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DURATION OF LIFE OF THE NERVOUS AMERICAN.

BY

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EACH nation seems to delight in emphasizing some one of its native peculiarities. We speak of the pugnacious Irishmen, the mercurial Frenchman, the patient German, the singing Italian, etc., and representatives of all these different people, placed upon an immensely rich but undeveloped continent of vast dimensions, have in their mixture produced the rushing American. And as we have learned that rapidity of action means rapidity of thought, and that this again means a corresponding expenditure of nervous energy, and as we have seen many strong men break down in the prime of life from overwork, we have, by common consent, looked upon the nervous American as the type of the citizen of our great republic to-day.

True, everybody deplores the fact, but confesses that it can't be helped, and finds consolation in the old saying that it is better to wear out than to rust!

Even such man as Prof. Thomas A. Emmet[1] tells us that—

[1] Principles and Practice of Gynecology, p. 18.

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" Rest and recreation in the European sense are unknown to the mass of our population. We develop early and live a life crossed by more than our share of dyspepsia, neuralgia, and other nervous disorders. . . . . Our field of education is as extensive as, if not more so, than that of our neighbors, but it is more superficial ; . . . the same mental application on which a German in his own land would thrive will in this country impair the physical condition or result in some serious nervous disorders."

And then we read every once in a while of some well-known, successful business or professional man who had to be sent to the insane asylum, and writers and orators find a convenient chance for the flow of eloquent and soul-stirring language to show how the present fearful rate of speed at which everything is done here in the struggle for existence begets this increasing nervousness, with its necessary reaction upon the body, and how the constant hurrying and driving in our daily work mean a corresponding shortening of life, or, if not death, then some form of insanity as " again demonstrated in the case of our dearly beloved fellow-citizen," etc.

And we read such statements and are convinced ! We calmly accept the questionable distinction as a fact. We know it is so ! We know that Americans wear out faster and die earlier than the more phlegmatic Europeans, because we do everything under a higher pressure and at a higher speed. It makes us feel so delightfully miserable, so wretchedly proud to know that Americans are such a nervous lot and such a rapid-living nation ! It is such a convenient excuse for so many of our individual shortcomings !

If it were merely a matter of terms, tickling our national vanity, we might pass it over with a smile, but side by side with the idea of "nervousness" rides the grim specter of shortened life, of premature but preventable death striking terror to the hearts of thousands, who watch with anxiety the struggles and efforts of their beloved ones—men, women, children, business or professional men—all are interested in this question more or less, and it well behooves us to ask: Is this so-often-quoted "fearful nervousness" and "early death" a fact, or merely an assertion? What proofs have we for it?

It seems very plausible indeed, and apparently correct physiologic reasoning to say that the individual's longevity is in inverse proportion to his daily hurry, all other things being equal. But until not many years ago the equally misleading but equally plausible statement was accepted, that the human race was growing smaller with the advance of civilization. It seemed so self-evident, indeed, that in the past, when men had nothing to do but to develop their muscle, when very little or no energy was used in educational problems, the body would be larger than at present, when the cultivation of the mind absorbs so large a share of our strength, and when so little attention is given to physical development! Everybody believed it then, large numbers of people believe it to-day, and yet scientific investigations have conclusively demonstrated the fallacy of that assumption.

First of all, the assumption that increased activity and greater hurry mean more rapid wearing away

of the body ignores the fact that the human body is a wonderful piece of machinery which not only renews itself constantly, but whose strength and power of endurance and capacity for more work increase with increased use up to the point at which use becomes abuse. At what time and under what pressure this danger-line is reached depends upon the individual, and need not be discussed here, but under all conditions the physiologic law holds good which says that the strength of the organ is determined by its use, whether applied to the brain or the foot, to intellectual work or to physical labor.

To prove that Americans live as long as other nations is not an easy task; general statistics may well be excluded here when we remember the ease with which the same figures can be made to prove opposite problems. The only statistics that could be considered fairly reliable here are perhaps those of life insurance companies doing business in America and Europe; and a comparison of premiums charged under similar conditions on both sides of the Atlantic will furnish us with at least a few useful data. If the European's lease of life is longer than that of the American, then the insurance company will insure him at a smaller premium than his American brother, and if the latter wears out faster, it would be a suicidal policy for any life insurance company to insure him at the same premium at which the risks are taken in Europe on Europeans.

The executive officers of the Equitable, the Mutual, the New York, and the Germania life insur-

ance companies have kindly supplied me with the following information:

The *Equitable* writes as follows: Our rates in Europe are the same as in the United States. In some parts of Europe we charge more, but it is not so much on account of the fear of extra mortality as on account of the onerous conditions under which we are compelled to do business.

The *Mutual:* The experiences of British and German companies show that the lives which were insured in those companies were not on the average as good as the lives insured in American companies. The experience of this company is thus far quite as favorable on its European business as on its business in this country.

The *New York:* The rates charged in most parts of Europe and England are the same as those charged under similar conditions in this country.

The *Germania:* Our premiums are higher in Europe than in America.

These four companies insure together about 550,000 lives in America and about 65,000 in Europe; a limited number, true, but they all tell us unanimously that from the material standpoint of dollars and cents the life of the American is at least as good, if not better, than that of the European, all other conditions being the same. And if we remember that probably the majority of the holders of policies of life insurances in this country is made up from those very same active, pushing and rushing men, a class among which "death from overwork" would naturally occur most frequently, then the figures mentioned acquire additional force. Based upon that most sensitive spot of the human anatomy, the pocketbook, they permit of no sentiment, no public opinion, no emotional eloquence,

but calmly proclaim in cold hard figures that the chances for a long life are just as good in America as they are in Europe.

Mr. Herbert Cillis, the actuary of the Germania Life Insurance Company, has kindly furnished me with a compilation drawn from every available source regarding the estimated duration of life at different years of age, both in America and Europe, of which the following is a short abstract:

Age.	Estimated duration of life in America.	England.	Germany.
11	48.72	50.29	.....
12	48.08	49.54	.....
13	47.45	48.73	.....
14	46.80	47.89	.....
15	46.16	47.03	.....
16	45.50	46.16	.....
17	44.85	45 29	.....
18	44.19	44.44	.....
19	43.53	43.61	.....
20	42.87	42.82	.....
21	42.20	42.06	40.45
25	39.49	39.15	37 42
30	36.03	35.42	33.62
35	32.50	31.75	29.89
40	28.90	28.12	26.26
45	25.27	24.51	22.77
50	21.63	20.99	19.39
55	18.09	17.62	16.20
60	14 10	13.83	12.76
65	11.10	11.01	10.21
70	8.48	8.50	7.96
75	6.27	6.38	6.03
80	4.39	4.72	4 42
85	2.77	3.51	3.30
90	1.42	2.36	.....
95	0.50	0.93	.....

These figures certainly show that, as far as life insurance statistics go, the chances of the American, from early manhood to a good old age are, all through, a little better than those of his English brother, and a good deal better than those of the Germans, in spite of all statements about "climate" and "nervousness." If, between the ages of twenty and seventy, life insurance companies, based upon dollars and cents, allow the Americans a longer life right through, then it seems that we are justified in concluding that we have simply obeyed the old physiologic law and adapted the machinery of our body to a high speed without hurting ourselves, while our European brethren dodge along at a low pressure without, on that account, prolonging their life.

But the foregoing tables teach us something more. At eleven years of age the chances of the American boy are *1.57 years less* than those of his English brother. It is a pity that the statistics do not deal with younger children, but we may well pause to grasp the full meaning of this statement, for it involves a heavy accusation against American motherhood, and unfortunately against the mothers of the better classes, because the poor people rarely, if ever, insure in the regular companies. We may well raise the question: Is the American woman a less capable mother than her English sister? Has she, in her striving for fashionable fads and foibles, for literary crazes, women's advance clubs and political organizations, ignored or neglected or forgotten the first and most important function of a woman, the duties of motherhood? Is it careless-

ness or over-care, indolence or ignorance, that gives to the English boy at the age of eleven 1½ years more of life than to the American boy (for these tables are all based on figures for the masculine gender). The latter improves from year to year, as he grows away from mother's care, or carelessness, as the case may be, so that at the age of twenty his chances are as good as those of his transatlantic brother, and the question that presents itself very forcibly is: What is the cause of this high rate of mortality of our children? Don't let us crawl behind that well-worn excuse and say "It is the climate." And if the climate *has some* influence, let us try and find out how much, and at the same time investigate the other factors contributing toward that end.

This paper is merely intended as a preliminary study of a subject of general interest: may it call forth other additional investigations and help, not only in breaking down the dangerous popular fallacy that the rushing American is doomed to an early grave, but also aid in discovering ways and means by which the present abnormal death-rate among American children can be reduced to more normal figures.

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