July

Farmers' Financial Directory

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WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

CANADIAN GOVERNMENT ANNUITIES

"There is nothing more admirable than thrift, and there is nothing more pitiable than when the accumulations of thrift are pocketed by the rapacious investor." The above statement recently appeared in the Economist (London). In a new country like the Canadian West to most there appears very little need to put something away to care for old age. The opportunity is usually present to invest money in one way or another with the general result of a profitable return. However, although a profitable return. However, although a profitable return. However, although a profitable return is of a profitable return. However, although a profitable return is of a profitable return. However, although a profitable return. However, although a profitable return is of a profitable return. However, although a profitable return is of a conductive to prosperity, inquiry will show an astonishing proportion of people who in the early years of their lives had lived in affluence but are now entirely dependent upon relations or friends for their support. Statistics show that 95 per cent. of men at sixty are dependent upon their daily carnings or on others for support, and not one man in thirty who retires with a competency is able to retain that competency to the close of his life. One way of ensuring a competency for old age is the purchase of a Canadian Government Annuities Act, 1908, any person domiciled in Canada, by depositing from time to time in any postal money order office such sums as can be spared, may after attaining the age of fifty-five receive such annuity as the amount paid in will purchase, and this money will be paid in quarterly instalments as long as the annuitant lives.

No Penalties or Forfeitures

No Penalties or Porfeitures

There are scarcely any restrictions to this form of old age insurance, and anyone over five years of age can have money placed to their credit to pay an ansuity commencing at fifty-five years of age or after. Anyone having an amount to their credit in the post office savings bank may have this transferred to the department for, or on account of, the purchase of an annuity. The minimum annuity is \$50 and the maximum \$1,000. The earliest age at which the purchase may begin is five, but it may begin at any age thereafter. A the purchase may begin is five, but it may begin at any age thereafter. A particularly good feature of the system is that there are no penalties or forfeltures. If payments should, for any reason cease, they may be renewed at any time, and if arrears are not made up the only effect will be that a smaller annuity will be secured.

A person ever the age of fifty five.

any lime, and if arrears are not made up the only effect will be that a smaller annuity will be secured.

A person over the age of fifty-five may buy an immediate annuity, and the 'last survivor annuity': immediate or deferred may be purchased by any two persons. Hy paying a little higher rate all annuities may be guaranteed for a number of years certain. A person may arrange for an annuity payable at fifty-five or any age thereafter, but if he should thru invalidity or disability become unable to work or earn a living before the age specified in his contract for the annuity to become due, he will be allowed an annuity based on his age at the time the annuity is granted and the amount paid in, provided that the payments made are sufficient to purchase an annuity of \$50 or over. An annuity cannot be alienated or forfeited, nor can it be seized for debt unless it can be shown that it was taken out with fraudulent intent. The following example will perhaps make the general annuity plan a little more clear. A man who has reached the age of twenty-five can begin to make provision for the years when he is no longer able to work by paying to the government 10? cents per day. For this small sum he can attain an annuity of \$300 a year to begin at sixty. That is, every year after reaching sixty he will receive from the government the sum of \$300. If he should die before this age, his heirs would receive back every dollar he has paid in with 3 per cent, compound interest up to the day that he died.

Deferred Annuity is one which

Deferred Annuity

A Deferred Annuity is one which may be contracted for by or on behalf of any person of the age of five or over. Deferred annuities may be contracted for on two plans, 'A' and 'B.' Under plan 'A' in the event of death before the first payment of annuity becomes due the total amount which the annuitation and the contraction of the contr annuitant has paid in with 3

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