

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, O.V.O., LL.D., D.O.L., President
 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

How Young Are You?

Are you so young that you think you can do anything? Do you believe, as Johnson said, "That age will fulfil the promises of youth and that the deficiencies of to-day will be made up by the morrow?" If so, we advise you to consider the wise words of Professor Jowett—

"We are all liable to make mistakes, even the youngest of us."

The greatest mistake of the young is to imagine that they will always be able to earn money. They do not think now that they need to save. Young men who make this mistake are the ones who are poor in their old age, or who die and leave wives and families without support.

We have worked out the easiest, wisest and surest way to save money and the sooner you begin the better it will be for you and yours.

Send us your name and address and we will tell you about it.

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



THE LONDON MUTUAL FIRE INSURANCE CO.
 Issues a Special **FARMERS' POLICY**
 There is some better
 See our Local Agent or write for the Address to—
CARSON & WILLIAMS BROS. LIMITED
 UNION BANK BUILDING, WINNIPEG, MAN.

THE Weyburn Security Bank
 Head Office: Weyburn, Sask.
 SEVENTEEN BRANCHES IN SASKATCHEWAN
 A Western Banking Institution for Western People
K. O. POWELL - General Manager

MORTGAGE BUSINESS METHODS

Editor, Guide:—I bought a place with a \$1500 mortgage registered against it, on which \$1000 had been paid and \$500 was withheld by the mortgage company until such time as fifty acres more were broken. I did not care to finish this contract made by the former owner so asked this company to carry an increase on my homestead, which had not been put thru at that time. They replied by stating they were unwilling to lend any more money. About six months after that I received my interest bill which called for interest at the regular rate for this \$500 that had never been paid over. I fumed and tore my hair and consulted my lawyer, but he told me "not having drawn up the mortgage I couldn't say for certain, but I believe they've got you." So I thanked him, paid my little dollar and paid them. My experience shows that we need not only a lower interest rate, but a shorter route to capital.

A LAMB.
 Alberta.

MONEY FOR CATTLE FEEDING

The economic loss due to the failure to feed our cattle at home is we hope and believe due to receive a check this year. We were discussing this with a banker recently who stated that the banks are full of money, that deposits are now exceeding loans and that enough money cannot be got out on loans. We talked the same thing over with a leading Winnipeg superintendent a few days ago and questioned the ability of the farmer to get the money wanted for feeding and breeding livestock. He showed us a letter sent out to all his local managers emphasizing the importance of the livestock business and the desirability of finding out and supplying the needs of the farmers in their respective districts. Whether all the banks are taking the same view of the question or not we do not know, but there is one sure way for farmers to find out and that is to go in and try to borrow this money when they find they have the means of making effective use of it. This money ought to be available up to a high percentage of the value of the stock, for the prices of cattle are likely to be as good a year or two hence as at present and it ought to be had at a very reasonable rate of interest too. That should be true of money for both feeding and breeding stock. There is no excuse for it being over eight per cent. and it should in most cases be not over six or seven.

Low Rate on Feeders

The railways have now offered a twenty-five per cent. discount in freight on cattle shipments back to the country when the application is made thru the local secretaries of the Grain Growers' Associations in Manitoba or Saskatchewan or of the United Farmers of Alberta. That should encourage co-operative shipments to be distributed among numbers of small farmers. The Saskatchewan Department of Agriculture now has a man on the Winnipeg yards to look after the needs of would-be buyers from that province. Alberta could well do something along the same line at Calgary at least. Grain is an unusual price, but there is a large amount of it so damaged as to be of little use for market so that, the expensive, there will be a lot of unmarketable stuff. Good roughage is as plentiful as ever. There have been times of cheaper cattle and cheaper feed, but, generally speaking, this year cattle feeding over a fairly long period on the cheaper feeds offers an encouraging outlook for extension as for a long time. Find out what your local bank thinks about it anyway.

IN MEMORY OF OUR BOYS WHO FELL IN FRANCE

By A. Dustow.
 Sleep on, brave boy, sleep on,
 Your work you've nobly done;
 No nation forth to loathe sent,
 A truer, braver
 In after years, when the flowers stand
 Beside your happy grave,
 They'll think of you, of how you died,
 Your Empire's flag to save.

But brighter still there waits for thee,
 Reward beyond the skies;
 It is far brighter and more grand,
 Than any earthly prize;
 A happy place where all will meet,
 And never more to roam,
 The heart once laid will then be glad,
 For 'twill meet the loved at Home.

MONEY TO LOAN

In moderate amounts, on Improved Farm Property occupied by the owner and situated not more than 10 miles from elevator and railroad. Full particulars from our agent in your district, or

UNION TRUST COMPANY LIMITED
 REGINA, Sask. 175 WINNIPEG, Man.

MONEY TO LOAN

On Improved Alberta Farms
 PROMPT SERVICE AND BEST CURRENT TERMS
 Associated Mortgage Investors
 Granite Bldg. Rochester, N.Y.

Money to Loan

on improved farm property
 Lowest Current Rates

Apply through our representative in your district or direct to our nearest office.

National Trust Company Limited.

323 Main Street
WINNIPEG
 TORONTO MONTREAL
 EDMONTON REGINA
 SASKATOON

Do You Need Money?

The Mutual Life of Canada is prepared to advance money on liberal terms to any desiring 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.

APPLY TO
CHAS. V. CAESAR, Edmonton, Alta.
COLIN FRASER, Box 34, Regina, Sask.
 OR TO
P. D. MCKINNON, Lindsay Building Winnipeg, Man.

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