UNION BANK OF CANADA

 Paid-up Capital
 \$ 4,762,000

 Rest and Undivided Profits
 3,591,000

 Total Assets, (Over)
 57,000,000

London, England Office 51 Threadneedle St., E.C.

A Branch of this Bank has been established in London, England, at No. 51 Threadneedle Street, E.C., where Letters of Credit and Drafts payable at all important points in Canada and the United States, can be purchased, and Money Transfers arranged.

A Visitors' Room is provided for the convenience of clients of the Bank when in London, to which their mail may be addressed.

Correspondence solicited.

London Branch: F. W. ASHE, Manager G. M. C. HART-SMITH, Asst.-Man.

\$50.00

handed you with your first payment

FOR the month of Decem-

ber only, we offer a straight discount of fifty dollars on each new piano sold.

This exceptional opportunity has no strings attached or any condition whatever.

If you intend getting a piano in your own home or giving some person this ideal Christmas gift, this free receipt for fifty dollars with your first payment, will give you a big start. ¶ You may apply this fifty dollars upon a

Karn Upright, Grand or Player-Piano Morris Upright or Player-Piano

Every new piano we sell is warranted for an unlimited period by a responsible Company. Any one of the above instruments will give splendid satisfaction. They are could to any piano made for playing qualities, tone, appearance and time-de ring excellence.

Christmas, New Year's, and the long winter nights make a piano a very desirable possession. Our easy terms make it possible for you to own one.

Call, write or 'phone. You cannot ignore this positive saving of fifty dollars if you are without a piano.

KARN-MORRIS PIANO AND ORGAN CO. LTD. 337 PORTAGE AVE., WINNIPEG

(Upright, Grand and Player-Pianos. . . Reed and Pipe Organs.)
W. J. MERRELL, MANAGER

CROP INSURANCE



WITH THE BIG FOUR "30" there is such perfect preparation of the seed bed that good crops are well-nighassured. With horses the farmer simply cannot do the amount of work which is necessary in order to farm right. With THE BIG FOUR "30" he can do it as iPshould be done and just when he wants to.

Write NOW for "The Book of Gas Traction Engines"

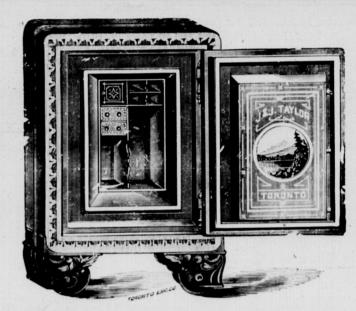


GAS TRACTION CO.

First and Largest Builder in the World of FOUR CYLINDER FARM TRACTORS

168 PRINCESS ST., WINNIPEG, MAN.

General Offices and Factory, Minneapolis, Minn., U.S.A.



Don't wait till the Horse is Stolen

Before [locking the stable door. Don't put off buying a Safe until you—have [had a fire, or a burglar breaks in. A TAYLOR SAFE will give you complete security against fire and thieves. It lasts a lifetime, so that at a very slight cost you secure for yourself protection.

WRITE FOR CATALOGUE AND PRICES

J. & J. TAYLOR

Winnipeg Branch 60 and 62 PRINCESS STREET HEAD OFFICE AND FACTORY - TORONTO BRANCH AT MONTREAL BRANCH AT VANCOUVER