

There is no doubt, that Medical Examiners-in-Chief are agreed on certain classes of men who use intoxicating liquors and who are not safe insurance risks and should always be rejected.

First,—The chronic, steady drinker to excess.

Second,—The man who gets intoxicated for two or three days, or longer, at a time and is quite abstemious in the intervals. The first named class, is constantly under the influence of alcohol. The tissues are saturated with same and are becoming more or less damaged. The second class is not so bad as the first, as to injuring the tissues of the body. Between the attacks of intoxication the tissues have an opportunity to recover themselves: but surely such men are not good risks while intoxicated, being subject to accidents, melancholia ending in suicide, attacks of apoplexy, etc., then why should we accept them knowing they will get intoxicated. Then, every time they become intoxicated there must be more or less damage to the tissues and this becomes more marked as time goes on.

We now come to the third class, and concerning it there may be a difference of opinion. Those who get intoxicated for a few hours, say three or four times a year, I am of the opinion should be rejected. Are they not exposed, like the former class, to accidents, etc., although to a less degree? Then again, is the habit not likely to grow more decided and many of them become as objectionable as those in the second class? Then, in societies like ours, should not the fraternal side be considered? Surely, such men are not a credit to any society, and discourage our best men from making application for membership.

We now come to the moderate drinker, who is considered a safe risk and who is looked upon as a temperate man. Are we all agreed on this class? To what extent can he indulge? A glass of wine, beer, or a pony of whisky with each meal may be all right, but beyond this I am inclined to reject. A glass between meals, as already stated, I object to. Whenever I know a man takes a glass before breakfast, I reject without hesitation. We reject hotel-keepers, bar-tenders, brewers, etc., just on account of their frequent indulgences and their surroundings. They may not get intoxicated, but the system is seldom free from the seductive beverage.

Now, we come to the total abstainers. What about them? We might divide them into two classes. First, those who have indulged too freely in the past, reformed and have become total abstainers. I have very little use for these as insurance risks. The so called cures are a myth in a large percentage of cases. Some claim it is safe to accept them after five years of total abstinence. I prefer ten, and then only in certain cases.