THE FARMER'S ADVOCATE.

FOUNDED 1866

Wanamaker's **Five Reasons**

1746

Mr. Wanamaker, the millionaire merchant in Philadelphia, says:

"I have been asked so often about my own insurance that I am going to gratify a curiosity that some of you have expressed, perhaps, in regard to it."

"I simply worked out five conclusions as the result of my own thinking, without any moving cause except my own judgment."

"First: That at that time I knew I was insurable, and I could not be certain of immunity from acci-dent or ill-health, and it might be that at some future time I would not be insurable."

"Second: That life insurance was one of the best forms of investment, because from the moment it was made it was good for all it cost, and carried withit a guarantee that there was protection in that investment that I could not get in any other."

"Third : That life insurance in the long run was a saving fund, that not only saved, but took care of my deposits and gave me opportunity for possible profits, that not infrequently returned principal and interest and profit."

"Fourth: That life insurance, regarded from the standpoint of quick determination, was more pro-fitable than any other investment I could make."

"Fifth: That it enabled a man to give away all he wished during his lifetime and still make such an estate as he cared to leave."

-Mr. Wanamaker carries sixty-two policies.

The Mutual Life Assurance Company of Canada Waterloo, Ontario

The Exclusive Curved Wing Center-Piece

FEW years ago the farmer bought a separator because it made a tremendous saving of butter fat over the old-fashioned pan skimming method.

Nowadays farmers all over America are throwing out the old separators and getting the Renfrew because this up-to-date machine is almost as great an advance beyond the old separator as the early machines were ahead of pan skimming. The

is the only separator made that can give you the easy-to-clean, close-skimming advantages of the wide open bowl with curved wings.

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The discs in the Renfrew are different in both size and shape. In the wide space between discs and the tubular shaft half the skimming is already done. The curved wings, providing a longer space for the milk to travel, increase the skimming force many times, and insure perfect and even distribution, and prevent clogging of the discs with cream. It is the easiest of chores to clean the Renfrew

And remember this-there is no whipping of cream as with straight wings. Globules of fat are not broken. Thus you get Quality butter fat and a better cheque when you sell your cream.

Besides, you get *more* butter fat, more profits. The Renfrew gets all but 1/10 pound of butter fat in 1,000 Ibs. of milk skimmed.

The Renfrew not only outskims others, it gets cream that makes the firmest and best of butter quality that other machines cannot produce. The Renfrew catalogue describes the Renfrew's exclusive interchangeable capacity feature, automatic oiling system, enclosed gear and other advantages. Write for literature to-day.

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