

THE CIVILIAN

VOL. III.

JANUARY 13th, 1911

No. 19

Civil Service Insurance.

To all whom it may concern:

Be it known that the Government of Canada sells life insurance to healthy male employees on the permanent civil list. The insurance is payable at death for an amount of not less than \$1,000 nor more than \$2,000. The insurance is for the benefit of the wife and children of the insured, but if the insured is not survived by his wife or any children the assurance will be payable to his estate. The premiums charged are very much lower than the usual premiums of insurance companies. The insurance may be paid for by one premium or by premiums extending over any number of years or for life. The yearly payment may be paid annually, half-yearly, quarterly or monthly. If so desired, the premium, however payable, may be deducted from the pay check of the insured, and thus there is no inconvenience or trouble. If the monthly plan is chosen the deductions are usually so small as to be scarcely noticed. The mode of premium payment may be changed at any time. The following are specimen premium rates:—

TABLE OF RATES FOR \$1,000 PAYABLE AT DEATH.

Period and Mode of Payment.

Age	Single Prem.	All life		10 years		15 years		20 years		To Age 65		Age.
		Yearly	Month-ly.	Yearly	Month-ly.	Yearly	Month-ly.	Yearly	Month-ly.	Yearly	Month-ly.	
15	\$126 40	\$8 19	\$0 71	\$16 49	\$1 41	\$12 64	\$ 1 68	\$10 83	\$ 0 93	\$ 8 31	\$ 0 71	15
20	149 70	9 97	0 86	19 71	1 69	15 14	1 30	12 98	1 11	10 17	0 87	20
25	168 85	11 50	0 99	22 27	1 91	17 13	1 47	14 72	1 26	11 83	1 02	25
30	194 01	13 63	1 17	25 70	2 21	19 82	1 70	17 07	1 47	14 19	1 22	30
35	223 67	16 31	1 41	29 79	2 56	23 04	1 98	19 92	1 71	17 30	1 49	35
40	259 25	19 81	1 71	34 75	2 99	27 02	2 33	23 48	2 02	21 64	1 87	40
45	303 35	24 65	2 13	41 13	3 54	32 22	2 78	28 24	2 44	28 24	2 44	45
50	354 82	31 13	2 70	48 93	4 22	38 77	3 35	34 42	2 98	38 77	3 35	50
55	414 32	40 04	3 49	58 68	5 08	47 33	4 11	.....	.....	58 68	5 08	55
60	480 76	52 41	4 60	71 07	6 19	.....	.....	.....	.....	.....	.....	60

In the case of a person contributing to Superannuation Fund No. 1, a deduction of 3% instead of 1½% or 2% as the case may be is made from salary on taking advantage of civil service insurance. Should the insured cease to be a member of the civil service after premiums for two full years have been paid, a surrender value will be granted or an equivalent paid up policy issued; or the insurance may be continued by payment of premiums as they fall due.

Civil service insurance is one of the few remaining privileges extended to civil servants, and its beneficence can hardly be overestimated.