

of his life. He also pays £8 12s. 11d. annually to secure the payment of \$2000 at his death, to his family, by which method, if he lives long; he will lose on the one and gain on the other, and *vice versa*.

OLD AGE.

By a reference to the "Oxford Gazetteer," (published by T. S. Shenston, Census Commissioner,) it will be found that out of the 400 deaths which took place in that County during the year the Census was taken, (1851) only 5 died of OLD AGE, while 12 met with their death accidentally, and the remainder of different complaints.

MORE ELOQUENCE.

"The reflection that under all circumstances, we have by a trifling present sacrifice secured that which will, in case of death, provide amply for those we may leave behind, remove our property from otherwise ruinous encumbrance, or fully accomplish any other object we may have in view, induces feelings of quiet content, totally removing all that harrowing anxiety for the future, which, while it troubles some at all times, gains in most of us redoubled strength at the approach of sickness, or on the couch of death. This calmness of feeling is now generally acknowledged to be an instrument in prolonging the life of the assured, estimated by some as equal to three or four years increased duration; and its peculiar efficacy when a serious illness has unnerved us, when the mind is doubly sensitive, is admitted by all Physicians."

CANADA AGAINST THE WORLD.

A Provincial office, investing its funds carefully at 6 per cent. can make a reduction in its tables of premiums of fully 40 per cent.—that it can in fact promise to the Canadian, for a yearly payment of £12, as large an assurance as a British office can guarantee for £20; or it can grant a policy for £1000, at the same cost to the assurer as a British Company can one of £600. A comparative table would be published here but for its length. The undersigned will cheerfully shew such to any wishing to see it.

GENTLEMEN OF THE SACERDOTAL ORDER.

This class of mentally and physically hard-worked men are almost universally so badly paid that they are quite unable to lay up anything for their families or old age—at which time they are very often *pushed* outside by some younger and more active "brother." To this class the undersigned would most respectfully recommend the "Endowment" method, by which a person aged 30, can, by the annual payment of £14 17s. 11d., secure the sum of \$2,000 to his heirs at his death; or should he attain the age of 60, it will be immediately payable to himself.

MECHANICS AND LABORERS.

This class in Canada, as yet, have not assured to any great extent, notwithstanding it is well adapted for them, as thousands of this class in England and Scotland can testify. The Agents generally employed in Canada, have been of a class, who thought it beneath their dignity to solicit an assurance under £500, consequently this large class are quite unacquainted with the advantages the Life Assurance Companies offer. The undersigned will be most happy to give any information to this class, and receive assurance as low as £25,—to secure which sum at death, a person aged 30 would be required to pay only 6s. 8d. per annum, or on payment of 14s. 9d. per annum it would be payable to himself on his attaining the age of 60, or payable to his family if his death should occur at any period before that time.

SOME (GOOD) EXAMPLES.

The following examples will more clearly show the great variety of application, and the practical advantages of Life Assurance:—

LIFE ASSURANCE.—A person aged 24 (next birthday) can secure to his heirs, *whenever he may die*, the sum of \$4,000 by the payment of £16 15s. yearly, £8 11s. 8d. half yearly, or £4 7s. 6d. quarterly.

A person of the same age, can secure \$4,000, *whenever he may die*, by the payment of £20 15s. 10d. yearly, £10 12s. 6d. half-yearly, or £5 8s. 4d. quarterly; with a share in the profits of the Company for every year he may survive, which, if chosen as a Bonus payable at death, most materially increase the amount of Policy; or if preferred as a reduction of future premiums, will ultimately do away with the payment altogether.

At the same age, the sum of \$4,000 can be secured upon the HALF CREDIT SYSTEM, by the payment of £9 18s. yearly, or £4 13s. 4d. half-yearly, for seven years; with an annual increase of 10s. 11d. for the interest upon the credit granted upon the Policy; and should the health remain good, the Policy can be relinquished, its equitable value realized, and a new one taken out upon the same favourable system, at the premium of the increased age.

ENDOWMENT.—A father can secure for a child now under one year old, the sum of \$2,000, upon his attaining 21, by a yearly payment of £2 11s. 4d.

ENDOWMENT ASSURANCE.—A person aged 30, can, by an annual payment of £12 7s. 11d., secure the sum of \$2,000 to his heirs at his death; and should he attain the age of 65, it will be immediately payable to himself.

IMMEDIATE ANNUITIES.—A gentleman aged 57 depositing £500 with the Company, will receive annually during the remainder of his life £51 3s. 4d.

DEFERRED ANNUITIES.—A person aged 25 can secure an Annuity of £50, to commence on his reaching 50, by either a payment down of £128 15s. 2d., or by an annual payment of £9 10s. 8d.

MARRIAGE SETTLEMENTS.—A merchant, aged 25, who has married a lady with a portion of 1000, is desirous of employing the chief part of this money in his business, and his wife's trustees are ready to consent, provided they can secure the money ultimately to the children. They can accomplish this with ease by assuring the life of the husband for £750, and retaining £250 invested in good security to provide an income sufficient to keep up the regular payment of the yearly premium of £12 19s. 5d.; they can advance the remaining £750 to the husband, as at his death the £1000 would be made good by the amount of his policy.

\$3,000 FOR £500!!!

A person aged 30, having £500 which he wishes to invest for the benefit of his wife and family, can loan the amount to the Canada Life Assurance Company, (for which they will allow him 6 per cent. interest,) and take out a policy for \$6,000, payable at his death, which, together with the £500 loaned, (the interest of that amount paying the yearly premiums for a policy of \$6,000, makes \$3,000.) Thus a party pays the Company £500, his family will receive \$3,000, at his death whenever it may occur, without his paying *any instalment on premiums whatever*.

NOTICES.

Parties are always timely notified before their premiums become due.

WHO IS THE AGENT FOR BRANT?

T. S. SHENSTON, Registrar for the County of Brant.—Office in the Court House, where any additional information can be obtained *gratuitously*

HERALD JOB PRESS, BRANTFORD, C. W.