

CANADA LIFE ASSURANCE COMPANY.

HAMILTON, C. W., Nov. 8th, 1865.

DEAR SIR.

I have to-day had the pleasure of sending you a supply of our late Annual Reports, for distribution at your Agency. If you would like a few more copies, please let me hear, and I shall send them. I trust they will do much to extend our operations at your Agency.

You will observe by the Report that the future Divisions of profit are to be made every Five years, in place of yearly as before. By the system of *Intermediate Profits*, which you will see we have adopted, we retain all the advantages of the yearly division, while we get quit of their disadvantages, and we believe the change will prove beneficial and satisfactory to Assurers. For your information and guidance, I enclose an explanatory memorandum on this subject, and would thank you to insert it in your Book of Agent's Instructions, for ready reference when necessary.

Let me take this opportunity of drawing your attention to the fact, that one of the best protections against disease of all kinds, is the possession of that ease of mind, which the consciousness that one's family is provided for by a Life Assurance most certainly gives, and although we would strongly deprecate the creation of alarm at the present too probable visit of Cholera to this country, a judicious reference to the subject, and to the beneficial influence of a Life Assurance upon health in the way I have indicated, would doubtless prove an incentive to many persons to adopt that means for providing for their families, in case of death from cholera, or any other cause.

A continuance of your friendly efforts to promote the business of the Company will be obliging,

Yours truly,

A. G. RAMSAY,

Manager.

1861
COUNTY OF ELGIN.