

IV.—*The excessive Mortality of British Residents in India, as affecting the choice of the Civil Service of the East India Company as a Career for Young Men.* By W. Neilson Hancock, LL.D.

[Read 16th April, 1855.]

GENTLEMEN,

The adoption of the principle of examination in the selection of candidates for the civil service of India, has opened a new career to a very large class of young men of education and ability. But only a small number of those who may be led to take advantage of this opening have sufficient information as to the actual position of the British population in India, to enable them to decide on the expediency of their entering on this career.

In this paper I propose to direct your attention to some facts, commonly overlooked, but which ought, nevertheless, to be fully considered by those who have to decide either for themselves or for others, as to the wisdom of choosing an Indian career.

A young man commencing life would naturally desire an employment in which he had a reasonable prospect of attaining the usual period of human life, that he might first qualify himself for performing some duties serviceable to mankind; then spend his manhood in discharging them; and in old age retire to a dignified position of influence, which a well-spent life is calculated to produce. Now what prospect of prolonged life has the successful competitor of the Indian examination?

To solve this question, I have no elaborate statistics to produce; but the calculations for commercial speculations, though only rough approximations, are free from any risk of gross error or wilful exaggeration:—

The Colonial Life Assurance Company have published tables of rates for life insurance for persons residing in different parts of the world.* In these tables the risks are divided into five classes, arranged according to the rate of mortality, and consequent amount of premium charged.

To show the care with which these tables have been formed, I will explain the classification in detail:—

The lowest class of risks includes Europe, Canada, the free states of the United States, the Cape of Good Hope, and Australia.

The next higher class of risks includes the middle states of the United States, the Bermuda Islands, and South America to the south of Rio Janeiro.

The next higher class of risks includes India, Ceylon, the Mauritius, and China.

The fourth class includes the West Indies and British Guiana.

The fifth class includes other parts of the world, such as the southern states of the United States, or the west coast of Africa, for which no tables are given, and for which there must be a special contract.

* The Colonial Life Assurance Company Almanack, 1851.

Persons assured in the first class have permission to reside:—

1. In any part of Europe.
2. In any part of North America to the northward of the thirty-eighth degree of north latitude, but not to the westward of the Mississippi River. The thirty-eighth parallel of latitude is very nearly the boundary between the free and slave states; it divides Virginia in half, and takes in a small portion of Kentucky.

Persons assured in this class may travel, but not reside permanently, as far south as the thirty-fifth degree of north latitude, but not to the westward of the Mississippi river. This permission extends to Virginia, Kentucky, Tennessee, and the greater part of North Carolina.

3. In Africa, to the southward of the thirtieth degree of south latitude, which includes the whole of the Cape colony, except the settlement of Port Natal and the land lately taken from the Kaffirs.

4. In Australia, to the southward of the thirtieth degree of south latitude, which includes New Zealand, Van Dieman's Land, and the whole of Australia except Moreton Bay.

Persons assured in the second class have permission to reside in certain parts of America, thus defined:—

In North America, to the northward of the thirty-fifth degree of north latitude, but not to the westward of the Mississippi River. The thirty-fifth degree divides the United States between the Carolinas and to the south of Tennessee. The assured may, from the 30th of November to the 1st of June, travel, but not permanently reside, in any part of North America to the northward of the thirtieth degree of north latitude, including the whole of the United States.

Those in the second class may also reside in the Bermuda Islands and in South America, to the southward of the twenty-fifth degree of south latitude. This degree is just north of Rio Janeiro. Those residing in Peru, Columbia, Guiana, and in the greater part of Brazil, are charged at an increased rate, according to circumstances.

The third class, which is the one immediately connected with the subject of this paper, applies to those who have permission to reside in India, Ceylon, and the Mauritius, — India including the whole of the possessions of the Hon. East India Company, and any part of the East to which their servants may be required to proceed. Persons in this class are permitted to visit the parts of China to which British traders have access, but those going to reside in China are charged an extra premium.

The fourth class applies to residents in the West Indies and British Guiana.

For residence in the parts of the world not included in the above classes the assured must make a special contract. As two places where the mortality of the English race is commonly supposed to be greatest, I may mention the west coast of Africa and New Orleans.

Having thus explained the classification on which these tables are constructed, I will proceed to estimate the chance of life of a person residing in the countries comprised in the different classes. The latest age at which the successful candidate for an Indian appointment will go out to India will be twenty-five. Let us see, then,

what is the rate of premium for insuring* £100 on the life of a person of that age in the different classes:—

In the first class, for Europe, Canada, northern United States, Cape of Good Hope, and Australia, the annual premium is,	£1 19 8
In the second class, middle part of United States, Bermuda, and South America south of Rio Janeiro, -- -- -- -- --	3 0 4
In the third class, India, Ceylon, and the Mauritius, -- --	3 16 7
In the fourth class, the West Indies, the rate is, for the first year, for a person not previously resident in a tropical climate,	7 0 1
The rate diminishes each year for five years, and is finally, ..	4 0 1

If we take the sum charged for insuring at the age of twenty-one, an early age to go out, the premiums are:—

In the first class, -- -- -- -- --	£1 16 0
In the second class, -- -- -- -- --	2 16 8
In the third class, -- -- -- -- --	3 12 2
In the fourth class, -- -- -- -- --	6 15 6

In order to appreciate the exact degree of difference of mortality indicated by this difference of premium, a comparison must be made of the ages of residents of Europe, at which the higher premium would be charged. About the same premium is charged to residents

In South America at the age of 25, and in Europe at 40.
In the East Indies at the age of 25, and in Europe at 47.
In the West Indies at the age of 25, and in Europe at 60.

In South America at the age of 21, and in Europe at 38.
In the East Indies at the age of 21, and in Europe at 45.
In the West Indies at the age of 21, and in Europe at 60.

In other words, the Insurance Companies consider that a young man going to the East Indies, at the age of 21, has no better chance of life than his father at 45 remaining at home; and a West Indian cadet, at the age of 21, has no better chance of life than his grandfather at 60.

With these facts before us, we must look upon an Indian career as presenting an entirely different prospect as to the duration of life from any similar employment at home.

There are circumstances where the risk to life should be entirely disregarded. A soldier when fighting the battles of his country—a physician or a clergyman when ministering to the wants of the sick and dying—would be unworthy of their calling if they allowed any regard for their own lives to interfere with the discharge of their duties towards others.

But the advice to go out to India is not generally based on any strong sense of duty towards others, or any high motive of elevating the Hindoos, of converting them to Christianity, or even of governing them in a manly and chivalrous spirit. The motives usually suggested are, that the appointments are so lucrative, a man may

* After the Journal was in the press, I received some new tables of the Colonial Life Assurance Company, making some slight change in their rates, but not so as to affect the principle involved in this paper.

marry at once, promotion goes by seniority, there is a certainty of retiring allowances, and there is a chance of prize-money and an Indian fortune.

The statistics I have detailed show that there is an element overlooked in these calculations. Indian fortunes are like prizes in a tontine—they belong only to the survivors, and their value depends on the rapidity of the mortality amongst those joined in the risk.

The climate of India is, however, not so fatal to the adults as it is to the children of British race; and hence arises another consideration for the candidate for Indian appointments. What prospect is there that he will be able to rear his family under his own care? The usual, if not invariable practice, for Europeans settled in India, is, to send their children at the age of about six years to England, to remain with some relative until the age of sixteen, it having been found almost impossible to rear European children in India. Now, what a destruction of family union is involved in this state of affairs. If the wife accompanies the children to Europe, there is a separation of husband and wife; if she does not, the children are for ten years without parental cherishing or control, and, from the rate of mortality in India, with but slight prospect of ever seeing their parents again. This separation is entirely different from sending children to boarding-schools at home; for there are still vacations twice a-year, and there is the penny postage to facilitate intercourse by letter.

It is scarcely necessary to notice, what I consider of far less importance, the increased expense which this mode of rearing a family involves; but the chief argument urged in favour of Indian appointments being their high pay, this increase of expense should not be overlooked.

We have next to consider whether those who go to India intend to settle there, to found families, to become real members of the Indian community, to identify all their feelings of country with India, to occupy the same position that an emigrant does in Canada, in the United States, or in Australia. If they do not, how are they fitted to effect a lasting benefit in India? How can they appreciate the institutions of India, or understand the feelings of the people? How can they develop a higher civilization out of the elements that surround them?

Now, as long as the rate of mortality amongst the British race in India is so great as I have shown it to be, as long as the children cannot be reared there, it is vain for those filling Indian appointments to consider India as their country or their home.

The feeling which has been described to me by one who went there full of enthusiasm and chivalry, is such as we might expect under such circumstances. Every official he had met with seemed, he said, to be bent on only two objects—to make money and to come home. When such is the feeling of Indian officials, what hope is there for the permanence of British sway in India? Can an empire based on such sordid feelings be lasting? or can the system be sound which generates such feelings in the minds of those subject to its influence?

Whether the effects of climate on health which the statistics indicate be remediable or not, is beyond our present knowledge to predict, but we must deal with the facts as we find them, and guide our conduct accordingly.

In directing attention to this subject, I would not be understood as undervaluing the change involved in the opening of Indian appointments to examination. It is one of the most important changes in our times. It makes the public service in India the property of the ablest and best of the educated classes in the empire, instead of being the exclusive privilege of the nominees of the holders of stock in a public company. It makes it possible to abolish that company, and so to put an end to the disgrace of making the government of millions of our fellow-men a matter of trade, instead of a high office and an exalted duty.

The reason assigned for the last renewal of the East India Company's charter was, that the patronage, if transferred to the ministers of the crown, would be a dangerous instrument of corruption. The examination has removed that difficulty.

But why should this principle be applied to the distant appointments in India, and not to the more important appointments in the civil service at home? Why should our most gifted men be tempted to sacrifice their lives to the Indian climate, and to devote their energies to the acquisition of Indian fortunes? Are there not questions and duties at home, and in the more healthy colonies, the future dwelling-place of our race, requiring the greatest talent and the highest character which we can command?

The statistics with respect to the relative mortality of the British race in different parts of the world, suggest some considerations of much greater importance than those which I have ventured to point out, but which it would be out of place to do more than notice in this paper.

It is singular that the division of free and slave states in America should correspond with a marked difference in mortality to the whites. May not this be an indication that the whites have transgressed the natural limits of colonization, and that their presence in the slave states is unnatural? And may not the negro empire in St. Domingo indicate the future not only of the southern states of the Union, but also of Cuba and of the West Indies?

It is also remarkable that the ground which the Cape Colonists have endeavoured to take from the Kaffirs lies beyond the limits of European mortality in Africa. May the colonists not be thus encroaching on the territory best suited to the aborigines?

There is one point in the tables of relative mortality which remains to be noticed. It is the great diminution in risk incurred where persons only visit at suitable seasons, but do not reside in the unhealthy regions. This, when taken in conjunction with the diminution of sea-risk consequent on the extension of the use of steam, would seem to indicate that the future of the British race is to dwell in the temperate regions, but to trade with all parts of the world.
