

Solid Growth

Up-to-date business methods, backed by an unbroken record of fair-dealing with its policyholders, have achieved for the Sun Life of Canada a phenomenal growth.

Assurances in force have more than doubled in the past seven years, and have more than trebled in the past eleven years.

To-day they exceed by far those of any Canadian life assurance company.

**SUN LIFE ASSURANCE
COMPANY OF CANADA**
HEAD OFFICE—MONTREAL

LONDON AND SCOTTISH Assurance Corporation Limited.

Established 1862.

For All Classes of Life Assurance.

SCOTTISH METROPOLITAN
Assurance Company, Limited.

For insurances against Fire, Accident, & Sickness; Guarantee Bonds; Elevator, Automobiles, Public and Teams, and Employers' Liability.

HEAD OFFICES FOR CANADA:

London & Scottish Building,

164 St. James St., Montreal.

TOTAL ASSETS EXCEED. . . . \$25,500,000

Manager for Canada: ALEX R. BISSETT.

STRIDING AHEAD.

These are wonderful days for life insurance salesmen, particularly, North American Life men. Our representatives are placing unprecedented amounts of new business. All 1919 records are being smashed.

"Solid as the Continent" policies, coupled with splendid dividends and the great enthusiasm of all our representatives tell you why.

Get in line for success in underwriting. A North American Life contract is your opening. Write us for full particulars.

Address E. J. Harvey, Supervisor of Agencies.

NORTH AMERICAN LIFE ASSURANCE COMPANY

"Solid as the Continent"

HEAD OFFICE - - - TORONTO, ONT.

Commercial Union Assurance Company Limited

OF LONDON, ENGLAND.

Capital Fully Subscribed . . .	\$14,750,000
Capital Paid-Up	7,375,000
Life Funds and Special Trust Funds	99,147,565
Total Annual Income Exceeds . .	75,000,000
Total Funds Exceed	209,000,000
Deposit with Dominion Government as at the 31st December, 1919	1,416,333

Head Office, Canadian Branch:
Commercial Union Bldgs., 232-236 St. James Street, Montreal, Que.

Applications for Agencies solicited in unrepresented districts.
W. J. Jopling, Manager Canadian Branch.

Insurance News and Views

The Farmer and Insurance

With his growing financial prosperity, and the increasing complexity of farm work, the Canadian farmer is becoming a better prospect for the sale of life insurance. Discussing the possibilities in this field the August Continental Life Line says:—

"Obviously farmers are among the most important prospects of life insurance agents. Farmers are divided into four general classes: farm owners, farm renters, agriculturalists, and stock raisers—all of whom are popularly believed to have been making money fast during recent years. It follows, therefore, as a matter of course, that they all are more or less in need of insurance protection. The farm owners, most of whom carry mortgages, need more insurance to protect their mortgages from becoming a tax on the families' protection; for the renters life insurance is doubly necessary, for when one of these is called away his family, having no estate left them, are without the means of paying the rent, except through life insurance. Farmers often tell us that they have secured their barns with fire insurance, and stock breeders especially insure their cattle for large amounts, while some take out hail insurance to protect their grain crops. If they believe it necessary to insure their barns and stocks, and corn, is it not vastly more important to secure life insurance protection for their wives and children?

Is Head of a Business.

"The farmer then can be appealed to largely upon the same argument as the business man in the city—love of wife and children. But, as our readers are well aware, the average farmer of to-day is a business man, who labors less with his hands and more with his head than ever." He not only reads his daily paper, but studies the best magazines, especially those published in his special interests. It follows, therefore, that the intelligent farmer and probably his wife, too—will read life insurance literature, and is as amenable to the gentle influence of the insurance salesman, as any other prospect who insures his life from the same good motives which actuate nearly all policyholders. If the average insurance solicitor cultivated his field in the country as thoroughly as the average farmer cultivates his broad acres, the percentage of business written by agents would be vastly increased. The question with the farmer generally is, What policy in insurance plan appeals to him most?

Selection of Policy.

"As we have already intimated, the up-to-date farmer operates upon a larger scale by business methods than formerly; he has more capital invested in his business, and therefore needs business insurance as much as the manufacturer or merchant. Further, the machinery employed in agriculture has become more extensive, and creates a deferred liability to provide for replacement and depreciation; to cover this a short-term endowment policy may be explained to the farmer. Owing to his several needs for sinking funds this plan of insurance should appeal to him, as it provides the means of replacing farm machinery, purchasing more land, or meeting various deferred obligations. For the purpose of retiring a mortgage a ten-year endowment, when properly presented, will appeal to many farmers; besides being an additional security when placing the mortgage, this plan has the effect of paying off the mortgage in ten annual payments, coupled with the guar-

antee that, should the insured die within the period, the encumbrance will be lifted. Many farmers borrow from the banks, to assist them in harvesting their fall crops, giving their notes on the general security of their property. In every case the farmer thus assumes an extra liability, to meet which provision must be made. To protect his interests, therefore, the banker generally encourages his farmer customer to take out business insurance, and in the country the banker often extends active assistance to the agent in placing such business. The agent, of course, should make clear to the farmer the practical utility of this form of insurance, to serve his particular purposes, and explain fully the difference between that form of protection and domestic insurance.

Monthly Income Policy.

"For serving the family welfare it is questionable whether we should continue selling a small amount of insurance payable in a lump sum to him or his beneficiary; should we not rather present the monthly income service to him,—so that in event of death he can make sure of the pension for his widow, and daughters if any? Fine, valuable farms are often left to widows unable to manage them. The sons, if any, are attracted to the city, and the widow, depending upon hired help, and sustaining an occasional crop failure, with steady inroads of heavy taxation, finds her income much reduced. Then she sells the property, determining to re-invest the proceeds; at this point the unscrupulous money shark appears with his so-called investments. The new investment is too frequently made, and in a couple of years the widow is dependent upon her daily earnings for her support. Often, too, the farmer leaves the farm to his sons, and his daughters, if any, are inadequately provided for. All this shows the necessity of a monthly income policy as the only safe provision for the families of farmers."



**SAVINGS, Thrift,
Independence—all
these are the out-
come of the same impulse
and attain the same objec-
tive—PROSPERITY. The
Standard Bank of Canada
can help you to attain it.** 292

**THE
STANDARD BANK**

**OF CANADA
MONTREAL BRANCH**

136 ST. JAMES STREET

E. C. GREEN, - - - MANAGER