

Drink Shortens Average Life

(From the Philadelphia North American.)

Statistics showing many causes that have shortened the lives of policy-holders in the United States and Canada in the last twenty-five years were presented to the recent convention of the Association of Life Insurance Presidents in New York city, which for several years has been studying ways and means to prolong the average span of life.

Indulgence in alcoholic beverages, overeating and "undereating" were among the many reasons indicated for premature death among the 2,000,000 policyholders whose records were placed in the investigation, which has just been finished. Emphasis was placed on the fact that all the lives involved in the investigation had been carefully examined by competent physicians, and that, in general, the more hazardous the occupation, or the greater the defect in physical condition, in family or personal history, the more care was taken in selecting the lives.

Arthur Hunter, actuary, of New York, who reported these matters to the association, is the chairman of the central bureau of the medico-actuarial mortality investigation, which was conducted on behalf of forty-three leading life insurance companies in the United States and Canada.

"If the government of Russia carries out its present intention to abolish permanently all forms of alcoholic beverages, the saving in human life will be enormous," said Mr. Hunter, in illustrating these new American statistics in their relation to the use of alcoholic beverages. "It is not too much to say that the loss of 500,000 men as the result of the present warfare could be made good in less than ten years through complete abstinence from alcoholic beverages by all the inhabitants of Russia."

The mortality investigation involved ninety-seven groups of persons en-

gaged in as many hazardous occupations, and various other groups among which were those having family history of consumption; defect in their personal history, including appendicitis and rheumatism; physical condition not normal, as shown by high or irregular pulse; those whose habits with regard to alcoholic beverages were not satisfactory in the past or who used liquor steadily at the time of application for insurance; those who were distinctly overweight or underweight.

"One of the significant results of the investigation was the high mortality experienced among railroad men," said Mr. Hunter. "Among locomotive engineers, for example, the mortality was 60 per cent in excess of that experienced among the insured as a whole, which is equivalent to five years' reduction in the average lifetime. If these locomotive engineers had been in a non-hazardous occupation, there would have been about 337 deaths, and there were actually 541 among them.

"There is a general impression that saloonkeepers do not live as long as persons in non-hazardous occupations, but it is not generally known that most classes which are connected with either the manufacture or sale of liquor have a high mortality. Among saloon proprietors, whether they attended the bar or not, there was an extra mortality of 70 per cent; and the causes of death indicated that a free use of alcoholic beverages had caused many of the deaths.

"The hotel proprietors who attended the bar either occasionally or regularly had as high a mortality as the saloonkeepers, i. e., the lifetime was reduced about six years on the average on account of their occupation. In the fourteen sub-divisions of the trades connected with the manufacture or sale of alcohol, there was only one class which had a normal mor-

talidity, and that was the distillery proprietors.

"The high mortality in some of the occupations to which reference has been made must not be ascribed to the men having other defects, such as a tubercular family history. Where there was any defect in the physical condition, in the family record, in the habits of life, etc., the insured was not included in the investigation of the mortality of men in the occupation. In the same way, in investigating the mortality of insured with a defect in family record or personal condition, no men in hazardous occupations were included in the groups investigated.

"Among the men who admitted they had taken alcohol occasionally, to excess in the past, but whose habits were considered satisfactory when they were insured, there were 289 deaths, while there would have been only 190 deaths had this group been made up of insured lives in general. The extra mortality was, therefore, 5 per cent, which was equivalent to a reduction in the average life of these men of four years.

"If this meant that four years would be cut off the end of the average normal lifetime of each man, there are many who would consider that 'the game was worth the candle'; but it means that in each year a number of men die at an earlier age than they should. For example, at age 35, the expectation of life is 32 years; in the first year after that age, instead of, say, 9 persons dying, there would probably be 12 deaths; that is 3 men would each lose 32 years of life; in the next year probably four men would each lose 31 years of life, etc.

"As a matter of fact, many immoderate drinkers would live longer than thirty years, but not nearly so many as would live if they had been moderate drinkers, and far fewer than if they had been total abstainers from alcohol.

"With regard to men who had used alcoholic beverages daily, but not to excess, the experience of the companies was divided into two groups: (a) men who took two glasses of beer, or a glass of whiskey or their equivalent, a day; (b), men who took more than the foregoing amount, but were not considered by the companies to drink to excess. The mortality in the second group was fully 50 per cent greater than in the first—an excellent argument for moderation in the use of alcoholic beverages.

"The foregoing result does not mean that the large excess mortality in class (b) was due to their drinking a little more each day than those in class (a). It is probable that among those who were very moderate users of alcoholic beverages there were comparatively few who eventually used liquor immoderately; but among those who took more than a glass of whisky or its equivalent a day there were probably a goodly number who increased their daily consumption after having applied for insurance, and who eventually drank to an immoderate extent.

"Unfortunately, these statistics do not show definitely whether or not a predisposition to tuberculosis is hereditary; but it has been indicated that there is a predisposition to light weight, which is a condition favorable to the development of tuberculosis. Among young men who were, when insured, at least twenty-five pounds under the average weight, and who had a parent, brother or sister die from tuberculosis, out of every ten deaths five were due to tuberculosis.

"Among persons who were very light in weight, but who had not a family record of tuberculosis, the death rate from that disease was high.

"There is no doubt that marked

overweight has a material effect in decreasing length of life, especially at the middle and older ages. For example, among men forty pounds above the average weight the lifetime of those who entered the companies at age 45 was about four years less than that of men of normal weight. Diabetes, Bright's disease, heart disease and apoplexy cause a large proportion of deaths among the overweight."

MR BRYAN'S SINCERE SERVICE TO PEACE

It was quite unnecessary for Secretary Bryan to mount a miniature dove in his buttonhole and thereby set the humorists to making merry. As an advocate of peace Mr. Bryan needs no label. His efforts to attain that desired end have been intelligent, earnest and patriotic. The American hopes that in time it may be able to congratulate him upon the attainment of that ideal, and assures him that to him, first among Americans today, such congratulations will then be due.

We do not ascribe to Mr. Bryan any superhuman qualities of foresight. It was not, then, because he foresaw, years ago, this European war looming on the horizon that he dedicated himself to the cause of international peace. He can not be accused of either manufacturing an "issue" or having, with surpassing shrewdness, seized upon one which he foresaw would be forced upon public attention.

It was merely the natural working of the broad humanity which characterizes Mr. Bryan's mind that led him at his first entrance upon the state department to take up the work of negotiating arbitration treaties for the furtherance of international concord. War was not then thought of. Secretary Bryan hoped through his endeavors to establish worldwide conditions under which it never again would be thought of.

Of course he failed for the time. The chemical ingredients were already mixing that made the present explosion inevitable. And yet it is still too early to ascribe final failure to his endeavors. The harvest of his seeding may come after the present cataclysm has passed.

It is well for the United States to remember that at the head of its department of state is a man every fibre in whose being is instinct with the zest for peace. With many of Mr. Bryan's political theories the American is utterly out of accord. Certain of his political methods we have on occasion sharply criticized. But in his endeavors to promote the cause of peace on earth, good will among men, he has our most hearty sympathy, as he should have that of all right-thinking Americans.

To-day signs multiply that the moment approaches when peace overtures will not be unwelcome in the chancelleries of the most noisily uncompromising of the European belligerents. The period of exhaustion is at hand. Men, weapons, food, and, above all, money, are growing scarce. Some in one country, some in another, but a general scarcity of all in the whole theatre of war. Withal neither side can boast of any decisive advantage gained. After almost seven months of war the question of superiority is still undetermined. Europe is no more nearly conquered by Germany and Austria than they are conquered by Europe.

In such a situation the opportunity for urging peace upon the embattled nations may at any moment become apparent. The American people may feel assured that there will be none so quick to discern and eager to seize upon such an opportunity as their peace-loving secretary of state.—New York American.

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