

TOTAL ABSTAINERS LIVE LONGER THAN DRINKERS.

So some Insurance Experts Declare, and One Company Offers Special Risk-- The Others May Follow Suit-- Yet There's Pretty Strong Medical Evidence on Both Sides of Moderate Drinking Issue.

(Brooklyn Eagle.)

At last what has been so long a mooted question has been settled, and the man who has drank all his life and dies of a trolley accident at 92, is only the exception that proves the rule that drinking shortens life.

Following this conclusion one well known company at least has made a special class for those who abstain.

It was while discussing insurance with the manager of the company that has offices on Montague street, that an Eagle reporter gained the above interesting information.

"Yes," said the manager, "we have put teetotalers in a class by themselves, and only consider them preferred risks."

The reporter was then shown the following table which shows the results of the Total Abstinence Class:

I hereby declare that I have been for (name) years preceding this date a total abstainer from the use, as a beverage, of alcoholic liquors, including wine, beer and fermented cider.

I therefore wish to have the policy for which I have this day applied to you, if issued, placed in the Total Abstinence Class, and hereby agree as a condition of membership in this class that I will remain a total abstainer as long as my policy shall be in force.

That any surplus apportioned to the policy shall be based upon the experience of the society on policies belonging to the said Total Abstinence Class.

My above pledge is signed by the applicant.

Few questions at issue among thinking men as to whether or not a small amount of alcoholic drink is harmless, whether or not, in fact, a moderate drinker retains better health than the total abstainer.

Teetotalers have hurried not only annuities upon the lives of moderate drinkers and their source of supply the saloon keepers. Moderate drinkers, on the other hand, have hurried annuities whenever a man who has passed by a dozen or more years the allotted four score is brought into public notice as a moderate drinker since he has been.

The moderate drinkers have had strong supporters for their contention, and in the majority of authorities have been until very recently, contended that those who drink in moderation outlive, not only the intemperate, but those who do not drink at all.

Now the trend of thought is apparently changing and all because of mathematical calculations made to prove or disprove his theory of longevity by one of the best known actuaries in this country.

His name, if mentioned, would at once identify him with those who are contentedly and conscientiously moderate in their total abstinence, and perhaps, for this one reason pursued for years a hobby.

This hobby was to ascertain what percentage of deaths among policy holders in each 1,000 were total abstainers and what percentage were moderate drinkers.

The figures pointed all one way, it is said, and this expert found that it cost the company less to insure and carry a moderate drinker than it did to insure a man who had a couple of cocktails or whiskeys a day.

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HUDSON BAY COMPANY HAS UNTOUCHED RECORD.

Its History Practically the History of Canada --- Edmonston the World's Greatest Fur Market --- Company Stores and Trade System --- It's Future.

(Mark Sullivan in the Boston Transcript.)

In the city of Winnipeg is a department store covering a block. There you can buy a lady's handkerchief with real Valenciennes trimming, for seven dollars.

In the show window are displayed dress goods from Paris, marked at four dollars a yard. You can buy there a sparkling plug for a 1905 model Toledo automobile.

If that store were set down on Washington street in Boston, there would be nothing conspicuous to distinguish it from White's.

In size, in the taste of its windows and counters, in the quantity and quality and variety of its wares it is much the same as any department store in the largest eastern cities.

Now the remarkable thing is not that Winnipeg should have such a store, for Winnipeg has assumed metropolitan proportions, and a metropolitan store is no anomaly.

But over that store waves a British flag, and in the red field of the flag are the letters "H. B. C." That is the first acquaintance of a west-bound traveler with the Hudson's Bay Company.

A traveler who conceived of this ancient corporate body as a company which maintains throughout Arctic and sub-Arctic regions a score or so of little log trading posts, the Scotchman's Scotchman, with his hard unyielding character raised his Indian wife to his own level.

And to the Scotchman's credit, be it said, that as he rose in the affairs of the world, he carried with him the importance he attached to his marriage vow with Presbyterian idleness to a religious covenant.

In London today the Scotchman's Scotchman, with his hard unyielding character raised his Indian wife to his own level. And to the Scotchman's credit, be it said, that as he rose in the affairs of the world, he carried with him the importance he attached to his marriage vow with Presbyterian idleness to a religious covenant.

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high commissioner in London, the company has always been managed almost exclusively by Scotchmen, in Glasgow and Edinburgh one fails to find Jewish merchants because the Scotch is the one race which can outdo the Jew in barter.

For business acumen, combined with thrift and impeccable probity, the Scot is unequalled and by virtue thereof the Scotch seem destined, here in Canada, at least, to inherit the earth.

The directory of the officers and servants contains more pages of Macs than of all the other letters combined--Donald, McKenzie, MacTavish and the like in the early days the officers of the company discovered there was just one race that could endure the isolation, the privations and the rigors of life in the wilderness posts--natives of the cold highland glens, where climate and environment are not unlike that of northern Canada, youths of iron constitution, toughened by generations of unkind environment.

These early recruits have been joined by brothers and nephews and grandnephews to the tenth generation. When these youths in the wilderness of the north, the Scotchman's Scotchman, with his hard unyielding character raised his Indian wife to his own level.

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long experience, shrewd men of business in dress and manner not at all unlike the men who might gather at a board meeting of any Boston corporation. They go about on pile to pile, striking the fur to feel their texture and holding them up to the light to catch their lustre.

When each had satisfied himself, he wrote out on a piece of paper his bid for the lot, sealed it and left it with the owner. These three hundred loads of furs that came yesterday were sold for sixty-three thousand dollars. It represented the year's product of perhaps two hundred individual trappers.

The seller did not take his pay in cash. He got steel traps--these are brought into Edmonston in carload lots, warm woolen clothing, powder and shot, sugar and salt and the like. These he took in his wagons back to Athabasca Landing, whence each trader got his individual share.

Thus does the fur trade go on. The actual trapper, Indian half breed or white, brings his skins in canoes over all the waterways of the north to Athabasca Landing, thence the groaning wagons carry them over ninety miles of rude roads to Edmonston, and from Edmonston they go in carload lots, valued at over a hundred thousand dollars each, toward the coast.

There once a year, gather the fur buyers of all the world to make the purchases which supply furs for the aristocratic exercise of the noble and the dukes of Turkish beys and Chinese mandarins. The trade is an enormously profitable one. In Edmonston there are scores of handsome homes, and fortunes that would be envied in New York, possessed by men who began with a few dollars' worth of traps and powder and shot to trade with the Indians. The Indian is easy to bargain with. He has no sense of relative value. If he does not happen to want a thing, he wouldn't give a snap of his finger for it, not even if it is a diamond. He is content with what he will receive the last of his possessions for.

In trading with such a race for those who have learned to know the Indian's tricks, there is obviously much profit. The Indian is constitutionally improvident. He cannot grasp why anyone should want more property than he has for one more meal. The notion of a surplus is as incomprehensible to him as the finest mathematics of the high seas.

That he has survived at all is all proof that the Hudson's Bay Company has on the whole dealt kindly with the Indian, exercised a fatherly supervision over his affairs to tide him over years of famine. And yet I should not like to trade with the Indian. He is a very shrewd fellow, and he has brought a black fox skin into Edmonston for a few dollars, which he will receive the full value of. A black fox skin is worth, perhaps, a hundred dollars.

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HEAVENS IN DECEMBER FILLED WITH BEAUTY.

In the Twelfth Month the Sun Reaches His Far-Away Turning Point, the Winter Solstice--New Year Will Begin With Sol in the Constellation of Capricornus.

The last month of the year finds us with a number of interesting events and a possibility, although possibly more enjoyable when looking at them through the window pane than standing exposed to some of our chilling northwesterly blasts.

The stars seem still and motionless through the clear air, and we can hardly realize that all the time they are rushing on with a velocity which is probably as brilliant as our sun, but now dead and cold. Heilmholtz tells us that our sun will be in a similar position some seventeen millions of years hence.

So it behooves us to make the most of our sunshine.

Even come the number of the heavenly bodies which is so overwhelming; their magnitude and distances are almost more impressive than their number, and indeed, so far as our imagination is the limit so it may be. Yet what of the sun compared to the sky? Our globe is little compared to the giant orb of Jupiter and Saturn which again sink into insignificance by the side of Mars.

The sun itself is almost as nothing compared with the dimensions of the solar system. Sirius is a thousand times as far away, in one region of space, sailing on its way to the sun, and a million times as far away. The solar system itself travels, in one region of space, sailing on its way to the sun, and a million times as far away.

So distant that their light, though traveling 180,000 miles a second, takes a year to reach us. And beyond all these are other systems of stars which are so far away that they cannot be perceived by the unaided eye. In fact, the other stars so far beyond anything which has occurred to the unaided imagination of man, and are always never failing sources of pleasure and interest.

The end of great importance to us in this month is the arrival of the sun in the constellation of Capricornus. When he reaches there he turns to come back to us, but with so frigid a breath that we can hardly survive the cold that it brings that the very centre of heat and light is approaching. This event occurs on the 22nd, which is the cold that it brings that the very centre of heat and light is approaching.

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