## 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 dower 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.—P. A. WINTEMUTE, Calgary.



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

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

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