr. Cowing admits that he thinks quite forty per cent. (40%) of the children he aids have their lives insured!

It should be said that Mr. Cowing is a professional visitor at South Boston, giving his whole time to the care of the poor.

Very truly yours,

EDWARD FROTHINGHAM,

Gen'l Agent.

REV. E. W. PHILLIPS, of Worcester, City Missionary Society and Pastor of Hope Church. Pastor for nearly four years. Among factory and wage earning people of all nationalities. Never heard of a case of neglect or ill treatment or heard any such suspicion suggested for the sake of securing insurance.

REV. ROBERT F. K. STRATTON, Pastor St. Paul's M. E. Church, Lowell, one of the largest churches in Lowell. Cannot conceive of any abuse of privilege. Speaks of the change proposed as outrageous. Let the poor people have the privilege of insurance and laying by a little with which to bury dead when bereaved rather than have them distressed.

RESOLUTION OF BOSTON TYPOGRAPHICAL UNION:
"Resolved, that it is the sense of this meeting that the passage of such a law as they seek to obtain, a law limiting the age of children, would be a detriment to the interest of all working men and a reflection upon their intelligence."

THOS. T. STOKES, President of the Associated Charity for the whole of South Boston, which has about 80,000 inhabitants. Has also had great experience among the charities of England. "Sorry it is impossible for him to attend hearing." He does not believe in the attack on child insurance, nor does the Conference of Associates for Wards 13, 14 and 15 over which he presides. Isolated cases should not represent wholly all our laboring population. Calls it an indictment utterly untenable and hardly to the credit of those who instigated it. Says that he and his Conference thinks the attempt savors of Class Legislation.

MRS. NOYES, Matron of the South Boston Day Nursery. Seventy children taken care of. Charitable organization, children under three or four years of age left by mothers at

the Nursery in the care of the Matron while they go to work. Located in lower part of South Boston, Ward 13. Her experience brings her in contact with poor people. She knows the effect of insurance on poor children is only good. Never knew of any neglect of maternal instincts being deadened, and says that "Insurance is a help towards a decent burial which otherwise might be furnished by city."

HON. ROBERT HOWARD, of the Mule Spinners Association, of Fall River, formerly Senator, says: "Your Company should try and prevent the enactment of such Legislation, as it is against the interest of poor men with families. The amount of money given for deaths of children under ten years of age, though it isn't much, still is a great help and isn't large enough to tempt heads of families to do wrong."

HUGO A. DUBUQUE, lawyer and member of the School Committee of Fall River, speaks of insurance being carried on in Fall River for several years. Good thing, many have saved money, no evil results, no case of wilful neglect on account of it. Is opposed to legislation, and says the general sentiment of Fall River is the same.

The present Mayor Green of Fall River writes that his attention has been called to the bill; he speaks of his knowledge of the benefits conferred upon a large number of deserving persons by means of insurance of children under ten years; says no case has arisen where the supposition that negligence or foul play has resulted from insurance, and records himself in opposition to legislation. Has known many cases of the beneficent processes of life insurance where parties would be subject to have public or private charity in performing the last rites for their children. Said he would come and testify if necessary.

REV. RUFUS B. TOBEY, Berkeley Temple. Seven years of missionary work, with several paid helpers. No reports of any evils such as related in the newspapers ever came to him, and on inquiry of his church visitors they had met no cases.

PATRICK DOODY, President St. Augustine's Conference Society, of St. Vincent de Paul, of South Boston. On behalf of the poor families assisted by our Society, I appeal to you to recommend no change in existing law in relation to the

insurance of children ; in its present form it has been of great benefit to *us* as well as to the insured. I say to us from the fact that if these poor people hadn't their children insured we would have had to pay burial expenses when they died.

JOHN W. COUGHLIN, M. D., formerly Mayor of Fall River, writes: That after ten years practice among poor people in Fall River, he believes that the system of insurance now in force has been a great boon to poor families. Speaks of the summer months ravages of cholera infantum, and hardships, and a great many months of labor required before the expense incurred could be defrayed.

D. D. SULLIVAN, Postmaster of Fall River, says: It is a great blessing for poor people in Fall River.

SAMUEL MORRISS, Agent of the Board of Health, Fall River: Cannot conceive anything that would savor more of unwarrantable and unjust discrimination against a class. Only guarantee against appeal to public charity. Four years a member and agent of the Board of Health, has yet to hear of a first case of foul play on the part of parents, guardians or other beneficiaries.

JOHN W. CUMMINGS, Ex-Mayor, formerly Senator, says: Class of people insured are as careful of health and children as can be ; prevents applying to municipal authorities ; amounts not large enough to be a temptation for doing wrong. Great comfort to parents not to apply for pauper relief. History of people of Fall River who have policies sufficient answer, and completely disposes of charge of neglect.

REV. O. R. MILLER, M. E. Church, East Boston, Pastor for several years and engaged in Mission work among the poor of Boston: Never knew of a single instance of least suspicion of child being ill-treated from neglect by its parents. Children insured are loved the most, and taken best care of. "I think it a mean, contemptible slander in saying that the poor of the North or the West End love their children less than the millionaires of Beacon Hill or Back Bay."

REV. JAMES BLACK, of East Boston, Protestant Minister for a long period in East Boston. Never heard of a single case in which child insurance was "anything other than a grand blessing." Has had a chance to know evil results and never seen any. Thankful that some one even

though from mercenary motives takes interest in very poor to get them to make slight provision against a rainy day.

VISCOUNT DA VALA DA COSTA, Consul for Portugal gives his opinion in regard to life insurance among Portuguese people. With any other children parents have difficulties to bury them. Insurance companies have been considerable help in these cases. Argument that parents neglect children purely theoretical, no facts to support it. "This I can assure as to the people I represent."

REV. J. PIMENTER, Catholic Priest, St. John the Baptist Church, Boston, speaks of Portuguese people having received benefit. Says they love their children most tenderly. Out of the question to think that life insurance is prejudicial.

THOMAS LUCAS, Roxbury, writes that he had \$133.35 on policy of Mary A. Harrington. Says it will enable him to settle all bills, as it is only a few days since they buried the poor creature who had been placed in a tomb for want of money to buy a grave.

REV. E. A. BUCK, one of the best known clergymen of Fall River; Central Congregational Church for 27 years; missionary and associate pastor; Sabbath school of 600 or 700, infant department from 150 to 200, kindergarten school in chapel about 50 (latter all under five years of age); has christened 1000 children; officiated at 1850 funerals in Fall River; married about 1200 couples; ministry chiefly among the poor. "In all my ministry I haven't had one case in which I had the slightest suspicion that the death of a single child had been occasioned by any design on the part of the parents or guardian to secure money from any society in which the life of the child had been insured." Speaks of benefits of great relief to poor families; giving a respectable burial. Formerly called upon to aid the poor in burial; now cases very rare. Says embarrassment by weekly payments in hard times is from goods bought on instalment principle, not from payments on insurance.

THERESA MURPHY, 187 I street, South Boston, says her husband is crippled, lost a leg, but is dying with consumption; cannot come. Earnestly protests against bill prohibiting insurance under ten years. Speaks of her bereavement as follows: "On January 4th, 1895, my husband's leg was

cut off by one of the electric cars; while undergoing treatment at the Boston City Hospital two of my children died of scarlet fever, and another with diphtheria about a week before my husband met with the accident. . . Children insured in Metropolitan. Claims promptly paid. . . And I can just imagine the position I would now be placed in but for this little insurance money. . . Again I ask you in behalf of the respectable poor to defeat this proposed legislation."

REV. GEORGE C. BALDWIN, JR., pastor First Baptist Church, Springfield; letter indorsed by his deacon, Andrew Titus; commends strongly the work of the Metropolitan Company. "It has been, as I have seen it, a veritable Providence, and to precisely the ones who most needed such work." Hopes the opposition to work of insurance companies will not be successful.

JAMES B. FIELD, M.D., Chairman of the Board of Health, Lowell; practice more than ten years. "Early in my practice I examined 5000 applicants for John Hancock and noticed no case of neglect. . . Eight years a member of the Board of Health, most of the time Chairman. My duty to investigate deaths from natural causes where no physician. In no case was there a suspicion that neglect to employ physician was cause of death, or negligence in care of children."

G. DE TENENCOURT, editor of *L'Independent*, says the law proposed "would cast a blur on the fair name of the Commonwealth and become a standing insult to every Christian mother within its limits."

REV. HERMAN PAGE, St. John's Episcopal Church, Fall River; congregation composed almost entirely of parties most of whom have infant children insured either in large companies or local organizations; says legislation would be unfortunate and unjust for his people. In two years' experience failed to discover a single instance of neglect of children where insured. Many instances where insurance of children was great help.

JOHN J. BARROWS, overseer of weaving of L. W. Faxon & Sons, writes: "Parents who place insurance on their children are thrifty and industrious, and children are well housed and kept. Great benefit to poor people."

M. J. COURTNEY, Supt. Pauper Department, Lowell, says that among the paupers or public drones, devoid of ambition and self-pride, insurance is unknown, and not one child in a thousand of such people is insured. Injustice will be done to our worthy poor by the bill.

Read Sister Pamela's earnest letter. We are told that frantic efforts have been made to get her to change it.

CHILD'S HOSPITAL, ALBANY, N. Y.

March 18, 1895.

Dr. Willard has asked me in regard to the insuring of the lives of young children and its effect on the care taken of such children by the parents.

I beg leave to say that in a rather large experience with the very poor, I have *always* not only advised the insuring of the young children but have in a number of instances thought it quite a wise and proper expenditure of money given me for charitable uses, to apply it towards the starting or keeping up of such policies.

As to the effect, if any, on the parent's care of such children, I may safely say I have *never* known such a child to be neglected by the parents or its death hastened in any way in order to receive the insurance. The poor are usually very fond of their children and willing to undergo any privation themselves in order to save their children from suffering.

On the other hand, if a child, so insured, dies, the relief is often pathetic as the parents realize that there is money to bury their dead decently, without calling on the "City" for help, and also without (what makes death so terrible to the poor), running into debt. And often the doctor's bill can be met too, where otherwise it would probably never be paid. I have almost always found that the money received from the insurance policy was considered sacred to such uses.

Very truly,

SISTER PAMELA.

Then here is this striking letter from the Louisville Charity Organization Society, which I read day before yesterday. It is written by the agent of that society, who when he went to Louisville and took charge of the missionary work there was in the same mind as to child insurance which Minot J. Savage and Philip Moxom have expressed, that is, his heart was

strongly against it. He regarded its agents as swindlers and frauds, and prepared to pursue them; but after an experience which Savage and Moxom have not had, he says that the result of his years of investigation is that "It has enabled great numbers (under my own observation) to bury their dead without having to call on the public for help, or to have them put in the potter's field, as would have been the case if they had to depend on the city authorities. I never have heard of a single case where there was the least cause for suspicion or foul play in the sickness or death of a child that was insured. The people who insure their children, do so that they may be able to bury them decently, if they should die. In conclusion would again say that I believe the industrial insurance plan is a great blessing to the poor, both as to children and adults."

•PETITIONERS FOR CHILD INSURANCE.

Then the John Hancock, if you care for petitions, gives you petitions in favor of child insurance from 14,709 policy holders, and 6,195 citizens who are not policy holders, 20,904 in all. Among them Dr. William L. Richardson, Dean of Harvard Medical School; Dr. Edward J. Foster, I think he is at the head of your State Board of Registration; Rev. John Cuckson, one of the leading Unitarian clergymen in Boston, and a director of the Society for the Prevention of Cruelty to Children; Dr. Francis Minot, late Professor Emeritus at Harvard; Ex-mayor Thomas N. Hart, Curtis Guild, Jr., Francis L. Coolidge, Alexander S. Porter; Rev. William T. Perrin, St. John's M. E. Church; Rev. M. S. Hartwell, Fourth Presbyterian Church; Rev. A. T. Somerby, South Baptist Church; Rev. Olaf R. Miller, East Boston; George H. Bond, President Boston Retail Grocers' Association; Dr. J. Foster Bush, Dr. E. B. Kellogg, Dr. A. Kidder Page, Rev. Stopford W. Brooke, Charles A. Welsh, Edwin B. Holmes and others of Boston; Mayor Courtney of Lowell; the City Clerk, Assessors, Superintendent of Water Works, eight members of the Board of Aldermen of that city, and the City Physician, members of Common Council, and Overseer of the Poor; Rev. Father Ronan, of St. Peter's Church; Dr. John T. Irish, Medical Examiner for Middlesex County, and others.

The Metropolitan Company puts before you petitions from 18,048 non-policy holders, and 11,146 policy holders, 29,194 in all. The City Physician of Somerville; the City Physician of Cambridge; Dr. Clark, Dean of the College of Physicians and Surgeons; Dr. McIntyre of Cambridge; Rev. Thomas Dickinson, of the Presbyterian Church; the Chief of Police of Somerville, and so on.

PREVIOUS INVESTIGATIONS.

Then you have the results of previous investigations. This is not the first investigation. Child insurance has been thoroughly investigated in England in 1846, 1854, 1874, and 1891. Instead of prohibiting it in England, child insurance is there authorized at any age, even under one year of age; and it has gone on with constant growth, and the result of every legislative inquiry has always been to enlarge its field.

In America, Pennsylvania has investigated child insurance and you have read that significant letter written by the Secretary of the Society for the prevention of Cruelty to Children in Pennsylvania, Mr. J. Lewis Crew, who says "the great good this plan of insurance works for the honest and deserving poor would certainly forbid the Society contemplating such action (its prohibition) as mentioned by this over-zealous humanitarian." Ohio has investigated and refused to prohibit child insurance. New York has refused to prohibit it, and has put on its statute book an act,—you might adopt it here,—recognizing child insurance, but limiting the amount, just as the companies already limit it.

The Province of Ontario has thoroughly investigated, and refused to prohibit. Connecticut has investigated, and refused to prohibit. Illinois has investigated, and refused to prohibit, and passed the same act which exists in New York.

NO DEMAND IN MASSACHUSETTS FOR THE BILL.

The best authorities,—they were read to you,—all sustain child insurance. Not one authoritative inquiry has been cited against it. Is it not remarkable that you do not find some eminent student of social science on record as condemning it on full inquiry? This very Society in Massachusetts, for the Prevention of Cruelty to Children, of which I desire to

speak, always with great respect, reported in 1891: "We have taken pains to inquire into this practice here, but have found no evidence of such intent, although many insure their children's lives and use the proceeds, in case of death, to provide for funeral expenses." This very Society, three years ago, said that! Why has it changed its attitude? Indeed there is not much reason to believe that it has done so, if we may judge from the attitude of many of its members who do not agree with its secretary, and especially if we may judge even from his last report, dated as recently as Dec. 31, 1894, in which, though touching on every phase of the Society's work and field, and after reciting in detail a great number of cases of suffering children, and enumerating every class of work that affects the interests of neglected children, there is not from beginning to end a single allusion to child insurance. How can it have been such an evil if up to three months ago it was an evil unnoticed and therefore unknown, and in fact, non-existent?

Your own state insurance department has investigated child insurance. Insurance Commissioner Clark in 1882 investigated and approved it. Insurance Commissioner Tarbox, coming in as a new broom, not only as a new broom, but a Democrat succeeding a Republican incumbent, investigated and sustained it in 1886. In 1891 Commissioner Merrill sustained it.

Of the other five hundred charities in Boston, not one has been here officially. I am informed that the Associated Charities met and refused to appear for this petition. At the Children's Helping Society, or whatever it is called, which meets Monday, and is called the Monday Club, where Mr. Roberts, of the Boston Industrial Home, made a motion for a committee of three to investigate the subject, they refused to appoint a committee or take action, so that no society, charitable or otherwise, unless it be Mr. Fay, is represented here officially; and yet you are asked to pass this sweeping act, denying the right of the industrial citizens to make contracts, and making a class discrimination between poor and rich, and to wipe out a system as well established as your systems for transportation, for lighting or for supplying water. The petitioners suggest nothing to take its place. They might

just as well ask you to abolish cities because in cities you have crime and corruption, which do not exist in rural communities.

CONCLUSION.

I ask you, gentlemen, to reject this bill because it deprives the poor of a genuine benefit; because it destroys a system which is rooted in human nature; because you leave a vacuum with nothing to supply it; because you deprive the poor man of the right to bury his child in something else than a pauper's grave. I ask you to reject this bill, not merely as counsel; I ask it as an officer in the Society for the Prevention of Cruelty to Children, expressing thus the sentiment of others, also of its officers; I ask it as a citizen; I ask it in the name of humanity, and of equal rights.









