

Farmers' Financial Directory

If You Love Liberty, Lend
a Hand!

**BUY
VICTORY BONDS**

This space donated by EDWARD BROWN & CO. Winnipeg

**GOVERNMENT and MUNICIPAL
Bonds and Debentures**

Are the safest investments for your surplus funds and can be easily realized. You can invest any amount from \$100 up to yield 5½ to 6½ per cent. per annum.

The CANADIAN WAR LOAN returns nearly 6½ per cent. per annum.
WRITE FOR FULL INFORMATION

OLDFIELD, KIRBY & GARDNER
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Head Office: WINNIPEG "ALWAYS THE BEST"

ESTABLISHED 1875
**IMPERIAL BANK
OF CANADA**

CAPITAL PAID UP \$7,000,000 RESERVE FUND \$7,000,000
FELEG HOWLAND, PRESIDENT E. HAY, GENERAL MANAGER
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Buy VICTORY BONDS

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117 Branches 43 Branches in Western Canada

**Cost of -
Insurance**

Did it ever occur to you that the daily cost of \$1,000 Life Insurance from ages 25 to 35 is SIX TO SEVEN CENTS, from ages 25 to 45, SEVEN TO ELEVEN CENTS, from 45 to 65 is SIXTEEN TO TWENTY-ONE CENTS?

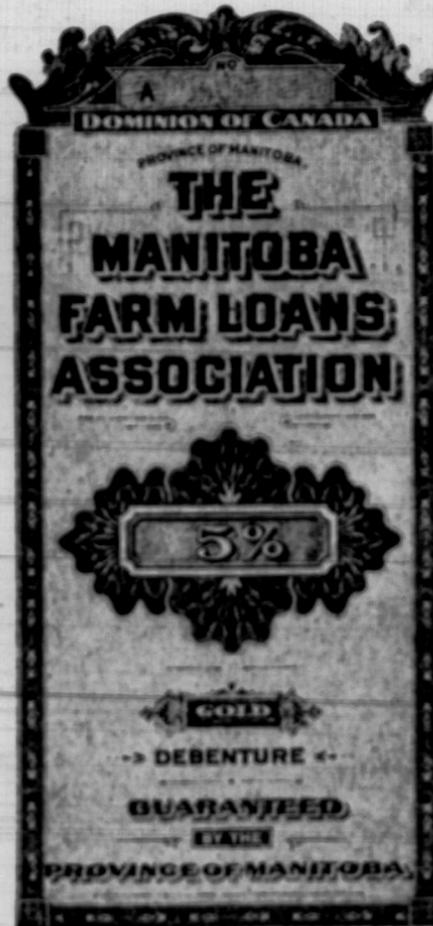
Too cheap to go without, is it not?

Write for Particulars giving occupation and year of birth.

The Western Empire Life Assurance Co.
Head Office: 701 Somerset Building Winnipeg, Canada

MANITOBA FARM LOAN BONDS

Below is shown a facsimile of one of the bonds of the Manitoba Farm Loans Association. Anyone can buy one of these bonds for one year or more, in fact, for any period up to ten years. They carry the high rate of interest of five per cent., and no surer investment could possibly be asked by any investor. These bonds have the security of the Manitoba Farm Loans Association, backed by the government and the mortgages on the farms of borrowers through the association. They are just as safe as any farm mortgage or debenture or other security possibly could be. Many farmers may have mortgage encumbrances which do not mature this year, but for which they should make provision, or they may have sons or brothers at the front who will need financial assist-



Facsimile of the front of a Manitoba Farm Loans Association Bond.

ance upon their home coming to start again any neglected farm left idle for a higher duty. Manitoba Farm Loan Bonds would provide an excellent investment under such conditions.

Where mortgages do not come due next year, or provision is wanted against unfavorable crop conditions which may possibly occur, and a farmer is carrying a cash balance, he may obtain a deposit investment which will very considerably increase the earning power of his money. Such may be done by depositing it with the Manitoba Farm Loans Association, and four per cent. will be guaranteed on this money by the association for whatever period it is left on deposit. If this should be more than a year, five per cent. is paid. There is a double advantage in doing this, as the money will be loaned out to other farmers to improve their conditions, which will automatically improve the condition of the lender.

The Victory Loan closing date is December 1, and after that these Farm Loan Bonds offer a very patriotic investment.

The province of Alberta now has a plan by which depositors receive five per cent. per annum on their money, compounded half-yearly, and not one day's interest is lost, as interest is paid from the day it is received into the Treasury until it is withdrawn. It is backed by the assets of the Province in addition to the general revenue fund. Many people have already taken advantage of this system, and large sums of money have been received by the provincial treasurer, Edmonton.



**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. CREIGHTON, Manager
Alberta Branch, Edmonton, Alta.

**NORTHERN
CROWN BANK**

HEAD OFFICE, WINNIPEG
Organized in Western Canada in 1905
Capital (Authorized) \$6,000,000
Capital (Paid Up) \$1,431,200
Ret and Undivided Profits \$348,564

LOANS ON GRAIN
We are prepared to make loans to responsible farmers on the security of threshed grain or against bills of lading.

LOANS MADE AT ALL BRANCHES
Branches Throughout the West

**Safe-guard Your
Estate**

Every man in making his will should provide for the placing of his estate with an established Trust Company, such as The Canada Trust Company, in order to safe-guard those whose living will depend upon the proper handling of the property left.

Correspondence Invited.

**THE
CANADA TRUST
COMPANY**

**THE
Huron & Erie
MORTGAGE CORPORATION**

UNDER BANK MANAGEMENT
COMBINED ASSETS, OVER \$24,000,000
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Oldfield, Kirby and Gardner Building
Winnipeg
SASKATCHEWAN BRANCH
2119 Eleventh Ave., Regina
ALBERTA BRANCH
McLeod Building, Edmonton