

Farmers' Financial Directory

CROWN LIFE

IT WAS A GOOD YEAR--1915

Despite general conditions Crown Life made many substantial gains in 1915. For example, Policyholders' Reserves now stand at \$161,519,467, an increase of nearly 15% over previous year.

Our 1915 Report is very interesting. A copy is gladly sent to intending insurers.

CROWN LIFE INSURANCE CO., TORONTO

AGENTS WANTED IN UNREPRESENTED DISTRICTS

UNION BANK
OF CANADASecure Prompt Returns Through
Union Bank of Canada Drafts

Head Office, Winnipeg
Total Assets over \$100,000,000
Deposits over \$72,000,000

When you ship your livestock, grain or dairy produce, ensure prompt payment by putting through a Union Bank of Canada draft on the Consignee. This is the businesslike way, and will save you delayed payments and sometimes loss. The cost is trifling—see the Manager about it.

Over 320 Branches—Manitoba over 40—Saskatchewan over 90—Alberta over 50—British Columbia over 20.

BRANCHES IN BRITISH COLUMBIA

Glacier, Hazelton, Prince George, Prince Rupert, Smithers, Squamish, Vancouver, Vanderhoof, Vernon, Victoria.

Bank of Hamilton

Head Office - Hamilton

61 Branches in Western Canada

DIRECTORS

Sir John S. Hendrie, K.C.M.G.
President

Cyrus A. Birge, Vice-President

C. C. Dalton Robert Hobson

C. H. Newton George Rutherford

J. Turnbull W. A. Wood

J. P. Bell, General Manager

Capital Authorized:

\$5,000,000

Capital Paid Up:

\$3,000,000

Surplus:

\$3,475,000

THE
HOME BANK OF CANADAORIGINAL 1854
CHARTERBRANCHES AND CONNECTIONS THROUGHOUT CANADA
JAMES MASON, General Manager

There are many opportunities offering for the investment of sums of one hundred dollars and over, but a savings account still remains the best possible investment for smaller amounts.

F. 2

Winnipeg
Office

426 MAIN STREET

W. A. Macphail
Manager

Bargains in Farm Lands

DISPOSAL OF TRUST ESTATES

As Trustees and Administrators of numerous estates we have for quick sale over Half Million Acres of good Farm Lands, improved and unimproved, well located in Manitoba, Saskatchewan and Alberta. These properties being assets of estates which must be closed out as speedily as possible offer unusual opportunities for very reasonable purchase on easy terms of good, desirable lands and buildings. Our lists should be in the hands of everyone seeking farm properties. Send for booklet, 'Bargains in Farm Lands,' containing particulars and prices.

The Standard Trusts Company

Standard Trusts Building

Winnipeg, Man.

INSURANCE FOR YOUNG PEOPLE

Whatever may be said of some other habits, one thing is sure and that is that the habit of saving cannot be acquired at too early an age. Many of those who are comfortably off today owe the wealth they have accumulated to the fact that when they were quite young children they were taught to save their pennies or their nickels in a money box which was always ready to receive donations but which apparently could not be opened. The result of this in many cases has been that the boy or girl has one day found himself or herself possessed of what seems to the young mind a considerable sum of money, a sum too big to spend and which must be put in the bank as the beginning of a steadily growing fund.

A great many boys and girls on the farms of Western Canada have money of their own, especially those who are old enough to work in the fields, the dairy or the home, and whose parents are in sufficiently good circumstances to treat them as they do the hired men and girls and pay them for their services. The question of whether parents should pay their children who work on the farm is not going to be discussed just now; the point to be touched on is the duty of parents in helping their sons and daughters to acquire habits of thrift and to invest whatever money they can save in a way which will be of benefit to them in later life.

A Safe Investment

Undoubtedly one of the best investments for a young man or young woman is life insurance. Some parents who wish to give their children a good start in saving take out a policy for a small amount when the boy or girl is still at school and pay the premiums until he or she is earning and able to take over the responsibility. The policy is then worth something. Two or three years' premiums have been paid, and this is a great inducement to the young person just starting out as a worker and earner to save a definite sum every month or year or whenever the premium is paid. The boy employed on the farm need have no difficulty in paying an annual premium for life insurance of a moderate amount. He will receive his wages, or the greater part of them, in a lump sum, and it should be easy to set aside a portion of the wages earned by the strength of youth to provide either for his own declining years or for the support of his dependents in the event of his being taken by death before the maturity of the policy.

A Suitable Policy

The kind of insurance which is usually recommended for young people is what is known as an endowment policy. Under this plan the assured pays a definite sum each year for a certain number of years, usually fifteen, twenty, twenty-five or thirty, and if he is alive at the end of that time he receives the amount for which he was insured, together with the dividends which have been earned and which depend upon the profits made by the company on this particular class of business. If death should occur in the meantime, even if only one yearly premium has been paid, the full amount of the policy is payable to the dependents of the insured. An endowment policy, therefore, provides for the family of the assured in case of his death, or for the assured himself if he should live to middle life or old age, according to the time fixed for the maturity of the policy. In any event, if the policy is taken out while the assured is young the amount payable by the insurance company will be larger than that paid in by the assured, whether he lives to see the policy mature or not, this being possible by the interest earned by the investment of the premiums. For instance, in a large and reputable Canadian life insurance company an annual premium of \$31.15 commencing at twenty years of age, will secure the payment of \$1,000, with profits, after thirty years, or immediately at the death of the assured if he should die before the expiration of that time. What the profits will be will depend upon the experience of the company during the period in which the policy is in force. If the death rate of its policy holders is low, profits will be high, and if mortality is higher then profits will be decreased. The law will

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Electric Railway Chambers, WINNIPEGTHE LONDON MUTUAL
FIRE INSURANCE CO.Issue a Special
FARMERS' POLICY

There is none better.
See our Local Agent or write for his Address to—
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

Patriotism!

Webster defines the meaning of this word as "The love of one's country." But have we not love for those dependent upon us?

They need protection—protection against the misfortunes of the future—and that protection can best be found in the policies issued by

THE GREAT-WEST LIFE
ASSURANCE COMPANY

Head Office - WINNIPEG, Man.

We will be pleased to mail you a booklet of patriotic poems and songs on request. Fill in the coupon below and mail to us.

To The Great-West Life Assurance Co.,
Winnipeg, Man. Sent "L."

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