

The Royal Bank of Canada



Farmers' Sons and Daughters have great opportunities to-day.

They never had better chances to make and to save money. Now is the time to lay the foundation of future prosperity by cultivating the habit of thrift.

There is a Savings Department at every branch of this bank. The staff will be glad to show you how to make the first deposit.

CAPITAL AND RESERVES \$35,000,000
TOTAL RESOURCES - \$535,000,000
625 BRANCHES

Where Mixed Farming Pays

In Central Alberta and Saskatchewan are rich park lands—open prairie ready for the plow, interspersed with trees, which afford excellent shelter for stock. Here grain growing, dairying and live stock raising are being carried on successfully. The country is ideal for mixed farming. The Canadian Pacific Railway is offering a large area of these fertile lands in the neighborhood of

LLOYDMINSTER AND BATTLEFORD

These rich districts will become the home of thousands of prosperous farmers. On similar land Seager Wheeler grows the world's prize wheat. Near Lloydminster the world's prize oats have been grown, and butter of the highest quality is made. A man can soon become independent on a farm here.

These lands can be bought now at prices averaging about \$18. You pay down ten per cent. If land is purchased under settlement conditions, no further payment of principal until end of fourth year, then sixteen annual payments. Interest is six per cent.

For further particulars write to

ALLAN CAMERON

General Superintendent of Lands,
C.P.R.

911 1st Street East, CALGARY

Dollars and Cents

Cont'd from page 22

decided tendency to slow up during the past few months. This fact is shown clearly by careful perusal of the following statement of savings deposits for the past nine months, the increase for each month being shown also:—

1920	Deposits	Increase over previous month
Jan.	\$1,163,297,037	\$25,210,346
Feb.	1,187,027,307	23,730,270
Mar.	1,197,719,570	10,692,263
Apr.	1,209,573,990	11,854,420
May	1,229,073,515	19,499,525
June	1,243,700,977	14,627,462
July	1,253,170,443	9,469,466
Aug.	1,261,647,732	8,477,289
Sept.	1,270,194,097	8,546,365

It will be noted that the increase each month gradually became smaller and smaller during June, July and August, but September showed a slight improvement. When it is remembered that during September 1919, savings deposits increased nearly \$31,000,000, it will be realized that a very decided change is taking place in the financial situation. Many reasons have been advanced to explain this change, but the main reason seems to be the adoption of a general policy of "going slow" in every direction. These are days when hard cash is more valuable than book debts, promissory notes, merchandise, or any similar possessions. "A dollar in the hand is worth two in the books."

Alberta Gold Bonds

As each year goes by Western Canada becomes more and more a country of investors. Before the Victory Loan campaigns were put on it was a comparatively unheard of thing for a man to buy bonds. In pre-war days our surplus funds went into real estate, gold mines or oil wells, and, sad to relate, a goodly portion of these funds stayed where they were put. But we are getting more sensible. We are speculators no longer, we have become investors. The Dominion Government helped us considerably in this connection. The splendid educational work which was a part of each Victory Loan campaign opened our eyes and we now know, to some extent, the great investing power which the West has.

The Alberta Government was not slow to take opportunity by the forelock. In May, 1917, Alberta commenced a campaign to sell provincial bonds, more commonly known as savings certificates to the people of the West. The campaign has been a continuous one and has met with continuous success. Approximately \$3,000,000 of these securities have been sold to small investors.

The authorities are well satisfied with this success and have decided to enlarge on the scheme. They are now offering Gold Bonds in denominations of \$100, \$500 and \$100, bearing interest at 6 per cent per annum, payable half yearly. These bonds mature on May 1, 1930 and they have all the resources of the Province of Alberta behind them, which means that they are a safe investment.

COMFORTED

By Emma A. Lente

The angel took the little child,
And bore him past the shining ranks
Of singers and of harpers, past
The golden streets and lilled banks,
Unto a quiet, restful place,
Where Mary sat, with wistful eyes
And tender smile and outstretched hands,
To welcome him to Paradise!

He was so small and mother-lost,
So dazzled, and so half-afraid,
He could not bear the bliss of heaven,
Or view the hosts in white arrayed,
Until the clasping, loving arms
And gentle voice dispelled his fears,
And dimmed the memory of pain,
And dried the last faint trace of tears.

He nestled close against the heart—
The mother-heart where Christ once lay,
And felt the blessedness of peace
Balm all his hurts and griefs away;
And Mary sang until he smiled,
And rocked him till with life elate
He faced the wonders and the joys
And splendors of his high estate!

What Gift Shall You Buy

for your Family this

Xmas-time?

WHY not, this year, a gift that really means something? Why not Life Insurance?

For a Real Gift—a lasting memento—affection made tangible—what could be more appropriate than a Life Policy?

So—this Xmas-time—take Life Insurance, and thus make safe provision for XMASES TO COME. You make yourself a sterling gift at the same time.

In choosing—choose the best. Choose as over 100,000 others have chosen—the Policies that cost least; that return highest profits; that include everything good Life Insurance implies. That is to say—choose the Policies of

The Great-West Life Assurance Company

Dept. "Q"

HEAD OFFICE - - WINNIPEG

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CAN ASSURANCE DO MORE?

Death from any cause \$5,000. Death from any accident \$10,000, and \$50.00 a month while totally disabled.

These are features of our new remarkable

DOUBLE INDEMNITY BOND

A new kind of Life Assurance that costs no more than the old-fashioned kind.

Why should anyone be satisfied with less? Worth enquiring about. Write us for rate at your age.



104