

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

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CAPITAL PAID UP, \$15,000,000 RESERVE FUND, \$13,500,000

It is imperative that Every Person in Canada should

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SPEND LITTLE SAVE MUCH**

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Last year's experience should convince farmers of all districts of the necessity of carrying company insurance.

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SEE OUR AGENT FOR FULL INFORMATION, OR WRITE OUR OFFICE

British Crown Assurance Corp. Ltd.
Of London and Glasgow

REGINA, Canada Life Bldg. CALGARY, Beveridge Bldg.

Every birth
—every death
—every marriage
is an argument in favor of
Life Insurance.

A CHILD, for example, is a visitor always given a glad welcome to the home, but it also brings a responsibility and demands protection. A Mutual Policy protects the "little one."

When death visits a home and the husband and father is taken, life insurance protection immediately becomes an invaluable defence for the stricken household. A Mutual Policy will save the home.

Wedding bells also suggest life insurance. The newly-made wife must not be left to be cared for by friends in the event of her husband being unexpectedly taken from her. A Mutual Policy is an ideal wedding gift.

Moreover a policy should be taken in The Mutual Life of Canada to cover any indebtedness that may have been incurred in purchasing the home; the Company has saved many Canadian homes. A Mutual Policy pays off the mortgage.

For young men who desire to save money, an endowment policy payable to themselves, at the end of a given period, is a golden investment—payable in full to the estate if death occurs prior to maturity. A Mutual Endowment is a gilt-edge investment.

Write for booklet entitled, "Ideal Policies."

The Mutual Life
Assurance Company of Canada
Waterloo, Ontario

political or class bigotry, but in terms of his reasoned judgment on the issues that were of first importance in the minds of all the people, and in doing this he would not have to let bad governments go unpunished or good governments go unappreciated as he is often compelled to do under the existing electoral system.

With the electoral law thus reformed, also there would arise a state of continuous automatic reciprocal instruction between the representatives and the represented. Conscious that whatever movement or resolution his constituents might adopt or endorse between elections, they would be in a position to accurately uphold it at elections, and that any valid excuse that he had for not upholding their will in the legislature would receive fair and unprejudiced consideration from them, a representative would give diligent and conscientious attention to the interests of the people as an obedient servant gives faithful service to a fair and just master.

OTHER ALBERTA LEGISLATION

In our last issue we reviewed several of the most important acts enacted by the Alberta Legislature at its last session. Several more of vital importance to the whole people of Alberta were passed, some of which are reviewed here. One of the most important of these was the Dower Act which came into force May 1, 1917. Under this act a married man in Alberta cannot transfer, sell, mortgage, or otherwise dispose of the homestead without the consent in writing of his wife. Now every disposition by will of property by married men and every devolution upon his death without a will shall as regards the homestead be subject and postponed to the estate for the life of the wife.

Homestead is interpreted to mean "the land on which the house occupied by the owner thereof as his residence is situated, consisting of not more than one quarter section or in a city, town or village, the land consisting of not more than four lots as shown on a duly registered plan on which the house occupied by the owner thereof as a residence is situated."

The residence of a married man shall not be recognized to have been changed unless the same is consented to in writing by his wife and when the wife gives consent under this act she must acknowledge this apart from her husband to have been done of her free will, without any compulsion on the part of her husband. This act repeals the "Married Women's Home Protection Act," and also does not apply to any disposition of a homestead already provided for in writing.

The Wolf Bounty Act

An amendment to this act provides for the payment on the presentation of a warrant or warrants in form approved of by the minister and issued by a duly appointed inspector, of a bounty on wolves as follows:

Adult male timber wolves, each \$10.00
Adult female timber wolves, each 20.00
Timber wolf pups, each 1.00
Adult female prairie wolves (when killed between the first day of May and the first day of September in any year) each 2.00

Agricultural Societies' Amendments

An amendment to this act for the payment of the grant without fine where any horticultural exhibition, poultry show or seed grain fair is held between the 30th day of November and the 1st day of March next following and the returns for which are received by the department subsequent to the date given in the ordinance for filing such returns. It is possible to secure grants for two fairs in one calendar year provided the same are held at different seasons.

The Patriotic Tax Act

This act makes provision whereby any urban or rural municipality or local improvement district may levy a tax to provide a fund to be paid over to the Canadian Patriotic Fund of Alberta. The rate of taxation to be levied for this purpose is not limited, the amount of the rate being a matter which is left entirely in the hands of the council

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H. O. POWELL, General Manager

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