

Abstainers Get Better Insurance Rates

It has been pointed out in these pages many times before that total abstainers are better life insurance risks on the average than non-abstainers. The Manufacturers Life Insurance Company, as has also been pointed out, is the only one of the older life insurance companies granting total abstainers the full benefits that their mortality warrants. This Company reports that the results of 1906 have again verified the conclusions of previous years. Despite the fact that the death loss in the General Section was particularly favorable, that of the Abstainers' Section amounted to only a little over 63 per cent. of what the General Section showed. This is another proof of the claim made by all actuaries that total abstainers are, on the average, especially good life insurance risks.

There is no question that these results prove that total abstainers deserve better rates and terms on their life insurance than non-abstainers. The Manufacturers Life Insurance Company gives these special rates and terms.

Apply for information to—

**THE MANUFACTURERS LIFE
INSURANCE COMPANY**

Toronto, Canada