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Even Moderate Drinkers of 2.75
Per Cent. Booze Poor Insurance Risks Dr. Eugene Lymman Fiskry the mecical direetor of the Lifo Ex. tension Ingentitute of New York, added directortibution of no litite Vaine to the eause of proibibition by hise adress in Torornto beforo
 larly the case because the phase of the situation which he represent-
ed, the relation of alcohol to life insurance, has been the subject of considerable controversy, apparently authoritative opinions being available which claim that moderate drinkers of alcoholic beverages live longer than' total abstainers. This notion, Dr. Fisk declared unequivocally, "is not borne out by the weight of scientific evihigher death rate among drinkers, and the mortality rate increases with the rate of consumption of alcohol.
Regarding the recent widely circulated reports along this line, moreover, Dr. Fisk vouchsafed the illuminating explanation that they are based upon an imposing mass of statistical formulæ ap-
plied to meager and extremely questionable data. "The entire group study," he urged, "comprised about 2000 , among which, were 217 male total abstainers and 26 female heavy drinkers," and he added: "There was no warrant for constructing life tables out of such heterogenous death records and comparing them with the comprehensive records of life insurance companies concerning peo-
ple who had been medically examined as to their original condiple who had been medically examined as to their origial cond
tion of health."
Dr. Fisk also called favorable attention to the investigation re-
cently conducted by Dr. Walter R. Miles at the Carnegie Institute of cently conducted by Dr. Walter R. Miles at the Carnegie Institute of
Washington into the alleged innocuousness of light wines and beer. Washington into the alleged innocuousness of light wines and beer.
This investigation, he showed, proves all such statements to be This investigation, he showed, proves all such statements to be
"misleading," and demonstrates beyond question that there is no longer room for doubt in reference to the toxie action of alcoholio bevorages as weak as 2.75 per cent by weight.
The specific results, in the direction under discussion, which Dr. Fisk told the delegates had been established by one of the most recent studies of life insuranee risks, eovering 286,000 lives, are the
following:
 These percentages represent the excess mortality as compared to that among total abstainers. In summing up his arguments, Dr.
Fisk, simply stated that there is no reason to doubt the temtimony of the laboratory and life insurance experience that the so-called moderate use of alcohol shorten human lif


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