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They give longer service than any other roofing. Cost less to lay. Are rust-proof and do not require painting. These laid 25 years ago are still giving good service. Send for free book that shows how "Eastlake" shingles make your buildings lightning fire, and weather-proof and why they cost less per year than any other roofing.

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THE METALLIC ROOFING CO., Limited

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\$17.60 per Set

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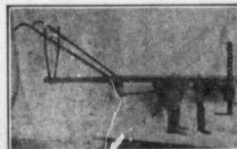
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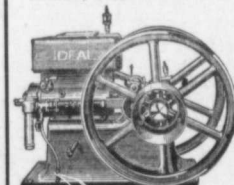
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Write us if you have any to dispose of.

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Hamilton, Ontario

An Assured Income for the Retired Farmer

(Continued from page 3.)

If for any reason, such as ill-health or lack of employment, a person who has contracted for an annuity should be unable to make his payments as arranged in the contract, he will be granted an annuity based upon the amount of the payments made. In addition, if a person arranges for an annuity payable at 55, or any age thereafter, but should, through invalidity or disablement, become unable to work or earn a living before the age specified in his contract for the annuity to begin, he will be allowed an annuity based upon 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. Another feature of the government annuity is that it 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.

Annuities for Women.

If such a system of annuities is valuable to the young men on the farm, and I fully believe that it is, it is more valuable to the young women and particularly to the single women of the country is not a happy one. It means dependency on others in old age, and this is certainly the most terrible kind of torture to a woman of independent mind and spirit. The earnings of the single woman in the country are small. Opportunities for safe investment are limited. She is not in a position to judge of the honesty of agents nor of the security of trust companies. Funds invested with the government, however, are safe and with the government her meagre earnings will purchase an annuity that will ensure comfort in old age. The premiums for females are somewhat greater than for males, in that on the average they are longer lived. For instance under Plan A, where a young man would be obliged to pay \$1.68 a month, the corresponding rate for a young woman would be \$1.82.

Security for the Aged Wife.

I can hear some young man criticize the system I have described as follows: "I am ready to admit that this would be a fine thing for protecting my own old age, but suppose my partner in life should live longer than I do, has she to go to the poorhouse if I invest all my savings in a government annuity?"

This criticism would be well founded were it not that the government has arranged for this too. It is possible to purchase a joint annuity under which the annual payments are made up to the death of the one who survives longest. Another form of annuity designed for much the same purpose is a guaranteed-payment annuity, in which survivorship for a little extra premium, the government will guarantee the payment of the annuity for any period up to 20 years. If the contractor of such an annuity were to die before the conclusion of the guarantee, the payments would be continued to his heirs up to the five, 10 or 20 years as the case might be. If he were to live longer than the period guaranteed, payments would be continued to him to the time of his death without extra expense. In the case of both the last survivor annuity and the guaranteed annuity, a cash payment must be made when the annuity is contracted for, in addition to the annual premium.

For the Retired Farmer of To-day But I hear someone ask, what is there in this system for the retired farmer of to-day? For him, immediate annuities have been provided. Let us suppose that a man of 60 has

\$3,040 in cash, or property that can be readily converted into cash. The income of this property at six per cent. and six per cent. If the income that can generally be derived commensurate with security, amounts to \$182.40. Suppose, however, that instead of investing all his money at six per cent, he takes \$1,000 and invests the immediate annuity of \$100 and invests only \$2,000 at six per cent. His income would then be \$100 from the annuity, \$122.40 on his investment, a total of \$222.40 as contrasted with \$182.40 on all invested. The retired farmer who follows this plan then has a larger income to live on, and he has \$2,000 in property, which he may have the satisfaction of passing on to his heirs. As the age of the applicant increases the amount required to purchase an immediate annuity decreases.

Annuities, however, may be purchased earlier in life. Let us suppose that a young man of 25 falls in love and marries a girl who has at once into the Post Office Department with which the Annuity Branch is connected, they will guarantee him an income of \$100 a year, starting payments when he is 65 and continuing until his death. Where else could a young man place a larger sum with such certainty that it will ensure him comfort in his old age, or where, unless he be of exceptional business ability, could he invest it that his returns would be so large provided he lives to a reasonable age? Were he to die before attaining the age of 65 the money would be turned over to his heirs with compound interest added.

A Good System for the Farmer.

These government annuities are somewhat like life insurance policies, they are arranged on according to many systems. There is another system that I would like to mention in view of its peculiar adaptation to the requirements of the farmer. In some years crops are short and the farmer's annuity might mean a financial embarrassment. In other years crops are good, markets high, and it would be possible to pay more than the annual annuity without difficulty. It is possible, under government annuities, to make payments from year to year as cashable, each payment increasing the amount of the annuity. For instance, if a man were to invest \$100 when 9 years old, \$40 at 25, \$50 at 35, \$20 at 45, \$30 at 55, \$40 at 65, \$120 at 75, he would have made in altogether \$450 and would have an assured income beginning on his 60th birthday of \$176.76. Under Plan B the same payments would bring an assured income of \$210.77.

Foremost behind this kind of thing, after all, what the most of us desire above all other things is to be sure of financial independence in old age. He or she who purchases a government annuity is exercising foresight that will surely bring its reward. In this article I have endeavored to discuss the advantages of government annuities and to give an insight into the different systems. Fuller information may be secured by application to the nearest post office or to the Annuity Branch of the Post Office Department at Ottawa. Statistics show that 95 per cent. of men at 60 are dependant upon the daily earnings or on others for support, and not one man in 30 who retains the competency to the end of his life. In this latter classification many of our retired farmers and their advantages become better known as convinced that more and more

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