

TOTAL ABSTAINERS

**Are Better Insurance Risks
Than Non-Abstainers.**

The Manufacturers Life is the only Company doing business under the supervision of the Government Insurance Department of the Dominion of Canada that recognizes this fact by giving abstainers

THE SPECIAL TERMS AND RATES THEY DESERVE

The Manufacturers Life has proved them to be better risks. The figures in the following table show what percentage the actual cost of insurance has been of the expected cost during the last few years in the two classes of Canadian insurers in this Company.

It is readily seen why those in the Abstainers' Section get better terms despite the magnificent showing of the General Section.

	1908	1905	1904	1903
Abstainers' Section..	35.93%	37.26%	42.47%	37.39%
General Section.....	56.64%	78.07%	61.90%	71.13%

This is no matter of theory, but a proved fact. Total Abstainers make an actual saving in dollars and cents by placing their life insurance with

THE MANUFACTURERS LIFE INSURANCE COMPANY.

Head Office - - - Toronto, Canada.

Write for a Copy of the booklet, "Total Abstainers vs. Moderate Drinkers"