Booze Costs Years of Life

Insurance Records Prove Moderate Drinking Increases Death-rate 35%

TIFE Insurance figures prove that the excess of deaths among moderate drinkers over abstainers runs from 11% to 74%. It is the business of Life Insurance Companies to know the risks a man takes when he uses liquor. These Insurance men have no theories to prove and no doctrine to preach. Their figures are as cold as ice, and they make you pay for the risks you run. To them it is simply business—a matter of dollars and cents. But to you it is a matter of life and death.

	Actuarial Comp	arison of Death	Records
Ages	Total Abstainers	Moderate Drinkers	Excess Deaths Among Moderate Drinkers
20-30 30-40 40-50 50-60	4,221 4,201 6,246	4,617 7,041 10,861	11% 68% 74%

From tables prepared by R. H. Moore, Actuary of the United Kingdom Temperance and General Insurance Company, based on Records of over 60 years' experience.

Are You Willing to Die Before Your Time for Sake of Booze?

THE number of deaths among moderate drinkers averages 35% higher than among abstainers.

If you have habitually taken two glasses of whiskey per day or the alcoholic equivalent in beer, your chances of dying before your time are double those of total abstainers.

It has been costing total abstainers yearly millions of dollars in premiums to help to pay for excessive deaths among drinkers! Can we afford such waste of life and money in the face of the war losses of money and men?

Vote "No" to repealing the Ontario Temperance Act, and "No" to rendering it practically worthless by the proposed amendments.

Answer every question on the Referendum Ballot with an X under the heading "No," and herein fail not, or your vote is lost to Temperance Progress.

Ontario Referendum Committee

JOHN MACDONALD,

D. A. DUNLAP.

ANDREW S. GRANT, Vice-Chairman and Secretary (1001 Excelsior Life Bldg., Toronto)

of hints of how to make big catches.
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caused by Professor Farley's balloon going off on a little jaunt of its own, after the professor had safely descended but it was recovered, uninjured, th following day.

I sat on a friend's lawn across the canal and watched the firework display one evening, with amusing memories of how, a tiny tot of three or four, I had once wandered away in search of one of the stars from a falling rocket and got lost I think I enjoyed the fireworks as much on that evening of last week as I did on

that other night a long time ago.

"The best yet," is my opinion of this year's exhibition and that I think is a more truthful verdict than the anticipatory one of the girl who declared:
"It's just the same old thing over again every year!'

Hope's Quiet Hour.

The Great Companion.

Lo, I am with you alway, even unto the end of the world. Amen.—S. Matt. XXVIII. 20.

Jesus Christ the same yesterday, and today, and forever.—Herb. XIII. 8.

Whom do you find within, O Soul, my Brother? Whom do you find within? I find a friend that in secret came:

His scarred hands within He shields a faint flame. -EVELYN UNDERHILL

A few days ago I was coming out of the hospital when I heard two men talking as they walked behind me. One said "There are not many hospitals which can beat this one!" The other answered hesitatingly: "Yes—I suppose that is true." Quickly the first speaker went on: "Of course, as soon as a hospital is built it begins to be out of date." is built it begins to be out of date."

That is one of the signs of a progressive age, is it not? As the Queen told Alicewe must run our hardest to keep in the same place. If we don't want to drop a long way behind we must push ahead. We must read, think, "try to keep up with the procession." A text book on any given subject may be very valuable when it is first published, but new discoveries soon leave it behind and almost as soon as it is written it begins to be out of date. As one medical authority said, all the text-books on his shelves that bore on his own special work, might be shoved into the cellar every ten years.

And yet human nature is much the same as it was thousands of years ago, and the heart of man responds now as then, to great truths. People may imagine that the Psalms are antiquated, and they turn from them wearily as uninteresting. But let real trouble come and the Psalms (some of them, at least) seem as if they had been written on purpose for the troubled soul reading out in the thick darkness to find the hand of God.

People argue about the question whether Christ was only a great Teacher or whether He was divine. Why, look at Him! That young Peasant, from a country village of despised Palestine, has calmly claimed to be the Light and Bread of the world, to give rest, joy and peace to His faithful disciples and to reward them for a lifetime of service by His simple word of praise. He de-clares Himself to be the Way—the only Way-to the Father and to have the judgment of all the men of all ages committed to Him. And, as a crowning blessing, He promises His companion-ship all the days unto the end of the world declaring that all authority in heaven and on earth has been given to Him.

No other has ever dared to offer such gifts, no other has ever offered his friend ship as the great prize of life. This Man stands alone in His claims, and during all these centuries— He has fully made good His words and shown His power. Other men may win the allegiance of thousands-for a time. But in a few years they are out of date and the multitudes are shouting "Hosanna" for a new favorite. Even during the war we saw how swiftly one who was the idol of the people could be pushed aside and forgotten. In any case, the favorite of one generation must make way for his

But generation after generation passes

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