

# 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 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.

	1907*	1906†	1905†	1904†	1903†
Abstainers' Sec.	46.04%	35.90%	36.95%	42.47%	37.39%
General Section	86.84%	57.33%	74.23%	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.

† Calculated on the H<sup>(m)</sup> Mortality Table. In this 5 years allowance is made for Medical Selection.

\* Calculated on the more stringent O<sup>(m)</sup> Table in which 10 years allowance is made for Medical Selection.