

THE ABSTAINER AND NON-ABSTAINER MORTALITY QUESTION.

The question, whether from a life assurance standpoint, the life of an abstainer from all alcoholic beverages is more valuable than the life of one who uses such beverages, has for years been a vexed one. There have been a number of statements made, pro and con, as to the relative mortality of these two classes of persons, but, while having a certain interest, they have, none of them, been regarded as of material value from the actuarial standpoint.

There was, however, a paper read on 30th November last, before the Institute of Actuaries, London, England, on "The Comparative Mortality among Assured Lives of Abstainers and Non-Abstainers from Alcoholic Beverages," by Mr. Moore, A. I. A., Actuary of the United Kingdom Temperance and General Provident Institution. The data in this paper were drawn from the experience of this company, and in discussing it a number of Actuaries acknowledged that the figures had high actuarial value, as they were classified with scientific skill and embraced a wide field of observations.

Of "whole life" assurers, 29,000 of abstainers are compared with 32,000 of non-abstainers, which are large enough to yield valuable results. The "expectation of life," is found to be practically identical with that, at corresponding ages, shown by the new mortality tables, embodying the general experience of assured lives throughout the United Kingdom, and based on the combined experience of British life companies. The abstainer's experience shows the better result of the two classes. Thus, at the age of thirty, the non-abstainer's expectation of life is thirty-five years, and abstainer's, 38.8; at the age of forty, the expectations are twenty-seven years and thirty years; at age fifty, twenty years and twenty-two years.

The conclusions of this paper were regarded by several actuaries as not absolutely conclusive, though it was admitted by all that the figures presented threw more light upon this problem than it had ever before been seen in. Some actuaries present seemed to place implicit reliance upon Mr. Moore's deductions, and one highly reputable English insurance journal thinks, "few will deny that the author proved to the point that total abstinence promoted longevity to a degree which 'moderate drinking' cannot touch."

There is one weak feature in the tables presented, which is, that those giving the data for one class of lives covers a period earlier than the period embraced in the other returns. It is also a weak point that the lives referred to were those of persons in a certain social rank, viz., the lower middle class, men we should judge of the better class of artisan, clerks and others, whose occupations are sedentary. It is, however, something gained, if a conclusion can be definitely arrived at regarding the effect on their

mortality of abstinence from, or of moderation in the use of a certain class of beverages.

Other features to which we have before alluded are, the influence of heredity upon the lives under review, the influence also of habits other than those of a bibulous character, the influence of habits prior to the taking out of life assurance, and the influence also of general moral character of the assured of both classes.

It is obvious, that by the fact of a man's abstinence is proven a certain degree of thoughtfulness in regard to his health, which has a selective effect; men who voluntarily put this restraint on themselves are likely to be stronger than the ordinary person, who gives no thought to his physical condition. A member of Parliament, who took part in the discussion, said he knew more of the abstainers in England than any man in the room, and he described them as "a restless, strenuous, and sometimes contentious lot, men who took up an unpopular stand in social life were necessarily of that stamp of mind, and he did not think that a strenuous, worrying attitude of mind was necessarily conducive to longevity. It was the quiet, equable, steady man who allowed nothing to worry him that lived."

Mr. Hardy said, in his long observation, he had found abstinence stood amongst human efforts for the mastery of malefic impulses; that it was a "primum mobile," an active, energising principle, originating and sustaining, not subsidiary to, nor equipollent with any other inducing virtues. It was not mere brute force, but that higher moral strength, induced by intelligently directed habits, which enabled men to neutralize the evils by which they were surrounded, and to emerge triumphant. He thought the facts of the paper, "though perhaps not complete in the impossible proof that technical logic demanded, yet left a strong impression of highly probable truth of the author's conclusions."

Broadly speaking, those conclusions were that abstinence from, is more favourable to longevity, than a moderate use of alcoholic beverages; that, "abstainers, as a class, were better, and lived longer than non-abstainers."

One period of life seems, however, to present an exception to the general rule as above stated, the data shows a sudden increase of the mortality after the age of seventy-five, in the abstainers' section, exceeding that in the non-abstainers' section. Some support is also given to the theory, that, in the ages under twenty-five the mortality of non-abstainers is more favourable than of abstainers. A suspense of judgment seems desirable in regard to this latter point, but, as to a judicious, moderate use of a healthful stimulant being desirable for those entering old age, the conclusions of the above paper are in harmony with medical science, and are confirmed by experience. Life-long abstainers have found, like