

Farmers' Financial Directory

CROWN LIFE

We Specialize in Women's Insurance.

Now that women are the guiding spirits, if not the actual breadwinners, in many a family, they should not fail to give their loved ones the additional protection of a strong, Crown Life Policy.

A Crown Life Policy is a splendid savings-investment, and participating policyholders receive 90% of profits earned on their policies in the Crown Life.

Let us send you some new insurance facts

CROWN LIFE INSURANCE CO., TORONTO
Agents wanted in unrepresented districts

UNION BANK OF CANADA



Head Office, Winnipeg
Total Assets over \$30,000,000
Deposits over - \$72,000,000

Open a Housekeeping Account and Pay Your Bills by Cheque

There is a decided advantage in depositing your housekeeping money in the Union Bank of Canada and issuing cheques for your expenditures. You avoid the risk of keeping a considerable sum in your home or carrying it when shopping, and each cheque when cashed becomes a receipt.

Over 315 Branches in Canada
Over 40 Branches in Manitoba
Over 90 Branches in Saskatchewan
Over 50 Branches in Alberta
Over 10 Branches in British Columbia

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

Joint deposit account may be opened
subject to withdrawal by
either Party.

119 Branches - - - 43 Branches in Western Canada

S. H. HENDERSON
President

ED. EWART,
Vice-President

C. D. KERR,
Treasurer

The Wawanesa Mutual Insurance Co.

Head Office - Wawanesa, Man.

A. F. KEMPTON, Secretary-Manager

Assets Over Liabilities	\$710,596 40
Number of Farmers Insured Dec. 31st, 1914	27,175
Amount of Insurance in Force	\$42,299,525.00

A Fire Company insuring all classes of Farm Property at the Lowest Possible Cost to the Assured. FARMERS! Here are Six Reasons why it will pay you to insure your Property in

THE WAWANESA MUTUAL INSURANCE COMPANY

FIRST—Because it is owned and operated by the Farmers of the three Prairie Provinces for their mutual benefit and not to enrich stockholders of a company formed to accumulate wealth at the expense of the insurer.

SECOND—The cost of insurance is not only very low, but you are not required to pay your premiums in advance unless you prefer doing so, and no interest is charged where premium notes are taken. The agent's fee is all that is required to be paid in cash.

THIRD—The Company is thoroughly reliable, and its policies are better adapted

to Farm Insurance than any others issued. The use of steam threshers permitted free of charge.

FOURTH—The cost of adjustment of loss claims are paid by the Company and not by the insured.

FIFTH—Insurance on livestock covers them against loss by fire anywhere on the farm, and by lightning anywhere in Manitoba, Saskatchewan and Alberta.

SIXTH—That this is the largest Farmers' Mutual Fire Insurance Company in Canada and must therefore be giving the best satisfaction.

Seed Grain and Relief

Continued from Page 13

mostly payments on account of seed grain, amount to about \$2,500,000.

Postmasters Will Remit

Owing to the failure of the elevator companies to perform the services undertaken, it was decided this fall to discontinue this method and instead to collect thru our permanent Dominion lands organization. A central office has been established at Moose Jaw in charge of H. G. Cuttle, chief inspector of Dominion lands agencies. He has been furnished with a copy of the statements of accounts which are being mailed to each individual who owes us for seed grain. He is dividing his accounts among the staff of inspectors which has been augmented by transfers from other branches of the service. We expect by this method to have visited this year every individual who owes for seed grain.

In order to provide a handy place at which to pay, we have arranged so that the postmasters in charge of money order offices are prepared to accept for transmission to the agent of Dominion lands for their district, any remittances tendered in liquidation of seed grain or relief indebtedness. We will pay commission, postage and war tax on the remittances so that it will not cost the farmer anything to have his money forwarded in this manner.

Perfect Security Taken

The security for seed grain and fodder advances took priority in the Land Titles Offices over any encumbrance. The security for other relief ranked in its place along with any other registrations existing at the time the registration of the relief security was made. Most of the payments which have been made are, of course, credited on account of seed grain, but in a number of cases the relief has also been paid off and a release secured. Of course, the person remitting the money has the right to say on which account he would like to have his money applied and we credit it as directed.

Where Confusion Occurs

Under the provincial legislation the security was registered against the land, and also in the docket against the man's name. As a result, in many cases there were registrations in the docket against many men who did not obtain an advance at all, merely because they happened to have the same name as some man who did secure an advance. We have taken steps, however, to meet this difficulty by furnishing agents of Dominion lands with forms of declarations which can be filled out by anyone who finds himself in this predicament. Upon this form reaching the department, we at once notify the registrar so that the wrongful registration can be removed.

Effect on Titles

Representations have been made to the department that it would be desirable to fix a date subsequent to which this department would agree to be bound by its registrations in respect of liens at the various Land Titles Offices. In this connection, I may say that we have succeeded in overcoming very numerous and very persistent difficulties extending over a period of many months, to such an extent that we think we can safely fix the 1st January next as a date subsequent to which the department will be limited in its rights to such liens as are at that time registered in the various Land Titles Offices. We are further prepared to say, having now, we believe, succeeded in collecting practically all the liens taken, that on and after the 1st October next liens and mortgages and prospective encumbrances may rely upon the finality of information and figures as to liens given by the department at Ottawa. This arrangement will, we trust, be sufficient to remove the difficulties which it appears that borrowers and lenders have encountered. If it is ascertained that the effect of the provincial legislation is to encumber land subsequently acquired by the lienor in priority to encumbrances or charges of any kind existing at the time the land is so acquired, then we will be prepared to recommend or consent to legislation in the proper tribunal to remedy this result. At the same time I am not sure that this is the effect of the legislation.

Suggestion from Calgary

You are probably aware that the Calgary Board of Trade recently called a conference on seed grain matters and

International Loan Company Limited

Paid-up Capital Increasing

Farmer shareholders will be glad to learn that this company continues to show steady progress. The Authorized Capital is \$500,000, of which Stock to the extent of \$428,800 has already been allotted. That war time conditions have influenced the public to save to a remarkable degree and invest their savings in gilt-edge securities is best evidenced by the fact that the paid-up capital in the Company now stands at \$167,771. The Company is now putting on a campaign to clean up the balance of the stock. Any interested person should make early application. When one considers that a large proportion of the stock is held by farmers in the Western Provinces, their confidence in the Company and its management is firmly established. In 1914 a dividend of 12 per cent was declared. 1915, 12 per cent and 1916, 6 per cent, making an average of 10 per cent per annum for three years. Any farmer can have a copy of the last annual report by writing to the head office, 707-708 Confederation Life Building, Winnipeg, Man.—Advertisement.

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 Wayburn Security Bank

Head Office: Wayburn, Sask.

SEVENTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for
Western People

H. O. POWELL - General Manager

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

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special
FARMERS' POLICY

There is some trouble
See our Local Agent or write for his address to
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

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