

FARMERS' FINANCIAL DIRECTORY

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER,
C.V.O., LL.D., D.C.L., President
H.V. F. JONES, Asst. Gen'l. Manager



SIR JOHN AIRD, General Manager
V.C. BROWN,
Sup't of Central Western Branches

CAPITAL PAID UP, \$15,000,000 RESERVE FUND, - \$13,500,000

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ESTABLISHED 1872

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Sending Money to Soldiers



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Head Office: Montreal. Established 1864.

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61

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Western Farmers and the Banks

SPEAKING in the House at Ottawa, John Flaws Best, M.P. for MacKenzie, said, on May 1 last, as reported in the official record of Hansard:—

"I wish to draw the attention of our government to the loyalty of our western farmers in subscribing to the Victory bonds last fall. Many of them put every surplus dollar they could gather into government bonds, with the understanding that our chartered banks would loan them money to finance their business until the crop of 1918 came in, and today hundreds of our farmers are paying our chartered banks eight and ten per cent. for money to finance their business until the fall, the banks deducting the interest from the principal. That is, when a farmer asks for a loan of \$100, he is handed out not \$100 but \$92, and in many cases only \$90, for which he signs a note in full for \$100. The small borrower is nearly always hardest hit."

"This, I understand, Mr. Speaker, is for the purpose of evading the law and compelling the borrower to become a party to the agreement. I feel that it is the duty of our government to bring in legislation to effectively stop this pernicious system prevailing in banking practice."

Insuring Homes and Lives

A New York financial writer, commenting on some recent statistics of insurance in the United States, notes that of the 12,000,000 or so dwellings in the United States, 96 per cent. are protected, at least to some extent, by fire insurance. But of the 100,000,000 inhabitants of the United States, only 18 per cent. have taken out life insurance policies. It is a safe guess that the percentage in this country is not materially higher. Men seem to be more uneasy over the mere possibility of the burning of their houses than over the stern certainty that death will some-day overtake them. This is a strange contradiction in human nature. To safeguard homes is well, but how much more valuable than the homes are the human lives of the country! In this age, when the principles of life insurance are so well understood there should be no such discrepancy between the number of homes and of lives insured. In many instances the former could not be saved from foreclosure were the earners of incomes to pass away leaving their families unprotected for. It is as much the duty of every man to insure his life as to insure his property, and if he has no insurable property, there is all the more reason for insuring his life.

Surprising Savings Deposits

A writer in the World's Work, of New York, who has been giving his attention to the figures of deposits in the savings banks of this country, says: "Figures compiled show that the savings departments of Canadian banks held \$663,650,000 deposits in July, 1914, and on January 1, 1918, their deposits were approximately a billion, a gain of about 50 per cent. The interest paid on these savings averages about three per cent., and Canada has issued war loans carrying five and five-and-a-half per cent. interest without causing the withdrawal of money from the savings banks. The remarkable fact is that during the periods when payments were being made on the first two loans, savings deposits grew as rapidly as they did in the intervening periods."

On which the Canadian Courier comments:—

"It would be interesting to know how the score stood on May 1, when the final payments for Victory Bonds fell due. And many people must have rushed in and made a wild raid on the savings banks departments to get square on those large blue receipt forms which on June 1 are convertible into Victory Bonds. It seems unlikely that the pass-books escaped unmolested. Of course there is a lot of money going about in the country. But, judging from the symptoms of extravagance on many of our streets and the scale of living-cost as checked up by the grocer and the butcher, it seems hardly creditable that in spite of the biggest drive ever

THE ROYAL BANK OF CANADA

Incorporated 1869

HEAD OFFICE — MONTREAL

Capital Authorized \$25,000,000
Capital Paid Up \$14,000,000
Reserve Funds \$15,000,000

President, Sir Herbert H. Hall
Vice President and Managing Director, E. L. Pease
General Manager, C. E. Nell
Supervisor of Central Western Branches, Robert Campbell.

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Send for Plan E, which gives full particulars.

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