

## **SPECIAL TERMS TO TOTAL ABSTAINERS**

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Every insurance company believes that Total Abstainers are better average insurance risks than Non-Abstainers. This is no longer a matter of theory, but a matter of fact.

It is remarkable that when this is so generally acknowledged there is only one of the old, well-established life companies in Canada giving Total Abstainers special terms and rates on life insurance.

The profits paid by any company depend to a great extent upon the death rate of its policyholders. The death rate in the General Section of the Manufacturers Life has been extremely low. Yet, that of the Abstainers Section has invariably been much lower. Accordingly, while the profit results of the General Section will be good, those of the Abstainers Section should be much better.

Surely Abstainers consult their own best interests when they choose the Manufacturers Life to carry their insurance.

**Remember it is the only old-established company doing business in Canada, giving Total Abstainers the terms and rates on insurance which they deserve.**

Write for further information stating the exact date of your birth.

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DEPT. S.S.

**THE MANUFACTURERS LIFE INSURANCE COMPANY**

Head Office

- Toronto, Canada

