

there can be no doubt that a certain proportion of them would gradually lapse, and acquire habits of excessive drinking which would materially shorten their lives. Hence, when comparing the mortality of the two sections, we are really comparing abstainers with non-abstainers who include in their midst an unknown number of bad lives. Such lives may be sufficient to account for the whole of the increased mortality of the non-abstainers.

Data relating to the largest and best known of the British offices are recorded in the Table,* and it will be seen that they are spread over a period of thirty-five to fifty-five years, and concern the deaths of 23,443 persons insured in the general section, and of 17,530 persons in the temperance section. On an average, the death rate of the abstainers was only 58 per cent. of the expected rate (calculated from the average experience of a large number of offices), whilst that of the non-abstainers was 80 per cent. of the expected rate—*i.e.*, it was in the proportion of 138 to 100. This increased mortality means that persons aged 30 have an expectation of life of 35 years instead of 38·8 years—*i.e.*, a reduction of 3·8 years; persons aged 40 have an expectation of 27·3 years instead of 30·3 years, and persons aged 50, one of 20·1 years instead of 22 years.†

Similar results have been obtained in a number of American offices, such as the Austral, the Manufacturers' Life, the New England Mutual, the Security Mutual, and the Mutual Life.‡

* "Alliance Year Book," 1924, p. 87.

† "Alcohol: Its Action on the Human Organism," 1921, p. 143.

‡ O. H. Rogers, "Internat. Rev. Alc.," 1923, p. 221.

