

specific income every three months for life, an income that will not vary one cent, and an income three or four times as large as he could obtain from any other form of investment, will probably concern him more than the possibility that death may occur before he receives back the whole of his purchase money, or after he has received a few payments only. In his declining years, when his physical and mental powers have failed, and he is no longer capable of earning a livelihood or of looking after his business affairs, when, perhaps, all those near and dear to him have passed away, that little messenger, his Annuity cheque, will come to him, bringing with it a further lease of comfort and happiness. By a provident provision of the Act, either for a small increase in the annual payments, or by a single payment, the Annuity may be guaranteed for a term of years, not exceeding twenty, so that if the Annuitant should die before the guaranteed period expired the Annuity would be continued to his heirs for the unexpired portion of the period, and if he survived the guaranteed period it would be paid so long thereafter as he might live. A twenty years' guarantee would in the case of an Annuitant aged 60 protect his dependents for twenty years if he were to die soon after his Annuity fell due, but if he survived the twenty years that protection would not only have been afforded but, as I have said, he would have the comforting knowledge that it would not then cease but would go on so long thereafter as he might live.

Annuities may be purchased by or for anyone domiciled in Canada. The system is elastic, the plans are adapted to the requirements of any person or association of persons, and the procedure as to payments is simplicity itself. All that a person need do is to deposit from time to time in any Money Order Office through the medium of a pass book such sums as he may set aside for the purpose; or, if he prefers, he may remit these sums direct to the Department. They will accumulate at 4 per cent compound interest, and at the date fixed for the