

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
JOHN AIRD, General Manager H. V. F. JONES, Assistant General Manager
V. C. BROWN, Superintendent of Central Western Branches

CAPITAL \$15,000,000 RESERVE FUND \$13,500,000

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

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Winnipeg Office

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THE BEST INSURANCE POLICY

When a man has decided to take out life insurance, the next problem which confronts him is to determine what kind of policy he will invest in. Very often this important matter is decided by the agent, who lays only one plan before his client. This may be all very well for the agent, who may choose to push a plan which will yield him the best commission, but it is not good business from the viewpoint of the insured. The kind of policy any particular man should take out depends on the purpose he has in view in insuring and the amount which he can afford to pay annually. There are a great many different kinds of policies issued by all insurance companies and each has its advantages, making one plan suit one individual case while another meets the needs of some one differently situated. Take for instance a man in the full vigor of manhood who is earning more money than he needs to spend and who wishes to put a part of his surplus aside so that his family may be provided for in case of his death, or to ensure that if he should live he will not be penniless in his declining years.

The Endowment Plan

The endowment policy is a very popular plan for persons in this position. They pay a moderate premium for 15, 20 or 25 years and at the end of that period, if they survive, they receive the sum for which they were insured, with profits added. A man at 30 years of age, for example, judges that the next 20 years will be the period of his life in which he will have his greatest earning capacity. He takes out a 20 year endowment policy for which he pays approximately \$49 per thousand, the rates of the different companies varying but a few cents. If he dies at any time during the next 20 years his family or his heirs will receive \$1,000 and whatever profits may have been added from the surplus earnings of the company. If he survives, the \$1,000 and profits are his when he is 50, at which age he may possibly feel inclined to take things a little more easily. A 30 year endowment will cost a man commencing at 30 years \$33.25 or thereabouts, according to the company. The amount of the policy in the event of the insured surviving need not, however, be taken in a lump sum. It can be converted into an annuity so that the insured will have a settled income year by year for as long as he lives or it can be exchanged for a paid up policy worth a larger sum of money on the death of the insured.

Some people are not so fortunately situated as to be able to afford an endowment policy. They may, however, be badly in need of life insurance, in fact the less money a man has and the greater his responsibilities, the more important it is as a rule that he should carry insurance. A farmer who is comfortably off with money out at interest and his farm clear of debt will probably carry insurance, but he does not need it nearly as much as the man who is struggling to get out of debt and who has nothing to leave his wife and family but a heavily mortgaged farm. The latter must carry insurance in order to save his dependents from hardship and want, and in choosing a policy he will look for something that will give the largest amount of cash in case of death at the smallest possible premium.

The Straight Life Policy

For one in these circumstances the "straight life" policy is most suitable. In this case the premium is payable yearly while the insured lives; no matter how long that may be, and the amount of the policy, with profits, is payable only at death. Naturally such a policy costs considerably less than an endowment, the premium for "straight life" policy taken out at 30 years of age being approximately \$24 per thousand as compared with \$49 per thousand for a 20 year endowment. The great advantage of the "straight life" policy it will be seen is the low premium in proportion to the protection given to the family of the insured in case of his death. Another plan which combines some of the good features of both the "straight life" and the endowment is what is known as a limited payment life policy. Under this plan the sum insured is payable only at death, but the premiums to purchase the protection are limited to a specified number of years. Instead of paying \$24 a year continuously, for instance, a man of 30 who desires \$1,000 of insurance can pay \$39 a year for 15 years, \$33 a year for 20 years or \$29.40 a year for 25 years.

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