

Lost Money

IF your capital, however small, is idle, you are losing money.

IF you can save \$5.00, \$10 or more a month and are not doing so you are also losing money, for monthly savings invested under our

Systematic Investment Plan

in high-grade stocks and bonds will earn from six per cent. to twelve per cent.

Send for Plan E, which gives full particulars.

J. M. ROBINSON & SONS

Established 1889.

11 St. John Street, Montreal, P.Q.
Market Square, St. John, N.B.
Members Montreal Stock Exchange.



Canada Permanent Mortgage Corporation

Money to Loan

For terms of twenty years (when shorter terms are not preferred by the borrower) repayable by equal annual payments which include both principal and interest—the surest and cheapest plan yet devised for the gradual extinction of a debt.

For further information apply to

GEO. F. R. HARRIS, Manager
Manitoba Branch, Winnipeg, Man.

W. E. MASON, Manager
Saskatchewan Branch, Regina, Sask.

W. T. OREIGHTON, Manager
Alberta Branch, Edmonton, Alta.

Equitable Trust Company

Raw Land and Improved Farms For Sale on Easy Terms

or on crop payment plan if the purchaser has a complete outfit free of encumbrances.

FOR FULL INFORMATION ENQUIRE of the

EQUITABLE TRUST COMPANY

333 MAIN STREET, WINNIPEG, MAN.
Phone Main 2090

One Farmer made \$400 per month SELLING

MONARCH LIFE

Policies in his spare time SO CAN YOU!

Enquire J. W. STEWART, Managing Director

The Monarch Life Assurance Co.
Head Office - WINNIPEG

Is Your Household Solvent?



AN institution is solvent if the value of the assets equals or exceeds the value of the liabilities.

Good honest book-keeping demands that every liability should be entered without reserve.

Among the liabilities of a household are current debts, mortgages, etc.

Among the assets are the house, lot, furniture, cash on hand, etc.

There is one liability, however, which is seldom entered, that is, provision for the maintenance of the wife in the event of the husband's death.

If householders were to enter up this item many homes would be declared insolvent.

The smallest sum the revenue from which would maintain a wife would be \$10,000, and an effort should be made to increase the balance of assets so as to provide \$10,000 in the event of death.

This can often be done by means of insurance. If a man has real estate, etc., free, to the amount of \$5,000, he should carry at least \$5,000 insurance. If his property that is free amounts to \$3,000, at least \$7,000 should be carried. Write for particulars of Mutual policies.

The Mutual Life

Assurance Company of Canada
Waterloo, Ontario

FARMERS' BUSINESS



15

For the past 54 years, this Bank has given particular attention to the business of Farmers.

We have helped many over the rough places, and have aided many more to the highest plane of success.

We are prepared to extend you every aid within legitimate banking practice.

Come in at any time and talk over your affairs with us. You are always welcome.

THE MERCHANTS BANK OF CANADA

Head Office: Montreal. Established 1864.

with its 19 Branches in Manitoba, 21 Branches in Saskatchewan, 53 Branches in Alberta, 8 Branches in British Columbia, 102 Branches in Ontario and 32 Branches in Quebec serves Rural Canada most effectively.

WRITE OR CALL AT NEAREST BRANCH.

MAXIMUM PROTECTION

COMBINED WITH SAVINGS AT MINIMUM COST IN OUR

PROTECTION and SAVINGS POLICY

\$5000.00 — AGE 25 — \$118.50 ANNUALLY

CASH GUARANTEED EXCEEDS TOTAL PREMIUMS PAID

FOR PARTICULARS ENQUIRE AT ANY OFFICE OF THE

EXCELSIOR LIFE INSURANCE COMPANY

THE ROYAL BANK OF CANADA

Incorporated 1869

HEAD OFFICE — MONTREAL

Capital Authorized \$25,000,000
Capital Paid Up \$14,000,000
Reserve Funds \$15,000,000

President, Sir Herbert S. Holt.

Vice-President and Managing Director, R. L. Pease.

General Manager, C. E. Neill.

Supervisor of Central Western Branches, Robert Campbell.

Thirty Branches in Alberta, forty-one in British Columbia, twenty-five in Manitoba, one hundred and forty-four in Ontario, eighty-seven in Saskatchewan, fifty-one in Quebec and seventy-eight in the Maritime Provinces—a total of four hundred and sixty-two Branches throughout Canada, including six in Newfoundland.

The Weyburn Security Bank

Chartered by Act of the Dominion Parliament.

Head Office: Weyburn, Sask.

Nineteen Branches in Saskatchewan

H. O. POWELL, General Manager

BRITISH COLUMBIA

For Sale, 10,000 Acres Mixed Farming Land

In parcels to suit purchasers. Largely poplar, easy clearing, close to settlement, proximity to railroad now building. Most suitable to cut into quarter or half-section farms. Settlers in district already doing considerable dairying and stock raising.

30,000 acres specially selected for cattle or sheep ranch, excellent location, good roads, railroad within five miles, easy inspection. Prefer to sell "en bloc" or several large parcels. We own title in fee simple, no encumbrances. Correspondence invited, especially from cattle or sheep men or intending settlers looking for cheap, good land. Inspection of our lands is invited. Communications direct with the owners, Lilbourn & Carlson Land Company Limited, Rogers Building, Vancouver, B.C., Canada.

NOTICE

The Hudson's Bay Company is prepared to receive applications to lease lands, for hay and grazing purposes. Hay permits for one season may also be obtained. For particulars apply—

LAND COMMISSIONER,
Hudson's Bay Company, Winnipeg.

MAKE YOUR OWN

LAGER BEER

At home—no special equipment—from our pure and popular

Hop-Malt Beer Extract

Conforming to Temperance Act

This is a Food Beer, more delicious, nourishing and better than any malt beverage you can buy in bottles. Drink all you want of it. Easy to make. The drink that "cheers but does not inebriate." Rich, creamy foam, natural color, snap and sparkle. Your friends will confirm your opinion—"The best I ever tasted."

Large can, makes 7 gallons\$1.75
Small can, makes 3 gallons 1.25
Sample can, makes 1 gallon50

Send money order or postal note. Prepaid throughout Canada. Agents wanted everywhere.

HOP-MALT COMPANY, LTD.,

Dept A24, 92 King St. West
Hamilton, Canada.

MADE IN CANADA

REFINED

ALL THE NEATNESS AND STYLE OF THE FINEST LINEN MAY BE YOURS IN

CHALLENGE COLLARS

— THE MOST DESIRABLE WATERPROOF COLLARS ON THE MARKET —

AT YOUR DEALER'S, OR DIRECT —

25c

THE ARLINGTON CO. OF CANADA, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, KING STREET, TORONTO