

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

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JOHN AIRD, General Manager H. V. F. JONES, Assistant General Manager
V. O. 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 the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

FARMERS!

Money to Lend - Farms for Sale

We have a limited amount of Trust Money to lend on improved farms situated within a ten-mile radius of Elevator and Railway where the owner—not a renter—is in residence, maintaining the farm in first-class shape. We have also some excellent bargains in farms, improved and unimproved, belonging to Trust Estates under our care, which must be realized at once. Send for our lists. Agents wanted in unrepresented districts. References required. Apply to

THE STANDARD TRUSTS COMPANY

WINNIPEG

A Story From Life

About thirty years ago a man of our acquaintance bought a farm. He paid for it with the savings he had on hand, and to put up buildings borrowed \$2,000.00 on a mortgage. Shortly afterwards he died leaving his wife with five sons, the eldest of whom was only ten years of age.

It was found that he had wisely taken out a life insurance policy equal to the mortgage he had put on his farm. With the money thus secured, his widow paid off the mortgage and had a free farm with good buildings, on which to support her family. By employing men to work the farm and paying them from the stock and crops raised, she was able to support her family and educate them. At present her five sons are playing an important part in the life of Canada. One is a banker, one a doctor, one a college professor and two are successful business men. Everyone familiar with the case knows that she could not have supported her children and educated them had it not been for the life insurance policy that left her free from debt with a good farm.

If you have a mortgage on your property you will have no trouble in working out the moral of this little story. We have policies to suit your needs whatever they may be. Send us your name and address and we will tell you about them.

The **London Life**
Insurance Company
London : Ontario : Canada



HARMFUL ALBERTA LEGISLATION

The Alberta government and legislature have gone to an extraordinary length in preventing the collection of mortgage loans in that province. And there is a petition now in circulation, which is being largely signed, calling upon the legislature to enact that during the war it shall be unlawful to collect interest. The War Relief Act of the province protects from suit a citizen who has joined the local militia. There have been several judicial decisions to this effect. Apparently a man who enlists and is subsequently rejected on medical or other grounds receives the protection of the act for one year. Covenants have been abolished in effect, and borrowers who met their payments regularly until this work of art became law now invite the loaning companies to take the property as they do not intend to make any further payments. This is the province which recently in another case registered a seed grain lien eight years after the grain was supplied against a property which had in the meantime changed hands several times.

The province of Alberta exacts payment of an increment tax on the issue of certificate of final foreclosure to a mortgage of a property against which there are probably hundreds of dollars of charges for the destruction of noxious weeds. In other provinces there is some limitation upon the authority given to officials for the destruction of noxious weeds, but Alberta has never seen fit to place any limitation on the amount. Seed grain liens are merrily working night and day adding interest charges, and governments seem not to care whether the amount is paid or not. When the quarter section falls into the lending company's hands, the government imposes a surtax or fine because the land is out of cultivation.

Many companies naturally enough have discontinued loaning in Alberta. Some of the companies still have faith that these harmful disabilities will be remedied. The banks and lending companies have given up all hope of the efficacy of persuasion and are now cultivating the sympathy and support of the farmer borrowers. It is found that they are quick to recognize the effect of this outrageous misapplication of legislative authority upon rates of interest and treatment of borrowers. That lending companies will meet with heavy losses is certain. Even in the event of an immediate reconstruction of this vicious legislation, it will be years before confidence in the integrity of the province is re-established. The pitiful part of it all is that there has been an outbreak in the farming community of the purchase of automobiles and threshing outfits such as has not been experienced for at least three years. If governments will not collect the seed grain indebtedness and legislation is enacted to tie the hands of lending companies and other creditors of the farmer, he sees no reason why he should not treat himself to a few comforts such as these.—The Monetary Times (Toronto).

A HINT TO MONEY MAKERS

Most people buy stocks not because they know anything about them, but because they see that they are going up and that other people are buying. Of course this means that other people are selling, for there must be a seller as well as a buyer. When all the financial tipsters and writers and promoters are urging the public to get in quickly and buy some security on promises of prodigious profits, leave that particular security alone. None of the stocks that have had a heavy rise needed promotion of this kind. None of them had it. They were quietly accumulated by those who knew something about their rapidly increasing earnings and their improved condition and favorable outlook.

Some readers may say: "I am not a student of finance. How shall I find the guide posts to success?" Perhaps some of these inquirers have bought a horse, a house or a building lot. Do they buy any of these without investigation, examination and forethought? Probably not. Certainly not if they are careful with their money.

Financial letters are sent out by some of the best banking and brokerage houses. They can be had without charge by writing for them. The financial columns of the newspapers, in cold figures, report the earnings of most of the big corporations and also the facts of particular interest regarding their growth and development. All these are read by the careful investor



FIRST
IN
THE
NORTH
WEST

Your Life is Worth \$10,000 in Cash

to your family. If it costs you as much as \$800 a year to support them. Like buildings, livestock or other property, it should certainly be insured for close to its full value.

Is it?
If not, what will replace to your family the income that may any day cease with your death?

What will keep your wife in the comfort to which you have accustomed her? What will educate your children?

These are vital, urgent questions. Postponing the answer is tempting Fate—as so many have done and left their families in want.

A moderate premium, paid NOW, will INSTANTLY add thousands in cash to your estate, and safeguard your family's future. Can you afford to neglect it?

A Policy in the Northwestern Life Assurance Company will give you ALL that you get from any other company, and valuable additional advantages. It will certainly pay you to write us for full particulars.

The Northwestern Life Assurance Co.

HEAD OFFICE, - WINNIPEG.

Do You Need Money?

The Mutual Life of Canada is prepared to advance money on liberal terms to any deserving accommodation where satisfactory security is furnished.

The Company has loaned upon mortgages in the different provinces of Canada over fourteen millions of dollars and our clients are satisfied clients.

The Mutual aims to be as generous as is consistent with safety, and so to render a helpful service to any who consult them for either insurance or loans.

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OR TO

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THE Weyburn Security Bank

Head Office: Weyburn, Sask.

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