

Second, those who have been total abstainers all their lives are, in the estimation of the majority, ideal risks, although there are good authorities, as Sir Dyce Duckworth, who state that men who take their glass quite moderately are better risks than the total abstainers. Sir Dyce adheres to this in spite of statistics to the contrary. One writer maintains, "If total abstainers live longer than those who drink moderately, that it is not due to the non-use of alcohol, but that it is due to their constitution and nervous make-up. While they are less tempted to indulge in alcoholic liquors, they are less exposed to other factors that lead to early death." He continues: "It is well known that the improvident neurotics and defectives generally are more addicted to the use of alcohol than are the strong and robust and the self-centred," and he concludes, "that the statistics so far as they go, show that the use of alcohol is a valuable index of these other conditions, and not that its use in moderation tends directly to shorten life, at least not to the extent shown by figures." He admits that total abstainers live longer than the non-abstainers owing to the poorer make-up of the latter and that their earlier death is not due to the alcohol they consume. Then, the use or non-use of alcohol becomes a valuable symptom in determining who are safe risks for life insurance.

Until lately, there have been no reliable statistics showing whether total abstainers or moderate non-abstainers live longer. A very valuable report was issued in the early part of the present year by Thomas W. Whittaker, M.P., Chairman and Managing Director of the United Kingdom Temperance and General Provident Institution, giving the experience of that Company. On the first page of said report, we find that in 1839 a declaration signed by the leading physicians of that time stated, that "the most perfect health is compatible with total abstinence from all intoxicating beverages." In 1847 another declaration as follows: "Total and universal abstinence from alcoholic liquors and beverages of all sorts would greatly contribute to the health of the human race." The above Institution now produces statistics showing that those declarations were well founded; that total abstainers live considerably longer than the moderate non-abstainers. In preparing said statistics, they took those policies payable only on the death of the assured and were issued at ordinary rates on the lives of men who were in sound health at the time of assurance. These cover a period between the years 1841 and 1901 inclusive, namely, sixty-one years. Of these, there were in the General, or Non-abstaining Section, 31,776. They passed through 466,943 years of life, and amongst them there were 8,947 deaths. In the Temperance or Abstaining Section there