

UNION BANK OF CANADA

HEAD OFFICE: QUEBEC ESTABLISHED 1868
 Capital Paid-up - \$4,951,000 Reserve and Undivided Profits - \$3,500,000
 TOTAL ASSETS over \$88,000,000

HON. JOHN SHARPLES, President G. H. BALFOUR, General Manager

WESTERN HEAD OFFICE STAFF WINNIPEG
 F. W. S. CRISPO.....Superintendent Western Branches
 F. W. SMITH.....Superintendent Manitoba Branches
 J. S. HIAM.....Superintendent Saskatchewan Branches
 R. H. BAIRD.....Superintendent Alberta Branches
 P. VIBERT.....Superintendent British Columbia Branches
 G. S. ORDE.....Inspector Alberta Branches
 O. F. SEEBER.....Inspector Southern Saskatchewan Branches
 F. K. WILSON.....Inspector Northern Saskatchewan Branches

WESTERN BRANCHES OF UNION BANK OF CANADA
 MANITOBA—Baldur, Birtle, Bois-
 vain, Brandon, Carberry, Carman, Carroll,
 Clearwater, Crystal City, Cypress River,
 Dauphin, Deloraine, Glenboro, Hamiota,
 Hartney, Holland, Killarney, Manitoba,
 Melita, Minnedosa, Minto, Morden, Neema-
 wa, Newdale, Niiga, Rapid City, Roblin,
 Russell, Sheol Lake, Souris, Strathclair,
 Virden, Waskada, Wawanesa, Wellwood,
 Winnipeg, Winnipeg (N.E. branch), Winni-
 peg (Sargent Ave. branch), Winnipeg
 (Logan Ave. branch), Winnipeg (Selkirk
 and Salter Streets).

SASKATCHEWAN — Adanac, Alton, Alton,
 Arcola, Asquith, Bountly, Buchanan, Can-
 ra, Carlyle, Craik, Cupar, Esterhazy, Eye-
 brow, Fillmore, Gull Lake, Herbert, Hum-
 boldt, Indian Head, Jansen, Kinderley,
 Kerr Robert, Landis, Lang, Lanigan, Lem-
 berg, Lumsden, Luss Land, Macklin, Maple
 Creek, Maryfield, Milestone, Moose Jaw,
 Moosomin, Nether Hill, Neudorf, Opema,
 Outlook, Osbow, Pense, Perdue, Plenty,
 Qu'Appelle, Regina, Rocanville, Rosetown,
 Saskatoon, Strassburg, Swift Current,
 Simpson, Sintaluta, Southey, Tessier,
 Theodore, Togo, Vanguard, Wapella, Wat-
 rous, Webb, Weyburn, Wilkie, Windthorst,
 Wolsley, Yorkton, Zealandia.

ALBERTA—Airdrie, Alx, Barons, Ba-
 shaw, Bassano, Blackie, Blairmore, Bow-
 den, Brooks, Calgary, Carbon, Cardston,
 Carleton Place, Carstairs, Claresholm, Cochrane,
 Consort, Cowley, Didsbury, Edmonton,
 Fort Saskatchewan, Grassy Lake,
 High River, Inisfail, Irvine, Lacombe,
 Langdon, Lethbridge, Lethbridge (North
 Ward branch), Macleod, Medicine Hat,
 Okotoks, Pincher Creek, Seven Persons,
 Steinar, Strathmore, Swallow, Three
 Hills, Wainwright.

BRITISH COLUMBIA—Hazelton, Prince Rupert, Vancouver, Vancouver (Mt. Pleasant),
 Vancouver (Abbott and Cordova Streets), Vancouver, (South) Main Street, Victoria.

SPECIAL ATTENTION GIVEN TO FARMERS' BUSINESS. GRAIN
 DRAFTS NEGOTIATED. INTEREST ALLOWED ON DEPOSITS
 Agents and correspondents at all important centres in Great Britain and the United States.
 A General Banking Business Transacted

WINNIPEG BRANCH - - - - - D. M. NEEVE, Manager.



Union Bank Building, Winnipeg



CONCRETE HORSE TROUGH

ATLAS PORTLAND CEMENT

"THE STANDARD BY WHICH ALL OTHER MAKES ARE MEASURED"

When you order cement for use about your farm, always remember that the word "Atlas" is more important than the word "Portland." Portland is a kind of cement, but Atlas is the highest quality of Portland Cement. There is just as much difference in Portland Cements as there is in seedcorns. The success of concrete work depends largely on the quality of cement used. You will get the best results only by using the best brand—Atlas—the kind used by the U.S. Government on the Panama Canal.

Our Free Book

"Concrete Construction About the Home and on the Farm"

tells you how to build everything that you need. It tells why Atlas Portland Cement is the best Cement to use. Atlas has the quality which makes concrete work successful. Write for this free book today.

If your dealer cannot supply you with Atlas, write to

THE ATLAS PORTLAND CEMENT COMPANY, DEPT. 166 30 BROAD ST., NEW YORK
 Largest productive capacity of any cement company in the world. Over 50,000 barrels per day



After The Hail Storm

It is too late to insure against Loss
 with full satisfaction to yourself

The Hudson Bay Insurance Coy.

Offer the protection, at a uniform low premium rate, of a clear, definite Policy Contract guaranteed by assets aggregating nearly \$1,000,000.00. The Company's Government Deposits for the protection of policy holders exceeds the combined deposits of all competitors.

Don't Wait

For the storms that are sure to come before placing your application. The cost is not reduced by delay and the day of hail is drawing nearer.

We have agents in every town. See one of them or write to

ANDERSON & SHEPPARD, General Agents

15 High Street West, Moose Jaw, Sask.



Made in Three Sizes:
 6 SHOE POWER SEPARATOR
 3 SHOE HAND SEPARATOR
 1 SHOE ELEVATOR WHEAT TESTER

WILD OAT SEPARATOR

This is the machine you have been reading about in the papers. Makes an absolutely perfect separation of wild oats from wheat, barley and rye for seed. We will demonstrate these Separators at

THE WINNIPEG, BRANDON, REGINA AND SASKATOON FAIRS

It will pay you to visit our tent and see these machines in actual operation

W. H. EMERSON & SONS
 WINDSOR, ONT., and DETROIT, MICH.

WALL

The "EMPIRE" BRANDS of
 WOOD FIBER, CEMENT WALL
 AND FINISH PLASTERS

PLASTER

Should interest you if you
 are looking for the best
 plaster results

Write Today for our Specification Booklet

Manitoba Gypsum Co. Ltd., Winnipeg, Man.

GRAIN GROWERS!

We have now in course of construction at Calgary a large Malting Plant, and will be in the market next fall for large quantities of suitable Malting Barley. Producers of Barley tributary to Calgary are requested to communicate with us regarding any information required concerning the growing and harvesting of Barley for malting purposes

The Canada Malting Co., Ltd., Calgary, Alta.

We believe, that every advertiser will take it as a favor we will advise we have reason to give any person or firm. We do not have advertisements of schemes, doubtful things, or anything else. We publish no advertising matter. Rates for classified advertising may be had on the rates may be had. Change of advertising matter must reach us in advance of publication.

ALBERTA'S L. Edmonton, Alta. a hundred agricu the Province of Al this year under th act, passed by th effective in 1913. ister of Municip that the affairs of districts in the pr they are to be org up the coming fall will be made of t ities. Any balan or credit side will new organization. The new syste shall be levied i able land in th ing to the assess. The assessment p following provisic icipality act: "Land shall b cash value as it payment of a ju debtor, exclusive building erected increase of value expenditure of lal. The question with entirely by municipality. T limit to taxation at 10 mills on expected that a exceed \$8 per 100 the rate levied v

GIVES RAILW. Calgary, Alta freight rates a eastern freight been made app tion is now pla of justifying th have got until and while the their point, and necessity for f taken from the matter down o give any one ward any mor have and that in arriving at tigation have where counsel the Dominion Governments o berta and other the matter full before, the rail ber 1 to justif in the west as prevailing in th man D'Arcy Se way commissi of the above during the sitti This pronoun the hearing of shippers allegin as excessive fre

BRITAIN I London, July the naval esti Commons today ill, the first lord to the criticism quate provision had described, "We are sp (\$225,000,000) going to spend raising the pers by 1913 and te gards construct is laying down we four. This down two sma down eight. of the next 1 21 destroyers; for panic or ala