

Fair Terms to Total Abstainers

The experience of the Manufacturers Life Insurance Company year after year has verified the now well recognized fact that Abstainers are better risks in life insurance than Non-Abstainers. This was further borne out by the results of 1907 when the

Mortality in the Temperance Section was only 53.02 per cent. of that of the General Section

As the cost of insurance depends on the mortality-rate, the Manufacturers Life is thus enabled to give special terms and rates not offered by any other Company licensed by the Canadian Insurance Department.

For Particulars apply to

**THE MANUFACTURERS LIFE
INSURANCE COMPANY**

Head Office - - - Toronto, Canada.