

## Farmers' Financial Directory

### ESTABLISHED • 1875 IMPERIAL BANK OF CANADA

CAPITAL PAID UP \$7,000,000 RESERVE FUND \$7,000,000  
PELEG HOWLAND, PRESIDENT. E. HAY, GENERAL MANAGER.  
HEAD OFFICE: TORONTO 10

Dealers in Government and Municipal Securities. Dealers in Domestic and Foreign Exchange. Careful attention given to accounts of Merchants, Manufacturers and Farmers.

119 Branches • • • 43 Branches in Western Canada



### THE STANDARD BANK OF CANADA

HEAD OFFICE • TORONTO

Branches Throughout Manitoba, Saskatchewan and Alberta

WINNIPEG—Main Office  
455 Main Street

Branch—Portage Ave., Opp. Eaton's

### The Merchants Bank

ESTABLISHED 1864 OF CANADA  
Paid Up Capital ..... \$7,000,000  
Reserve Funds and Undivided Profits ..... 7,250,984

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

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

A GENERAL BANKING BUSINESS TRANSACTED

Special Attention given to Collections

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

## FARMERS!

### Money to Lend - Farms for Sale

We have a limited amount of Trust Money to lend on improved farms situated within a ten-mile radius of Elevator and Railway where the owner—not a renter—is in residence, maintaining the farm in first-class shape. We have also some excellent bargains in farms, improved and unimproved, belonging to Trust Estates under our care, which must be realized at once. Send for our lists. Agents wanted in unrepresented districts. References required. Apply to

THE STANDARD TRUSTS COMPANY  
WINNIPEG

# CROWN LIFE

Have you seen the new Crown Life Policies approved by the Canadian Government Department of Insurance? They contain surprisingly liberal provisions.

Let us send you some fresh Insurance facts

CROWN LIFE INSURANCE CO., TORONTO

Agents wanted in unrepresented districts 25

### WHY HE INSURED

The life of Mr. Chas. H. Lilly, of Seattle, is insured for \$638,000. Why he is such a big insurer can be seen from his own words on the subject. He says:

A bright young man who had a doll-baby wife and two little boys at home, and a monthly income large enough to just about make ends meet, sat one evening in the caboose of a freight train waiting to come to his home five miles away. The night was foggy and rainy; a time freight of Texas cattle being rushed to Chicago at a "mile-a-minute" speed passed the station house, unmindful of the fact that the freight train ahead might have been delayed. The lightning express crashed into the caboose and killed the occupants. That young man came from a family who lived to a ripe old age; all records for health and longevity were fine, and, resting under the assumption that he would live to a ripe old age, not one cent of insurance had been provided for the family. This young wife found not one cent of money in the bank, and nothing whatever on which to live. Kind friends provided for her immediate needs, and she was advised to at once take up stenography. She secured a position on a small salary and managed to eke out an existence.

This experience brought to my mind the fact that, regardless of our good physical condition, death might grasp us—entirely thru the hands of outside people, and our business affairs be brought to a sudden change. I had been married a few months before, and as my estate consisted at that time of about \$500, I thought it extremely selfish to refuse to increase this estate by a reasonable amount, and therefore sent by mail to a neighboring town for a life insurance agent to visit me. This agent, having only a small business, was quite surprised and, altho an elderly man, stated that it was the first time he had ever been sent for to call upon a prospective customer. He explained to me in a few moments the points of interest in a twenty-year endowment policy and a twenty-year paid-up life; the result was that I took \$1,000 of each kind and kept them thru to maturity. As a result, on that day my estate increased from \$500 to \$2,500, and I felt that my wife would have something to fall back on if anything happened to me. If I lived—all well and good, it would be quite a satisfaction to pay the premiums.

The great panic of 1893 struck Seattle in mid-summer, and business of all kinds thruout the country seemed to be in quite a tremble. A spirit of uncertainty prevailed as to what the outcome in financial circles might be. As additional safety at this time I increased my life insurance by taking out another \$10,000, on the grounds that hard times were with us and investments of all kinds would shrink terribly before a day of settlement was called.

These times continued along until in 1897 the great Klondike excitement reached this part of the country, and, as business was exceptionally good for a while, and earnings away beyond the average, I thought it was well to take out some additional insurance, and so increased the amount again some \$25,000 or \$30,000. From that time on additional amounts were taken from time to time, some policies being placed to give regular monthly incomes for twenty years and more to each of my daughters and my wife; also, other large policies were taken out payable to my estate, so that in case of my death any creditors would be protected who had depended upon my successful management of business—like my family.

### Co-operation in Ireland

Continued from Page 7

per cent in the price of artificial fertilizers. In seeds the I.A.W.B. was the first body in Ireland to give a guarantee of purity and germination. In dairy and agriculture machinery it fought a long fight with the manufacturers. The Irish manufacturers boycotted it and it had recourse accordingly to American firms. The usual jealous influence of retailers led to the boycott but there is reason to believe that the manufacturers were sorry afterwards for yield-

### We Have For Sale

a few beautiful Homes and Ranches  
In the Modesto Irrigation District

In the Stanislaus County  
California

Where the Land Owns the Water.

Best Soil, Climate and Irrigation System in California. Write us for information and literature.

The Wascana Land Co.

Modesto, Cal. N. E. Baumunk, Pres.

### THE Weyburn Security Bank

Head Office: Weyburn, Sask.

EIGHTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People

H. O. POWELL - General Manager

### Canada Permanent Mortgage Corporation

Assets Exceed \$33,000,000

MONEY TO LOAN

Current Rate of Interest  
Favorable terms of Repayment  
No Commission charged  
Borrowers

Geo. F. R. Harris, Manager  
298 Garry St., Winnipeg

### The Grain Growers' Grain Company Ltd.

The annual general meeting of the shareholders of The Grain Growers' Grain Company Limited will be held at the hour of 10 o'clock in the forenoon, at the Industrial Bureau in the city of Winnipeg, on Wednesday the 29th day of November, A.D. 1916.

Convention single fare rates on standard certificate plan have been arranged with the railway companies.

Dated at the City of Winnipeg, the 23rd day of October, 1916.

WILLIAM MOFFAT, Secretary.

## 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