

# \$53<sup>10</sup> For Five Days Work

Guide worker sets the above pace  
in first few days of work

A couple of weeks ago among the many inquiries received at The Guide office about our subscription work was one from a young man whom until a few weeks ago has been in business in a small Western town.

The Guide proposition was explained to him and he decided to start work on Monday, July 10. By the evening of Saturday, July 15, this man earned an income of \$53.10. He has not told us the actual amount of time devoted to the work, but we suspect that a large part of his earnings were made at a Fair in one of the small towns, as it would take him at least a day to get from his home to this particular town the actual time spent at this work could not have exceeded five days and was probably less than that.

## An Opportunity for YOU!

The opportunity which came to this young man is also open to you. The field is wide, it covers the three Prairie Provinces. The Guide needs such workers. The case cited shows you what actually can be done by The Guide method. The Guide requires workers all over the West. If you will give us the time we guarantee to supply the money. Write today for particulars to

Circulation Department  
**Grain Growers' Guide**  
Winnipeg, Man.

compound interest will be returned to his or her legal representatives. Under plan "B," where the same annuity is obtainable for smaller amounts, there will be no return in the event of death before the annuity becomes due. Under either plan an applicant by paying in the amount required up to the age of 55 or over, as arranged in the contract, will receive an annuity for the balance of his life, payable quarterly, unless otherwise agreed upon.

### Examples of Each Plan

As an illustration of plan "A," a man can, by paying 25 cents a week beginning at twenty years of age and paying until he is sixty years, receive at sixty a life annuity of \$129.91; a woman will receive \$116.50. The reason for a woman receiving a less amount than a man of the same age is that the expectation of life of females who reach the age when annuities are receivable, that is fifty-five or sixty years old, is greater than that of males, consequently the amount of annuity that can be obtained for the same payment is somewhat less.

Under plan "B," a man beginning at twenty years of age and paying 25 cents a week until he is sixty will receive an annuity of \$176.38; a woman will receive \$155.86. To purchase an annuity of \$100 to begin at age fifty-five, a man of twenty would have to pay \$1.27 a month or a woman \$1.38. For the same annuity to begin at the age of sixty a man of twenty would pay 84 cents a month and a woman 93 cents.

If desired, under either of these plans, a lump sum paid down will at any age previous to fifty insure the payee of obtaining a definite amount after reaching fifty-five years of age. For example, a man of twenty, under plan "A," by paying \$280.40 can buy an annuity which will pay him \$100 a year every year after he reaches the age of fifty-five up to the date of his death. For other ages the amount of the premium is proportionate.

### Immediate Annuity

An "Immediate Annuity" is one that can be purchased by a single payment after a person has reached the age of fifty-five. This kind of annuity is suitable for one who has saved a few thousand dollars and desires to secure a safe investment and a certain income for the balance of his life. For example, a man at the age of fifty-five can purchase an annuity of \$500 for the remainder of his life for a single cash payment of \$5,950. Thus the man at fifty-five will receive 8.4 per cent per annum on the amount of money he has invested, whether the remaining period of life be long or short.

Another form of annuity, the "Guaranteed Annuity," was designed to meet the objections of those who hesitate to invest in annuities on the ground that all the money paid in would be lost in the event of death occurring when in a short time after the annuity would become payable. Any annuity may be guaranteed for a term of years, not to exceed twenty. Thus if the annuitant dies before the guaranteed period expires the annuity for the unexpired portion of the term will be paid in accordance with his directions, that is, to his heirs or any other parties to whom he may see fit to leave it. If the annuitant survives the guaranteed period the annuity will be continued to him, without any additional charge as long as he lives. The rate of premium on this class of annuity is naturally a little higher than that under plans "A" or "B."

### Last Survivor Annuity

The government also issues a "Last Survivor Annuity" up to \$600, either immediate or deferred, which a man can purchase for himself or his wife to be drawn as long as either lives. Any two persons may join in the purchase of a Last Survivor Annuity. For example, a man who is now seventy-one purchased a Last Survivor Annuity for himself and sister, two years older, at a cost of \$4,676. This secures them an income of \$500 a year so long as they both live, and payment of this amount will be continued to the survivor during his or her life, the first quarterly payment falling due three months from the date on which the purchase money



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Loans to Policyholders	16.34
Stocks	8.36
Cash	4.21
Railway Bonds	1.18
Industrial Bonds	1.80
Interest Accrued and Outstanding	3.25
Premiums Deferred and Outstanding	2.92
Real Estate, Call Loans and all other Assets	.91
	100.00

The prudent man places "Security First" in the consideration of investments, knowing how essential it is to safeguard the principal in order to ensure future dividends. Such is the nature of a Life Insurance Policy. HOWEVER, LIFE INSURANCE IS THE FIRST ASSET REALIZED ON IN THE EVENT OF DEATH. Take stock of your present worth and consider seriously if the building of one of our guaranteed policies would not be a decided acquisition.

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