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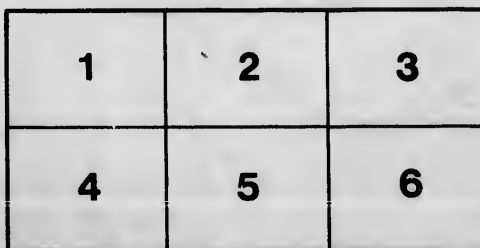
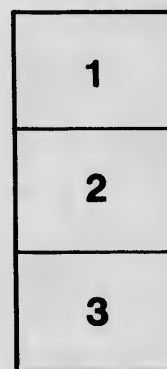
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COURT HOUSE, COUNTY OF BRANT C.W.

THOMAS S. SHENSTON,
AGENT FOR THE
CANADA LIFE ASSURANCE COMPANY,
FOR THE TOWN OF BRANTFORD AND COUNTY OF BRANT.
OFFICE IN THE REGISTRY OFFICE, COURT HOUSE, TOWN OF BRANTFORD.
Office Hours from 9 A. M. to 5 P. M.

An attentive perusal of this Circular is respectfully requested.

IS IT A DUTY TO ASSURE MY LIFE ?

"A man's first duty is to provide for his own household. No one can stand acquitted, as a parent, who neglects this paramount duty to his family. If any man have been so fortunate as never to have seen in his own immediate circle the effects of sudden and unexpected poverty, let him turn to the pages of the morning journals. There will he see a string of appeals to the merciful consideration of the public, from persons whose hopeless penury has exhausted the charity of their immediate connections; or, from those who would rather trust to the

benevolence of the stranger, than submit to the taunts of the soulless and cold-blooded relation, who seeks, by petty and irritating annoyance, to stifle or lessen the demands of the helpless and the destitute."

WHAT IS A LIFE ASSURANCE COMPANY ?

"It is a contract by which a company of responsible individuals in consideration of a small quarterly, half-yearly, or yearly payment, oblige themselves to pay at a certain time, or at the death of the party assured, a fixed and much larger amount.

DESCRIBED ANOTHER WAY :

"A Life Assurance Company receives from all its Assured in trust, an annual fund (small as respects each,) for which it guarantees to pay to the heirs of those who die, *whenever their death may occur*, certain large sums of money. They contribute, in truth, during health and strength, in such proportion, as they may select, to a fund for their widows and orphans, whose support will flow therefrom when they (the assured) are removed.

The cost of such an invaluable protection is trifling. At the age of 30, the sum of \$2,000 cash can be secured at death, (whenever it may occur,) on the following terms :-

By a quarterly payment of - - - - -	£2 18 4
By a semi-annual payment of - - - - -	5 14 2
By an annual payment of - - - - -	11 2 6
Or by an annual payment for 25 years, of only	14 15 0

and smaller or larger sums, in proportion to the premiums paid and to the ages of the individuals effecting the Assurances.

Each member may also be entitled to share yearly in the profits of the Company ; so that, in fact, the Company is but a trustee for the careful management and accumulation of the funds which have been left with it."

FOR INSTANCE :

A party assured, as (last named,) above, may perhaps die the first month, and \$2,000 is secured to his family, and even if he lives the whole 25 years, he will have paid only £328 15s. !

AGAIN, for instance :

A party aged 30 years assures his life by making a payment down of £100, and pays nothing more : his family at his death will receive \$1,581 !!! Or on his attaining 55, pay him \$2020 cash ! or \$203 per annum for the remainder of his life.

HOW IS THIS ASTONISHING RESULT ACCOUNTED FOR ?

Interest and compound interest for the unrequired funds continually accumulating is the secret. Hear what Dr. Price states on compound interest in his standard work on Reversionary Payments," which is

TRULY MOST ASTONISHING !

"A penny improved at five per cent. compound interest, from the birth of the Saviour, would in 1791 have increased to more money than could be contained in one hundred and forty-four million of globes of solid gold, each equal to the earth in magnitude." And by this time would have increased to more money than could be contained in *thousands of millions* of such globes. Thus at first sight really appears incredible, but it must be borne in mind that money at compound interest at 6 per cent. (reckoned from every month,) doubles itself in little over ten years. The following sum, which appears in most of the common arithmetics, will shew how fast the "doubling process" increases :- "If a blacksmith shoes a horse, and charges 1/4 of a cent for the first nail, and doubles for each of the other 32 nails, how much will be his charge for shoeing the horse ? Answer, \$10,737,418 233 1/4 !!!" To shoe a span of horses at the same rate would amount to \$12,520,567.51 1/4 177. 312 1/4 ! This sum in silver dollars, placed together edgeways, and allowing ten to the inch, would reach around the globe 2,796,228 times !!!

ANOTHER'S DESCRIPTION.

"The theory of Life Assurance is one of the most brilliant discoveries of modern times. As an amount of poison, which would inflict immediate death, becomes innocuous when administered in infinitesimal doses to a number of individuals, so the ills and accidents, the risks and mischances of life may be rendered comparatively harmless by sharing the risk, and spreading a given amount of ill over a large surface of human beings. In Life Assurance the superfluity of the many is applied to the exigency of the individual, and the accumulated fund which can be increased at a rate of interest totally out of the reach of any one person exhibits the benefit which arises from combined action."

HOW IS THE "VALUE" OF LIFE ASCERTAINED ?

"Tables of mortality teach us, that of 10,000 infants born, but 5690 will reach the age of 29, that of this number 56, or nearly

1 in the 100, may be expected to die within the next twelve months, and the proportion of deaths steadily increases until the last survivor attains the age of 104. We do not pretend to point out the year in which any one of this number will die, but we allow simply, that each one of the 5698 now alive has an equal chance to be amongst the number who will die in the first, or any subsequent year, or to be the one who will survive until 104.

"It is further evident, that if each one of the 5698 pays into a common fund £1 at the beginning of a year, it will amount to a sum which will admit of the payment of £100 to the heirs of each of the 56 who may die during the year ; and this can be continued year after year, though the payment must increase, in proportion to the annually increased chance of death.

Life is only uncertain as regards the individual, but not as regards the large numbers with which life assurance companies have to deal with. The law, in fact, that has always governed the rate of mortality, has been as regular in its action as that which regulates the recurrence of the season, or the ebb and flow of the tide."

IT IS SOMETHING "NEW."

No, reader, you are quite mistaken ; such companies have been in existence for upwards of a century, and there is now a large number in successful operation in England, Scotland the United States, and elsewhere, and have always met with the best of success wherever they have been known.

A SOLEMN TRUTH—REAL ELOQUENCE.

"Every year decreases the chances of being accepted, *unless at higher rates of premium*. When the cold shiver runs through the frame, when the quickened pulse, the fevered tongue, the patchy complexion, the short cough, or the hectic flush appear, it is too late to rush to the assurance office, and offer yourself for a life policy. Imagine the situation of a man who, suffering under slow decline, feels his energies daily failing, and his resources, at the same time, day by day decreasing. With the prospect of a speedy dissolution, he knows that all who are depending upon him—the victims of his neglect—must go forth to seek their bread amid the closed lanes and stony hearts of the world. He will picture to himself that which will follow on his disease—which he has seen happen to others, and from which he can anticipate no immunity. The break-up of his home; his household goods roughly handled by strangers, his conduct harshly condemned by his friends ; the love of his children failing before the rude shocks of poverty, and their respect, by continual and bitter suffering, dwindling down to curses on his memory. It is an awful thing for a man on his death-bed to consider, that ere his corpse grows cold, his widow may be higgling with the undertaker for the price of his coffin, and that his family must hunger and thirst to provide him a decent sepulture."

A COMMON OBJECTION WELL MET.

"Some say that they cannot afford it; but will any sane man affirm that he cannot spare one shilling a week to secure \$100 to his family ? no father is afraid of his family coming to want during his life. The assurance office is therefore the "Friend in need," commencing its assistance at the very moment the better assistance is withdrawn ; and if a father feels now so much differently in paying such a trifle of his income, let him reflect on the truly frightful condition into which his death would plunge his family *without any income at all.*"

A GOOD REASON.

"It says to the man of 29 years, name the amount you hope to save yearly, pay it to the Life Assurance Company, and the y will guarantee you *immediately* the full sum it would increase to were you to live 35 years longer. It is a lottery in which there are *no blanks*. He who dies early, draws a prize for the benefit of his nearest and dearest, and he who survives the average term of years, is doubly compensated by the possession of long life, making him to earn for these dear ones a sufficient support, and the constant protection of his policy tending to remove all fears for their future wants."

A CUNNING PLAN.

A person aged 26, assures in the "Annuity method," by which he is to pay £9 10s. 8d. annuity till he reaches 50, the Company will then pay him \$200 per annum for the remainder

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.

