

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
 ALEXANDER LAIRD, General Manager. JOHN AIRD, Ass't 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 transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

S. H. HENDERSON, President ED. DEWART, 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 60
 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.

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All trains from the west connect in Winnipeg with the "Real Boat Train"

Summer Excursions East

MANITOBA				SASKATCHEWAN			
From	TO			From	TO		
	Montreal	Quebec	Toronto		Montreal	Quebec	Toronto
Brandon	\$61 80	\$66 70	\$56 70	Canora	\$70 30	\$75 20	\$65 20
Carman	57 85	62 75	52 75	N. Battleford	83 30	88 20	78 20
Hartney	63 45	68 35	58 35	Prince Albert	82 20	87 10	77 10
Neepawa	60 95	65 85	55 85	Regina	72 85	77 75	67 75
Swan River	69 10	74 00	64 00	Rosetown	82 80	87 70	77 70
				Saskatoon	79 20	84 10	74 10

ALBERTA				ALBERTA			
From	TO			From	TO		
	Montreal	Quebec	Toronto		Montreal	Quebec	Toronto
Camrose	\$93 55	\$98 45	\$88 45	Edmonton	\$94 80	\$99 70	\$89 70
Calgary	94 80	99 70	89 70	Stettler	93 55	98 45	88 45

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WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

THE HOME BANK OF CANADA

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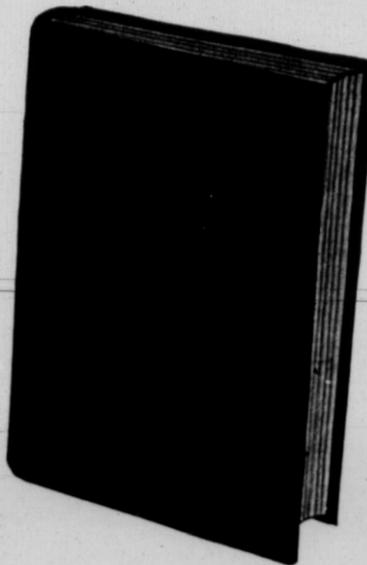
THE IMPERIAL OIL COMPANY Limited



Made in

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FARM MANAGEMENT



This is a vital subject to every farmer who is anxious to make progress, provide himself with a better home, educate his children and enjoy some of the comforts of life. The book entitled "Farm Management," by G. F. Warren, is regarded by all authorities as the very best information on the subject of farm management that has yet been published. The author has made a life-long study of the success due to the proper management of farm business. Probably seventy-five per cent. of the farmers in Western Canada are losing anywhere from \$100 to \$500 per year, according to the size of their farms, by not applying the best business methods to their work. How many farmers are able to tell how much money they are making out of their farm and which branch of their farming operations is paying the best returns? No matter whether a farmer is engaged in grain growing, livestock, dairying or any other system of farming, he will find it dealt with in this book.

Farm Book-keeping
 Perhaps the most valuable portion of the book is that showing farmers how to keep simple records and accounts. This matter is set forth so clearly that even the most ignorant farmer can take a notebook and pencil and work out a system of book-keeping that will show him whether he is making a profit or loss and which department pays him the best.

E. R. Halbritter, Trochu, Alta., a farmer who purchased this book from us, says:

"I find it a work of unusual excellence and merit; it is clear, direct and full of material needed by any up-to-date farmer who hopes to succeed to climb on to a green branch of Prosperity. Indeed this is a masterly treatment of the subject, and I confess that I could not do without it for ten times the price."

It contains 600 pages, is printed in large-type, well illustrated, fully indexed and handsomely bound. Postpaid to any address in Canada. **\$1.90**

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