

## INSURANCE MEN REGARDING USE OF ALCOHOLIC BEVERAGES

STATISTICS GIVEN AT THE EIGHTH ANNUAL MEETING OF ASSOCIATION OF LIFE INSURANCE PRESIDENTS IN NEW YORK

New York, Dec. 11.—That the use of alcoholic beverages shortens life in this country was reported as a statistical fact to the Eighth Annual Convention of the Association of Life Insurance Presidents here this morning. Figures on the subject were presented by Arthur Hunter, actuary, in connection with the findings of a mortality investigation into the lives of two million life insurance policyholders, covering a period of twenty-five years. This investigation, which

has just been finished, was made primarily to assist the life insurance companies to find out which types of persons could be safely accepted for insurance at the regular rates of premium, which types should be charged an extra premium, and which should be declined. It was announced, however, at today's convention, that the results of this private mortality inquiry were also available for public use in lengthening life.

**43 Insurance Companies**  
Forty-three leading life insurance companies in the United States and Canada contributed their detailed records on the two million lives in question, which represented their collective experience on many different classes of insured likely to have higher death rates than normal. The chief groups investigated included persons engaged in ninety-seven hazardous occupations, these having a family history of consumption, a defect in their personal history, those whose physical condition was not normal, and those whose habits with regard to alcoholic beverages were not satisfactory in the past or who used liquor steadily at the time of application for insurance.

"Among the men who admitted that they had taken alcohol occasionally to excess in the past," said

those whose habits were not satisfactory, the average life expectancy was equivalent to a reduction in the average life of these men of over four years. If this meant that four years would be cut off the end of the average normal

life time of each man, there are many who would consider that 'the game was not worth the candle.' But it means that in each year a number of men will die at an earlier age than they should. For example, at age 35, the expectation of life is 32 years; in the first year after that age, instead of say, nine persons dying, there would be probably 12 deaths, that is, three men would each lose 32 years of life; in the next year probably four men would each lose 31 years of life, etc. As a matter of fact, many immoderate drinkers would live longer than 32 years, but not nearly so many as would live if they had been moderate drinkers, and far fewer than if they had been

extra mortality of 70 per cent, and the causes of death indicated that free use of alcoholic beverages had caused many of the deaths. The hotel proprietors who attended the bar either occasionally or regularly had as high a mortality as the saloon keepers, that is, the life time was reduced about six years on the average on account of their occupation. The mortality among those connected with breweries was about one third above the normal. The large class of proprietors of wholesale liquor houses had an extra mortality of about one fifth. In the fourteen sub-divisions of the trades connected with the manufacture or sale of alcohol, there was only one class which had a normal mortality and that was the distillery proprietors.

**Total Abstainers Live Longest**  
"The committee of the Medical Actuarial Mortality Investigation did not make a report on the mortality among total abstainers, but sufficient statistics have been published by individual companies to justify the statement that persons who have always been total abstainers have a mortality during the working years of life of about one-half of that among those who use alcohol to the extent of at least two glasses of whiskey per day. In view of this, the effect of prohibition of the manufacture and sale of alcoholic beverages in Russia must be very great. If the government of Russia carry out their present intention to abolish permanently all forms of alcoholic beverages, the saving in life expectancy would be enormous."

**Saloon Keeper's High Mortality**  
"Referring to occupations in the liquor business, Mr. Hunter said: 'There is a general impression that



## FRENCHMAN DESCRIBES KINDNESS OF DUTCH

REFUGEES INTERNED IN CAMPS BUT PAROLED FOR HOURS DAILY

London.—The kindness shown by the Dutch to the Belgian refugees who have entered Holland in large numbers is described by a French journalist writing in Excelsior. Arriving in Flushing early one morning he finds the quays and the streets of the little town already crowded with people. Among them are some Belgian soldiers who have just crossed the frontier. There are 23,000 he says, actually in Holland, interned in the camps of Loosduinen, Amersfoort, Gaasterland, Zwolle, Assen and Harderwijk, whilst 2000 English marines are at Leeuwarden and Groningen.

The Dutch treat them with the greatest kindness, putting them on parole for several hours a day when they are allowed to go where they please, and providing them with comforts. There is nothing more to be said for reinforcements. The Ascaris should be recalled. It seems serious difficulties in complying with this attitude of Abyssinia, as the defined, and the withdrawal of forces from Erythraea would be imprudent. Egypt might possibly be cutting off an arm on.

This does not give due consideration to General von Bernhardi's request, the probable reaction of Turkey being of the intervention and serious attention such as to demands is being proposed. German proposals all the Arabian tribes cut amongst it is particularly strong of Libya, and. The situation is there in Cerean altogether reassuring.

On the market place the Belgian children are playing with the little Dutch girls in their wooden shoes, wide skirts and lace bonnets. These Dutch are a kind-hearted people, is the comment of the Excelsior's correspondent.

## GERMAN DEMOCRATS ON PARTY ATTITUDE

Berlin, Dec. 11.—According to the Berliner Tageblatt, Dr. Liebknecht in conjunction with Rosa Luxemburg, Clara Zetkin and Franz Mehring, has published the following declaration in Swiss papers:

"The delegates, Dr. Suedekum and Richard Fischer, have endeavored to set forth in the democratic press the neutral countries, Sweden, and Switzerland—the attitude of Social Democratic with

States and the sound sense of the American people can judge between this country and Prussia on the issue. We entered the war with no view of any national aggrandizement, either in trade or territory, and the Prussians, seeking a motive to which to attribute our participation, knowing well it was useless to accuse us of greed of territory, have now invented this more plausible accusation. It is curious to notice that the Prussian General von Bernhardi has thought it in the past to make a very similar accusation against the United States. They, he says, championed ideas of universal peace in order to be able to devote their undisturbed attention to money making and the enjoyment of wealth.

**Reviews British Prosperity**  
"Still, a skilful controversialist, seeing that the economic pressure of the war inflicts a vital wound on German trade, while the corresponding effect on England is small, could give a certain plausibility to the suggestion if he could represent that at the time war was declared this country was losing ground in trade and shipping. In that case our action might have been represented as the throw of a half-ruined gambler, with nothing else to do and everything to gain. In fact, the period since the close of the South African war has been one of continuous and progressive prosper-

**SWISS WAR LOAN**  
Berne.—The second Swiss war loan, amounting to £2,000,000 bearing interest at 5 per cent has been well over subscribed. The consolidated debt of the Confederation, excluding that of the federal railways amounted at the end of 1913 to £5,850,000 or about 30 shillings per head of the population.

## LORD MERSEY ANSWERS CHARGE MADE THAT WAR CAUSED TO GAIN IN TRADE

International competition has been the result of the war, and the industry of the competitor in manufacture and upon the sellers resources and powers of organization.

"If all Germany were to become a wilderness we would not thereby be any better placed for producing some commodities, formerly produced by Germany. In fact, there is no question of reducing Germany to a wilderness, and when we emerge from the war we will still be faced by the inherent qualities which enable German traders to push their goods. Indeed, if, as a result of the war, the energies of the Germans are turned toward peace instead of the perfection of a military machine we will have created a more formidable competitor.

"The Germans sometimes speak and write as if the destruction of the German mercantile marine would be itself a sufficient prize to compensate this country for the evils of war. Maybe the temporary disappearance of the German mercantile fleet from the seas as a consequence of the armistice of the Prussian military caste may inflict permanent injury upon the German carrying trade, but supposing the whole German merchant fleet should disappear you must assume, if we were to gain any advantage from such disappearance, that we are able to find capital and compete with all the rest of the world to build and maintain an increased fleet and find employment for the ships.

**Predicts European Poverty**  
"Whatever may be the result of the war, all Europe must be so impoverished that a shrinking of the carrying trade will follow. To gain advantage, then, it is suggested that we are spending every week for the prosecution of the war about \$40,000,000, sacrificing countless lives and the productive energies of more than 2,000,000 of the male population of the most vigorous years. We also are sacrificing or risking enormous trade advantages. The value of our trade and a large percentage of all our export trade goes to Germany. And our cash situation is still more striking. Not only is the whole of this trade blotted out during the whole of this war, but if Germany is ruined it would mean the loss of our best customer for cotton yarn and the best customer in Europe for cotton cloth.

**German Debts Outstanding**  
"This is only one instance, but it must not be forgotten, that the sudden outbreak of war with a country with whom we have had such intimate commercial relations means very large debts to English merchants outstanding in Germany which cannot be collected. If the war should result in the devastation of Germany debts

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**Not Seeking Competitor's Ruin**  
"What, on the other hand, is the prize we are aiming at? It may be that some articles are manufactured in Germany, but if the main, apart from the natural adaptability of particular populations for particular forms of production and from such accidents as the geographical distribution of certain mineral deposits, the

## VOTE FOR McDONALD AND THE FAIR WAGE CLAUSE IN ALL CITY'S CONTRACTS

## CYRENAICA TROUBLES ARE SAID INCREASING

Florence, Dec. 11.—In a report which he made to King Victor Emmanuel upon the situation in the Italian possession of Cyrenaica, General Ameglio states that the good effect of the vigorous military and political measures he has been carrying out since last winter, have been greatly diminished by the withdrawal of the Ascaris troops in consequence of the uncertainty entertained with regard to the attitude of Ethiopia.

General Ameglio informed the King that difficulties were increasing and that the Turkish action against Russia would presumably

still more for reinforcements. The Ascaris should be recalled. It seems serious difficulties in complying with this attitude of Abyssinia, as the defined, and the withdrawal of forces from Erythraea would be imprudent. Egypt might possibly be cutting off an arm on.

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## MR. H. CATER

Would thank all owners of rigs, autos, or other conveyances, who are willing to assist him on election day to kindly report at his Committee Rooms, 32 Ninth Street, at an early date.



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Say "Made in Canada."