

The SUN LIFE OF CANADA has for years done the largest new business among Canadian companies, and last year attained the position of having also the largest net premium income.



"Alcohol and Old Age—Truth vs. Fiction."

In his address before the Actuarial Society of America, at New York, on May 17th, President T. B. Macaulay dealt with several fallacies which are met in actuarial matters. In speaking of the effect of alcohol on the duration of life, Mr. Macaulay said :

Statistics have been scattered far and wide throughout the Dominion, and, I presume, in other parts of the world, proving to the entire satisfaction of the compilers that not only moderate drinkers, but even those who are decidedly intemperate, live to a greater age than the deluded abstainers. These statements are so interesting that I quote a few extracts. They are from an attractively prepared card, issued by a Canadian firm of wholesale liquor merchants, and entitled "Alcohol and Old Age—Truth vs. Fiction."

"The British Medical Association appointed a committee to make inquiries in order to ascertain the average age of the different categories of drinkers—that is to say, those who refrain completely from alcoholic drink, those who indulge more or less in moderation and those who drink to excess. This committee has handed in its report. Its conclusions are drawn from 4,234 deaths, which are divided into five categories of individuals, with the average of age attained by each :

- "1. Total abstainers . . . 51 years 22 days.
- "2. Habitually temperate drinkers . . . 63 years 13 days.
- "3. Careless drinkers . . . 59 years 67 days.
- "4. Free drinkers . . . 57 years 59 days.
- "5. Decidedly intemperate drinkers . . . 53 years 3 days.

"These figures show, singularly enough, that those who reach the shortest age are those who drink no alcohol whatever. After them come the drunkards, who only exceed them by a trifle."

We are further informed that the following information was brought to light by the efforts

of the same Medical Association respecting persons who had attained the age of eighty and upwards :

Age Attained.	Number of Deaths Reported at these Ages.	Of whom Total Abstainers.	Per cent.	Moderate Drinkers.	Per cent.	Heavy Drinkers.	Per cent.
80 to 90	530	82	15.47	396	74.72	52	9.81
90 to 100	159	23	14.46	126	79.25	10	6.29
80 to 100	689	105	15.25	522	75.76	62	8.99

We are told that these statistics prove that of both males and females those who drink alcohol show the greater longevity. Taking the total 689 persons who are reported on as having died beyond eighty years of age, 15.25 per cent. were total abstainers and 84.75 per cent. non-abstainers, so that the chances of living to beyond eighty are said to be :—men, one abstainer to 11,586 non-abstainers ; women, one abstainer to 3,263 non-abstainers ; men and women, one abstainer to 5,561 non-abstainers. These results are claimed to be "a complete refutation of the absurd statements so repeatedly made by the total abstinence party," and to show that even heavy drinkers are very much more desirable risks for assurance companies than those who are so foolish as to abstain from the use of this veritable "Water of Life."

It is evident, now that this oracle has spoken, that we will have to revise our opinions about the injurious effects of alcohol, and that we will have to return to the ancient practice of charging an extra premium to all who commit slow suicide by abstaining. It has now been proved that teetotalism shortens the lives of its followers by from two to twelve years, and that it must be ranked among the most destructive death-dealing forces in existence. The danger incurred by exposure to it is apparently greater than the military risk of the Transvaal war ! To avoid the bottle's mouth is more hazardous than to face the cannon's mouth !

But before we finally adopt these new conclusions those of us who have still the courage to continue to be teetotals, may be allowed to ask a few questions. We would like to know, for example, whether the physicians who, we presume, supplied the information, were men with an extensive practice in teetotal circles or not. People naturally can give details of this kind only about their own acquaintances, and the