



Some More Convincing Evidence

If more evidence were needed to demonstrate the exceptional value of the total abstainer as an insurance risk than what has already been published by this Company, it is found in the following Table covering the experience in the two Departments of the Company for a period of ten years:

YEAR.	PER CENT. OF EXPECTED LOSS	
	Abstainers	General
1905	36.95%	74.23%
1907	37.81%	69.15%
1909	33.50%	48.45%
1911	46.07%	77.89%
1913	40.42%	44.94%
1914	41.83%	71.63%
AVERAGE FOR LAST 10 YEARS		
	39.48%	64.19%



The Manufacturers Life

Insurance Company

Head Office, Toronto - King and Yonge Streets.

Ask for a copy of "Total Abstainers vs. Moderate Drinkers."
It will place you under no obligation. The Booklet is free
and will interest you. A postcard to-day will do.



Please mention "The Teachers Monthly" when writing advertisers