most easily pass off, undetected, the absurdities in which they largely deal.

Our space is too much limited to allow us to enter extensively into the chemical nature and physiological effects of alcoholic beverages in general and wine and beer in particular, but we shall place before our readers a few facts that may be readily apprehended and ought to be convincing to any unprejudiced inquirer.

Insurance companies are not usually influenced by merely fanutical considerations. They are conducted on business principles and prefer one applicant to another simply because the former is a safer risk and more money is to be made by insuring him. Now it is a well-known fact that in many companies a tectotaller will be insured for a smaller premium than what would be required from a beer drinker-let it be remembered a moderate beer drinker, a drunkard would not be taken at all. Perhaps few insurance men are more widely known than Col. Green, President of the Connecticut Mutual Life Insurance Company. This gentleman discusses beer drinking risks from a business point of vi w in the following emphatic terms :-

"I procest against the notion so provalent and so industriously urged that beer is harmless and a desirable substitute for the more concentrated liquors. What beer may be, and what beer may do in other countries and climates, I do not know from observation. That in this country and climate its use is an evil only less than the use of whiskey, if less on the whole, and that its effect is only longer delayed, not so immediately and obviously bad, its incidents not so remains that its effect is only longer delayed, not so immediately and obviously bad, its incidents not so remains that its effect is only longer delayed. pulsive, but destructive in the end, I have seen abundant proof. In one of our largest cities, containing a great population of beer-drinkers, I had occasion to note the deaths among a large group of persons whose habits, in their own eyes and in those of their friends and physicians, where temperate; but they were habitual users of beer. When the observation began, they were, upon the average, something under middle age, and they were, of course, selected lives. For two or three years there was nothing very remarkakable to be noted among this group. Presently death began to strike it; and, until it had dwindled to a fraction of its original proportions, the mortality in it was astonuling in extent, and still more remarkable in the manifest identity of cause and mode. There was no mistaking it; the history was a most invariable one; robust, apparent health, full muscles, a fair outside, increasing weight, florid faces; then a touch of cold, or a sniff of malaria, and instantly some acute disease, with almost invariably typhoid symptoms, was in violent action, and ten days or less ended it. It was as if the system had been kept fair outside, while within it was eaten to a shell; and at the first touch of disease there was utter collapse; every fibre was poisoned and weak. And this, in its main features, varying of course in degree, has been my observation of beer-drinking everywhere. It is peculiarly deceptive at first; it is thoroughly destructive at the last.

This statement was published some time ago in the Voice and the editor of that journal subsequently received letters strongly endorsing the views therein expressed from the following gentlemen: Thomas W. Russell, President Connecticut General Life Insurance Company; George G. Ripley, President Home Life Insurance Company; T. H. Brosnan, President United States Life Insurance Company; J. B Temple, President Southern Mutual Life Insurance Co. Kentucky; A. G. Bullock, President State Mutual Life Insurance Co.; Stephen Ball, Secretary of the Hartford Life and Annuity Insurance Co.; Samuel C. Huey, President of the Pennsylvania Insurance Co.; J. H. Nitchin, Secretary National Life Insurance Go.; U. S. A.; Charles Dewey, President National Life Insurance Co.

These opinions of known, reputable, experienced, practical men will outweigh any amount of prejudiced advocacy by those who are carnestly working (even though it be unintentionally) for the promotion of the selfish interests of brewers and saloon-keepers who can grow rich only at the expense of the moral and physical well-being of a large proportion of the community.

The editor of that well-known journal The Toledo Blade, some time ago sent a reporter to interview the principal medical men in the city of Toledo, and to get an expression of their opinion in reference to the use of beer. Every one of the gentlemen interviewed is of high standing in his profession, and every one of them has resided in Toledo for a long time, giving him ample opportunity to attain a full knowledge of the subject on which he speaks. The Blade thus sums up these opinions:—

The indictment they with one accord present against beer-drinking is simply terrible. It is a curse for which there is no mitigation. The fearful devil-fish crushing a fisherman in its long winding arms, and sucking his life-blood from his mangled body and limbs, is not so frightful an assailant as this deadly but insidious enemy which fastens itself upon its victim, and daily becomes more and more the wretched man's master, clogging up his liver, rotting his kidneys, decaying his heart and arteries, stupefying and starving his brain, choking his lungs and bronchia, leading his body down with dropsical fluids and unwirelesome fat, fastening upon him rheumatism, erysipelas, and all manner of painful and disgusting diseases, and finally dragging him down to the grave at a time when other men are in their prime of mental and bodily vigor.

The investigation alluded to was made only in Toledo, but beer is the same vile thing in every place, and similar evidence might be gathered in every beer-drinking locality, if the matter were there investigated in the same way.

That our readers may know for themselves some of the terrible evils of this abominable beer-curse, that the N. L. T. A. is laboring so hard to fasten upon our social life, we add a few extracts from the medical opinions referred to:

Dr. S. H. Burgen, a practitioner for over thirty five years, twenty eight of which have been in Toledo, says: "I think beer kills quicker than any other kind of liquor. My attention was first called to the insidious effects of beerdrinking years ago, when I began examining for a life insurance company. I passed as unusually good risks five Germans—young business men—who seemed to be in the best health, and to have superb constitutions. In a few years I was amazed to see the whole five drop off, one after another, with what ought to have been mild and easily curable attacks of diseases. On comparing my experience with that of other physicians I found that they were all having similar luck with confirmed beer-drinkers, and the incidents of my practice since then have heaped up confirmation upon confirmation. The first organ to be attacked have heaped up confirmation upon confirmation. is the kidneys; the liver soon sympathizes with them, and then comes, most frequently, dropsy or Bright's disease, both of which are certain to end fatally. Any physician who cares to take the time will tell you that among the dreadful results of habitual beer-drinking are lock-jaw and crysipelas, and that the beer-drinker seems incapable of recovering from the effects of mild disorders and injuries not usually regarded as of a grave character. Pneumonia pleurisy, fevers, etc., seem to have a first mortgage on him, which they forcelose remorselessly at an early opportunity.

Dr. S. S. Thorn, a physician of an experience embracing a period of service in the army as well as some twenty years' practice in Toledo, said: "Adulterants are not the important thing in my estimation—it is the beer itself. It stupefies and retards his intellection, because it is a narcone, and cumulative in its effects. Every man who drinks beer in any quantity soon begins to load himself with soft, unhealthy fat. This is bad, because it is the result of interference with the natural elimination of deleterious substances. No man, no matter what his constitution, can go on long with his system full of the morbid and dead matter which the kidneys and liver are intended to work off. The first effect on the liver is to congest and enlarge it. Then follows a low grade of inflammation and subsequent contraction of the capsules, with the effect of pro-All beer-drinkers have rheumatism, more or less, and no beer-drinker can recover from rheumatism as long as he drinks beer. You will notice how a beerdrinker walks about stiff on his heels, without any of the natural elasticity and spring from the toes and the ball of the foot that a healthy man should have. That is because the beer has the effect of increasing the lithia deposits—'chalkstones' they are sometimes called—about the smaller joints, which cause articular rheumatism. Beer-drinkers are absolutely the most dangerous class of subjects that a surgeon can operate upon. * * * All surgeons he wante to perjects that a surgeon can operate upon. * * * All surgeons heatate to perform operations on a beer-drinker, that they would undertake with the greatest confidence on any one else. I have told you the frozen truth—cold, calm, scientific facts, such as the profession everywhere recognizes as absolute truths. I do not regard beer-drinking as safe for any one. It is a dangerous, aggressive evil that no one can tamper with, with any safety to himself. There is only one safe course, and that is to let it alone entirely.'

Dr. M. H. Parmaleo, physician and surgeon of twelve years' practice in Toledo, says:—"The majority of saloon-keepers die from dropsy, arising from liver and kidney diseases, which are induced by their beer-druking. My experience has been that saloon-keepers and the men working about breweries are very liable to these diseases. When one of these apparently stalwart, beery fellows is attacked by a disorder that would not be regarded as at all dangerous in a person of ordinary constitution, or even a delicate, weakly child or woman, he is liable to drop off like an over-ripe apple from a tree. You are never sure of him for a minute. * * * The form of Bright's disease known as the of him for a minute. * * * The form of Bright's disease known as the swollen or large white kidney, is much more frequent among beer-drinkers than any other class of people, and also that its prevalence seems to have kept pretty fair pace with the rapid increase in the consumption of beer in this country.

Dr. W. T. Ridonour served during the war as surgeon of the 12th Ohio Infantry, was Medical Inspector of the Department of West Virginia, has resided in Toledo for fourteen years, has served some years as Health Officer of the city, and has been Lecturer on Physiology in the Toledo Medical Schools for three years. The following is part of his long and impressive statement:—

"I have no doubt that the rapid spread of that terrible ailment Bright's disease of the kidneys—is largely due to the great development of the beerdrinking habit in this country. I have always believed that Bayard Taylor follows.