Farmers' Financial Directory

THE CANADIAN BANK **OF COMMERCE**

SIR EDMUND WALKER, C.V.O., LL.D., | SIR JOHN AIRD, General Manager

B.G.L., President.

V. C. BROWN, Superintendent of Central
Western Branches.

CAPITAL PAID UP, \$15,000,000 RESERVE FUND, \$13,500,000 THINK WELL BEFORE YOU SPEND

Each dollar saved will help Canada to do her share in the War Interest allowed at 3 per cent. per annum on Bavings deposits of \$1 and _upwards at any branch of the Bank

Union Bank

A Strong, Far-reaching Organization

The local office of the Union Bank of Canada is but one of over 305 Branches in Canada, more than 200 of them in the West. Through this organization we offer a Banking Service covering the whole bominion thoroughly. Open an account with the Union Bank of Canada, and take advantage of our exceptional facilities.

Branches in Alberta:

Albert Arbeiten, Alle Barens, England, Enseater, Beleiten, Blackitt, Bialten, Bowlen, Box Lucard, Brooks, Bowlen, Calgary, Carlette, Carriard, Contract, Contract, Contract, Contract, Contract, Carriard, Fortest, Grant Lake, Hanna, High River, Hillerth, Louislat, Irriton, Innote, Laconine, Langdon, Lathering, Mathewst, Medicine Hat, Oncolois, Principal Units, Street, Lathering, Mathewst, Manharit, Street, Lathering, Mathewst, Manharit, Street, Lathering, Mathematical Mathematical Contract Carrier, Street, Lathering, Mathematical Contract Carrier, Street, Lathering, Mathematical Carrier, Street, Lathering, Mathematical Carrier, Street, Lathering, Mathematical Carrier, Street, Lathering, Mathematical Carrier, Street, Mathematical Carrier, Street, Mathematical Carrier, Street, Mathematical Carrier, Mathematical Carrier

\$2ºº WHEAT

We have some excellent properties belonging to Trust Estates under our care which will appeal to the famour and investor, and which must be realized upon.

The Standard Trusts Co.

Canada Permanent Mortgage Corporation MONEY TO LOAN

REPAYABLE ON THE AMORTIZATION

be Canada Permanent was the pioneer company to introduce a Canada this system of borrowing and repaying loans, which is no surest and cheapest plan yet devised for the gradual extinction debt.

for more than Sixty Years this corporation has made loans re-payable by the equal annuity or instalment plan, spread over a long term of years. It is prepared to lead money for terms of twenty years, when shorter terms are not preferred by the borrower, the annual repayments including principal and interess.

mation Apply to-GEO, F. R. HARRIS, Manager, GEO, F. R. HARRIS, Winnipes, Man

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers.

INSURING AUS. SOLDIERS

INSURING U.S. SOLDIERS
A system of government insurance providing for family allowances, indemnification, re-education, and insurance in behalf of officers and enlisted men of the army and navy in the United States is before congress. It provides not only the man, but his family, by granting a reasonable measure of indemnity against the risk of loss of the life or limb of the breadwinner. The risk of dependency, in the case of an enlisted man's family, is indemnified against by allotment of part of the pay of the enlisted man supplemented by a family allowance, granted and paid by the government. The total expenditure for the first and second years is

by a family allowance, granted and paid by the government. The total expendi-ture for the first and second years is estimated by Secretary of the Treasury William G. McAdoo as follows: First Year Second Year Family allowances \$111,000,000 \$190,000,000 Death inclemnation 3700,000 \$22,000,000 Compensation for total \$2,000,000 \$25,000,000 Compensation for par-tial disability \$3,200,000 \$21,000,000 Inaurance against death and disability \$23,000,000 \$112,500,000

\$176,150,000 \$350,500,000

The bill before being introduced was submitted to the advisory committee of insurance representatives, who approved of the bill as a whole, but suggested a number of changes in detail, some of which were accepted.

One objection was raised by the committee against 'the proposed plan of insurance whereby any man in the service could purchase from \$1,000 to \$10,000 worth of insurance. They contended that the wealthier men in the service would be obtaining an advantage. The president of the Actuarial Society of America met this objection by stating that the premium rate would be between \$7 and \$8 per \$1,000 of insurance, and this low rate would enable practically every private to take the maximum amount of insurance.

Allotment is compulsory. A private getting \$33 a month and having a wife and two children must assign \$15 of his pay. The government supplements this by giving the family an allowance of \$32.50. The government will allow \$5 per month for each additional child. If a man has other dependents than wife or children, he can assign \$5 more of his pay and secure an allotment of \$10 from the government. The maximum allowance by the government is \$50.

Men who do not assign one half their pay may be compelled by the War Department or Navy Department to deposit so much of the half pay as is not assigned, these deposits to bear interest at 4 per cent, per annum compounded semi-annually.

Under the existing pension system in the United States a man totally disabled by losing both arms and both legs in battle would receive \$40 per month, regardless of the size of his family. Under the compensation provisions of the bill, if he were a private and unmarried he would receive \$40 per month, if he needed an attendant or nurse he would receive an additional \$20. If he had a widowed mother dependent on him he would get another \$10 if he subsequently married he would receive \$40 per month, if he needed an attendant or nurse he would receive an additional \$20. If he had a widowed mother dependent on him he would get anoth

That government purchases of enough? of the 1917 wheat crop to stabilize prices in the United States was forecast in the formation on August 15 of a \$50,000,000 corporation at Washington by the food administration. The intention is to take over the entire harvest if necessary to maintain fair prices. The 'corporation will make all Allied purchases of wheat and flour and will thus stabilize prices to the Allies. The administration, will open offices at all the principal wheat terminals, making its transactions with the usual dealers. Prices will be fixed by a committee. Flour mills will be supplied wheat at the price to be paid by the government, the food administration being ready to purchase all the grain needed by the mills.

The American corn crop is apported when whiting to adventisers curplus producing states.

WHEN WHITING TO ADVENTISERS CUIDE

MONEY FOR THE CROP

After meeting obligations and providing for the coming winter many will have something over. Why not buy a first-class bond? The interest will be paid promptly and in an emergency the bond-can be sold readily or borrowed on. An intestment of this character often prevents

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The Time to Borrow

WHEN a farmer can in any way use borrowed money to increase production and add to his profits he should arrange for a

Correspondence is invited with our nearest branch; or a call upon our nearest agent will supply you with full in-

CANADA TRUST COMPANY

Huron & Erie MORTGAGE CORPORATION

COMBINED ASSETS, OVER \$24,000,000

MANITOBA BRANCH Oldfield, Kirby and Gardner Bu

SASKATCHEWAN BRANCH ALBERTA BRANCH

McLood Building, Edmon a y y y garinuman ale

The Weyburn Security Bank

Chartered by Act of The Don Parliament

Service Weyburn, Sask.

Nineteen Branches in Saskatcheusen

H. O. POWELL, General Manager

MONEY TO LOAN

On Improved Alberta Farms PROMPT SERVICE AND BEST CURRENT TERMS

Associated Merigage Investors

Acquiring an **Estate**

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THE GREAT-WEST LIFE ASSURANCE CO.

August

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