

which information is now being eagerly sought from every quarter of the Dominion, and which it is expected will ultimately revolutionize economic conditions in Canada. This Act was conceived, the details worked out, and the machinery provided in order to promote and encourage thrift among wage-earners, and that they might have an absolutely certain, safe and profitable means of investing their savings in order to prepare for old age. By this provident legislation any person with the determination to do so, no matter how small his earnings if he has regular employment, may secure a Annuity. In using the masculine gender it is to be understood that the feminine is included.

One of the most formidable barriers in the past to saving and accumulating for old age has been the absence of a plan which would inspire a feeling of confidence that when the aid was needed it would be forthcoming, some plan which would not only be absolutely secure, but which would also yield the fullest return for the investment made. The Canadian Post Office Savings Bank has supplied the first requirement, and gained the confidence of the public because it is the synonym for security. But the Savings Bank offers only 3 per cent on deposits, and the income from the accumulation of years in the case of the average wage-earner would, therefore, be inadequate to meet the demands of even the most frugal person, when it is considered that a capital of \$5,000, an amount which it is safe to say not one wage-earner in 10,000 could ever reasonably expect to possess at 60, would only yield an income of \$150; and, ordinarily, if a person spends his capital as well as his interest he must live in constant dread that the amount will not be sufficient to keep him until he crosses the "Great Divide." This point is splendidly illustrated by an incident recorded in one of our newspapers a few weeks ago. A man in New Zealand thought he had made sufficient money to keep him comfortably for the remainder of his days, and decided he