

1899 Insurance Co.: No Insurance for 'Intemperate or Immoral' People

If you're looking for an illustration as to how much we've changed in the last 100 or so years, take a look at [this list of instructions](#) for medical examiners from the Manhattan Life Insurance Company of New York.

The document, published in 1899, is basically a dull litany of things medical examiners should do and look for when receiving an applicant for life insurance. Much of it is standard stuff.

Private exam? Check. Urinalyses? Check. Confidentiality? Check. Morality clause? Ch...—wait, what?

That's right. Examiners were instructed to deny examines to "persons of known intemperate or immoral habits." The document doesn't explain what those habits are, which of course essentially grants examiners blanket authority to deny applicants for any reason they like.

Now, this is a horribly offensive notion to our 21st century liberal sensibilities. The idea that a business can refuse to do business with people of a certain set—immoral!—is unacceptable to many of us (even, as we saw recently, when the situation [might appear rather absurd](#)).

We may, however, be reaching a tipping point as a society. As CNN [reports](#), people are becoming increasingly resistant to the idea that they have to do business with people whom they may not wish to conduct with:

A battle is shaping up across the country over various pieces of legislation that proponents argue protects religious beliefs while others argue are tools to discriminate. Despite

the ferocious attention paid to newly passed laws in Mississippi and North Carolina, nearly 200 bills have been proposed in legislatures in 2016 that could lead to discrimination against gay, lesbian and transgender people, according to Eunice Rho with the American Civil Liberties Union. About 100 of those bills invoke religion or religious beliefs as justification to refuse services to gay people. Others don't mention religion but could result in discrimination, she said.

The CNN video below offers a pretty good breakdown on how the cultural battle is beginning to take shape. But what does it mean?

Perhaps we're witnessing what happens when a nation or civilization begins to lose the set of tightly-held shared values that once united them. People of vastly different ideological persuasions are battling to build worlds in the image that reflects *their* values.

It reminds me a bit of a quote from the British officer Col. Arthur Freemantle in the 1993 film *Gettysburg*. The colonel, in America to observe the clash between the Blue and Gray, opined on how tragic the conflict was: "[You have the] same language, same culture and history, same songs, stories, legends, myths – different dreams. Different dreams. So very sad."

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