

## THE USE OF INTOXICATING LIQUORS AND LIFE INSURANCE.\*

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There have been many articles written concerning applicants for life insurance who have used or are using intoxicating liquors as a beverage. The subject is an important one, and this is my reason for taking up a short period of your time in touching upon it. I am afraid I have nothing new to offer, but as Examiners-in-Chief it is well to have this all-important question constantly before us.

We all know what care we take in sifting the family history where there is a suspicion of a tubercular tendency, what stress we put on weight, small chests, and how we guard against any applicant who has had a recent attack of pleurisy or pneumonia, or who gives a history of chronic cough, or spitting of blood.

We should be no less careful in analysing the habits of any applicant who states he drinks wine, spirits or malt liquors. It is claimed by many good authorities that the proportion of deaths as the result of alcohol, directly or indirectly, is as large as that resulting from tuberculosis. It is true that we receive very few death claims in which it is certified that the death was the result of alcohol, but we know too well that many of the diseases which are put down as the cause of death, were due in a large measure to the use of intoxicating liquors, such as Bright's disease, cirrhosis of the liver, pneumonia, heart disease, arterio-sclerosis, cancer of stomach, apoplexy, other nervous diseases as insanity, accidents, suicides, etc. A large percentage of the deaths from the above diseases are due more or less to the use of alcohol.

The question naturally arises, "How shall we deal with the applicants who admit using intoxicating liquors?" How much can a man drink and still be a safe insurance risk? Where is the line of demarcation? Is there any hard and fast rule for our guidance? These questions are not easily answered, in fact, cannot be answered so as to apply to all cases. Alcohol does not affect all men alike; some have a great tolerance for it, whereas others cannot take the smallest amount without having ill results. Sir Dyce Duckworth states that in some cases no matter how small a quantity is taken the alcohol proves a poison, the tissues being so sensitive to its influence. Evidently, each case has to stand on its own merits. Anstie puts down the physiological limit as one and a half ounces daily of pure

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