

FINANCE ON THE FARM

Joint Deposit Accounts

Another convenience in Banking in use in the Savings Department of the Bank of Toronto is the "Joint Deposit" Account, arrangements being made where desired, that money may be deposited or withdrawn by either of the two members of a household. This system has proven to be a very great convenience to many residing in town or city, and more particularly so to farmers living at a distance from the Bank, as in the latter case whether man or wife goes to town, either can attend to the banking. Another feature of the system is that in the case of the death of either party the money at once becomes the property of the survivor without the need of obtaining Probate or other process of law.

The Benefits of Life Insurance

Life insurance is the way and most practicable system of relieving the suffering and distress caused by Death's remorseless destruction of human life, that has ever been devised. A few years ago it was not an uncommon thing to meet with men who doubted the efficacy of life insurance to afford the necessary protection to a man's family. To-day it would be hard to find any man of ordinary sound common sense who doubts the matter at all. The example of the kings of finance and great moneyed men all over the world who have placed and are still placing immense amounts of money in life insurance, has no doubt had its effect.

Every year people are realizing more and more the immense advantages which can be secured, both as protection for dependent ones and as an investment. Rider Haggard, the great English writer, has called life insurance "The one doctrine which in days to come will universally prevail and work a cure for many a human ill." Rev. J. DeWitt Talmage, in a sermon on life insurance, said: "How a man with no surplus of estate, but still enough money to pay the premium on a life insurance policy, can stand to do it and then look his children in the face, and say his prayers at night on going to bed, expecting them to be answered, is a mystery, I have never been able to fathom."

There is another aspect of life insurance, however, and that is the investment side of it. If you make an investment you want to be sure that you will not lose your money. If you are not sure of this you have not made a good investment. Money invested in endowment insurance is absolutely safely invested and will bring in a good return as well as providing insurance protection for your family. It is an investment that causes you no trouble or worry. You do not have to keep a set of books in order to find out and keep track of what you own. If you pay the premium the investment is guaranteed.

To those of our readers who are thinking of putting on more insurance we would earnestly say, "insure in a Canadian company." There may be larger companies, but there are certainly no better ones. In fact, Canadian companies, as a rule, have a low expense ratio and give better profit returns than foreign companies. If you insure in a Canadian company your money is invested in your own country and you are in touch with the company itself, whereas a foreign company's business is transacted through an agency, its head office is in a foreign country, and you are not in as good a position to know about its affairs and standing.

Most companies issue booklets and other literature which they send out freely on request. These booklets give explanations, etc., regarding the various plans of insurance offered and are generally well worth reading. Write to a sound Canadian company and get a set of these and study them up whether you insure or not. A little knowledge about insurance is a good thing to have and may come in useful some day.

Want Canadian Produce

Mr. A. G. Turner, representing Peter Garton, Grain and Produce Merchant, and Commission Agent, of Liverpool and Manchester is in Toronto. He is desirous of securing Canadian produce, such as hay, grain, etc., for the English Market. Peter Garton through a number of agencies, in all parts of the United Kingdom, is in a position to handle these special lines of Canadian products, to the very best advantage. Consignors would do well to consult here, before sending their goods elsewhere.

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MAKE YOUR WILL NOW

It is a duty that you owe your family.

Moreover the satisfaction of knowing that your affairs will be properly administered, and your family provided for after your death, will prevent many anxieties of mind.

Appoint a Competent Executor

No less important than the preparation of your will is the selection of a capable, trustworthy and experienced Executor and Trustee.

The Most Efficient Executor

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