

alcohol, in some form or other. In my judgment, this is too liberal an allowance, especially for those who are following sedentary occupations, such as being confined all day in stores, offices, etc.

A great deal depends again on how the above amount is taken. It certainly is much less harmful if taken with the meals, or immediately after; in this way, the alcohol is well mixed with the food and only comes in contact with the delicate membranes of the stomach in a very diluted form. It is well known that alcohol has a great affinity for water, and when it comes in contact with the cells of the body it absorbs the water in them and leaves the cells more or less contracted. One can therefore easily imagine the condition of the lining membrane of the stomach if a glass of pure or somewhat diluted spirits is taken while the stomach is empty. It is in a shrivelled or puckered condition and not in any way prepared to receive and digest a meal. No man should therefore be considered a desirable insurance risk who takes his glass before meals, more particularly before breakfast. I also have my misgivings about the man who takes his glass at bedtime. Apart from meals, it is a destroyer of arteries and a product of sclerosis of the connective tissues throughout the body. Even when taken with the meals and absorbed in the system with the food, alcohol still plays an important part. A certain amount can, according to many authorities, be safely taken and assimilated; with a continued slight excess beyond that amount as set forth by Sir Dyce Duckworth, damage is done, as the early aging of the person, premature decay of the vital powers, a tendency to obesity, vascular changes as small dilatation in the superficial vessels, progressive arterio-sclerosis long before the natural period in which senile decay may be expected. The hair whitens prematurely and the kidneys and liver are not infrequently involved in this sclerosis process. The above changes are occurring in many cases where parties honestly believe they are using alcohol in a very moderate and safe quantity. They appear to be ignorant of the unwholesome excess of alcoholic liquids they are consuming. If you were to sit down with one of these men and ask him, how much he takes daily, he would readily reply, "I take very little." Ask him to state the quantity he takes with each meal, the quantity he takes as a social glass with friends between meals, also the size of his "nip" at bed-time and possibly before breakfast, total the amount and I am satisfied he will be astonished at the quantity. Yet, these people are frequently successful business men, are looked up to and respected; and with the majority of medical examiners, insurance agents and organizers, are considered first-class insurance risks.