

such a user of alcoholic beverages is a less desirable risk than a total abstainer. The man who drinks a glass, or even two glasses, of wine or beer a day, is not, in my opinion, a less desirable risk than one who drinks none at all, except for this, that an abstainer is perhaps less likely to become an immoderate drinker than one who becomes habituated to its use in moderation. He is less exposed to the temptations of the club and the bar-room, and there is thus, perhaps, less danger of contracting vicious habits. But those of us who have had much experience in life insurance examinations know how difficult it is to draw the line between moderation and excess. Many who pride themselves on their moderation, and who would be indignant at any suggestion that the amount they consume is in excess of the limits of safety, are in the habit of drinking, not one or two, but half a dozen or more drams in the course of the day. Their appearance, and the results of physical examination, give no indication that they are other than good risks. They resent close questioning as to their habits in this regard, and the examiner who probes too deep is likely to give offence and drive the applicant away to some other company. Complaints from the agents follow, and he soon finds himself supplanted by an examiner less likely to give offence. The fact is, that no examiner can always distinguish moderate from immoderate drinkers, and hundreds of risks are taken on men who habitually use alcoholic beverages in such amounts as to render them undesirable risks likely to abnormally swell the mortality.

The only scientific division, *i.e.*, into (a) Abstainers, (b) Moderate drinkers, (c) Immoderate drinkers, is not practicable. No company will, knowingly, accept a risk on the immoderate drinker.

A classification into (a) Abstainers, (b) Strictly moderate drinkers, (c) Those claiming or believing themselves to be moderate drinkers, who, nevertheless, use alcohol in such amounts as to render themselves less desirable as risks than classes (a) and (b), would be ideal, but unfortunately it cannot be made to work out in practice.

If, therefore, there is to be any classification of the assured along this line, the only practicable one is into, (a) Abstainers, (b) Non-Abstainers.

Is this classification necessary or desirable?

If the life expectancy of the average abstainer is higher than that of the average drinker who does not drink in such amounts as to make him unassurable, it is surely only fair that abstainers