

Farmers' Financial Directory

The Next Call

by the Dominion of Canada for financial assistance to help win the war will doubtless be made in a few weeks. In the past you have "let George do it." The responsibility of making a success of the next Dominion of Canada loan rests equitably on your individual shoulders. Are you going to do your part? Make up your mind to participate to the fullest limit of your financial ability and urge your friends and neighbors to do the same. Your security is certain and all it means to you; your interest return will doubtless be liberal and those who can and do lend their money to their country do surely help to win the war, while those who can and do not are just as surely slayers. Where do YOU stand?

If you will send us your name and address we will see that you are supplied with full details of the next War Loan as soon as information is available.

Edward Brown & Co.

BOND DEALERS

296 Garry Street

Winnipeg

We buy and sell bonds for our own account and any statements made with reference to bonds sold, while not guaranteed, are our opinion based on information we regard as reliable, being data we act on in purchase and valuation of securities.

The Merchants Bank

ESTABLISHED 1864

OF CANADA

Paid Up Capital . . . \$7,000,000 | Total Deposits . . . \$ 92,102,072
Reserve Funds . . . 7,421,292 | Total Assets . . . 121,130,556

President . . . SIR H. MONTAGU ALLAN, C.V.O.
Vice-President . . . E. W. BLACKWELL
Managing Director . . . E. F. HERGEN
General Manager . . . D. C. MACAROW

233 Branches and Agencies in Canada, extending from the Atlantic to the Pacific

A GENERAL BANKING BUSINESS TRANSACTED

SAVINGS DEPARTMENT AT ALL BRANCHES

Deposits received of One Dollar and upwards and interest allowed at best current rates

Special attention to the business of Farmers and New Settlers
Apply at the nearest Branch for information as to Livestock Advances



THE STANDARD BANK OF CANADA

HEAD OFFICE — TORONTO

Branches throughout Manitoba, Saskatchewan and Alberta

WINNIPEG 455 MAIN STREET MAIN OFFICE

Branch:—Portage Avenue, Opp. Eaton's

\$2.00 WHEAT

NOW'S THE TIME TO BUY GOOD FARM LAND. Farmers in the West the past two years with prices at \$1.00 and \$1.25 per bushel have been paying for their lands out of one crop. What may they not do with wheat and all farm produce at their present prices?

We have some excellent properties belonging to Trust Estates under our care which will appeal to the farmer and investor, and which must be realized upon. Send for list.

The Standard Trusts Co.

(Head Office, Winnipeg)

STANDARD TRUSTS BUILDING

SASKATOON

FARMERS NEED LIFE INSURANCE

Possibly the farmer has more need for life insurance than any other individual. I am speaking of farmers in a general class, including every man who tills the soil for gain, be it 50 acres in Ontario or a section or 10 sections in Western Canada. The average farmer today, particularly the grain grower, has more at stake in each year's crop than the average business man; is a greater gambler and hence in event of his premature death, if his estate is going to be in the shape he had hoped to leave it, he should have life insurance.

Records of probates prove that reductions to farmers' estates are larger than to the estates of other lines of business, more particularly those of a non-speculative nature, mostly caused from the want of ready money at the time of the owner's decease.

Many who have had any experience in selling to farmers can recall more than one case where he has made his best effort to sell a policy, using all the arguments at his command, including the fact of the need of provision for ready cash in the event of premature death; only to be met with the proverbial "I can put that money in a steer and make more;" go away without making the sale, hoping that possibly you have dropped some little word that will cause him to think, and reconsider your proposition on your next call.

Insurance Helps Credit

In arranging a line of credit with their bankers, farmers are learning that such can be considerably lengthened if they have life insurance, and, while the banks do not always ask for even a temporary assignment of the insurance, they consider the man with insurance—even if the same is made payable to a stated beneficiary—a better man to do business with than the man without, as in the event of the decease of the borrower, instead of their having to ask that some part of the estate, regardless of opportunity, be sold to satisfy their claims, there are funds to take care of the same.

The farmer who has become more or less "well-to-do" and has, say, several sons, is realizing more than ever that an endowment policy placed on himself, to mature at an age when his boys are wanting to start on their own account, provides funds to buy that 50 acres, or the quarter section nearby, and thus keeps the family circle inviolate; and could we men be engaged in any finer work than selling endowment policies to that end?

A great many farmers, too, are seeing the need and advisability of placing insurance on their boys as they attain the age of, say, 15 or 16—mostly 20-pay life insurance policies are bought in such cases. The father invariably pays one or two premiums and then puts the obligation of continuing the insurance up to the boy. This encourages thrift on the part of the boy. These boys, too, as they become of age and get running farms or doing business on their own account, make a fertile field for increased insurance.

Insure the Boys and Girls

Six years ago I encouraged the father of seven sons to place \$1,000 20-pay life insurance policies on each of two of them. Since then four others have attained the age of 15 and have been written, and there is still one to secure when he attains that age. In the meantime the first two are now farming on their own account and one man has raised his policy to \$5,000 and the other increased his by \$5,000. If they live long enough and continue to prosper I expect they will each eventually have at least \$10,000 of life insurance with our company.

Thanks to the persistency of the life insurance salesman, we now find a great many farmers placing insurance on their lives for their daughters. What better dowry could be provided? In encouraging him to buy an endowment policy one is safeguarding the daughter's interest to the best advantage. Farmers, too, who are in the "better-off" class and possibly have some life insurance, are now purchasing to some extent monthly income policies for their daughters. This is a field for cultivation.—T. A. WINTERS, Calgary.

Money to Loan

on improved farm property

Lowest Current Rates

Apply through our representative in your district or direct to our nearest office.

National Trust Company Limited.

323 Main Street WINNIPEG

TORONTO MONTREAL
EDMONTON REGINA
SASKATOON

The Weyburn Security Bank

Chartered by Act of The Dominion Parliament

HEAD OFFICE Weyburn, Sask.

Nineteen Branches in Saskatchewan

H. O. POWELL, General Manager

The Canada Permanent Trust Company

Will be pleased to act for you in any position of trust, such as:

EXECUTOR OR TRUSTEE of an estate left under will.

ADMINISTRATOR

AGENT for Executors or Administrators, Etc.

All Correspondence Confidential.

Apply

GEORGE F. R. HARRIS, Manager
298 Garry Street — Winnipeg

THE C. P. R. GIVES YOU TWENTY YEARS TO PAY

An immense area of the most fertile land in Western Canada for sale at low prices and easy terms ranging from \$11 to \$30 for farm lands with ample rainfall—irrigated lands up to \$50. One-tenth down, balance if you wish within twenty years. In certain areas, land for sale without settlement conditions. In irrigation districts, loan for farm buildings, etc. up to \$2000, also repayable in twenty years—interest only 6 per cent. Here is your opportunity to increase your farm holdings by getting adjoining land, or to secure your friends as neighbors. For literature and particulars apply to Allan Cameron, General Superintendent of Lands, Department of Natural Resources, 301 First Street East, Calgary, Alta.

Crews—"Good heavens, how it rains! I feel awfully anxious about my wife. She's gone out without an umbrella."

Drews—"Oh, she'll be all right. She'll take shelter in some shop."

Crews—"Exactly. That's what makes me so anxious."