

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
JOHN AIRD, General Manager. H. V. F. JONES, Assistant General Manager
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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.

UNION BANK OF CANADA



Head Office, Winnipeg
Total Assets over \$20,000,000
Deposits over \$12,000,000

Open a Housekeeping Account and Pay Your Bills by Cheque

There is a decided advantage in depositing your housekeeping money in the Union Bank of Canada and issuing cheques for your expenditures. You avoid the risk of keeping a considerable sum in your home or carrying it when shopping, and each cheque when cashed becomes a receipt.

Over 315 Branches in Canada
Over 40 Branches in Manitoba
Over 90 Branches in Saskatchewan
Over 50 Branches in Alberta
Over 20 Branches in British Columbia

Hail Insurance

Write us for Further Information

Of the many perils to which your growing grain will be subject, that of damage by Hail is greatest, and although greatest it is the one hazard from which the risk of loss may be entirely eliminated.

See that your Insurance is under a British Crown Policy, backed by a reputation for Fair and Prompt settlement of Loss Claims.

See our Local Agent or write us

The British Crown Assurance Corporation

Limited, of London and Glasgow

Western Canada Offices:

REGINA, Saskatchewan CALGARY, Alberta

Bargains in Farm Lands

DISPOSAL OF TRUST ESTATES

As Trustees and Administrators of numerous estates we have for quick sale over Half Million Acres of good Farm Lands, improved and unimproved, well located in Manitoba, Saskatchewan and Alberta. These properties being assets of estates which must be closed out as speedily as possible offer unusual opportunities for very reasonable purchase on easy terms of good, desirable lands and buildings. Our lists should be in the hands of everyone seeking farm properties. Send for booklet, 'Bargains in Farm Lands,' containing particulars and prices.

The Standard Trusts Company

Standard Trusts Building

Winnipeg, Man.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

MONEY BY MAIL AND WIRE

One of the most convenient, and consequently the most popular methods of remitting money by mail is by means of express money orders. There is an express company in connection with each of the three big railway systems in Canada, and these, besides carrying parcels, issue money orders which can be purchased and cashed at their railway stations as well as at the offices of agents situated in other parts of the towns and cities and in the country. Express orders can also be redeemed by paying them into a bank account. The charges for express companies' money orders are low, orders up to five dollars payable in any part of Canada being issued for a charge of three cents, the charge for from \$5 to \$10 being six cents, from \$10 to \$30, ten cents, and from \$30 to \$50, fifteen cents. A two cent war tax stamp must be placed on every express order and paid for by the remitter.

Agencies Everywhere

A feature which has done much to popularize the express money order is the appointment of agents wherever there is a demand for the accommodation. While postal notes and post office money orders can only be secured at post offices, express orders can be obtained at many places, such as drug stores and other places of business whose proprietors desire to furnish conveniences for their patrons. Many firms which have occasion to make and receive large numbers of remittances become agents for an express company themselves and issue orders as they require them, settling with the express company periodically.

The express money order is safe as well as convenient. The name of the person to whom it is payable and his address are written on the face of the order, together with the name of the remitter, and the order must be properly endorsed by the payee before being cashed. The remitter receives a stub which is his receipt from the agent of the express company, and in the event of the order being lost and not cashed he can secure the return of his money. If the remitter for any reason after securing the order decides not to forward it to the person for whom it was intended, he can himself cash it, losing only the charges paid.

Orders for U.S.

Previous to the war, and in fact until quite recently, the charges given above applied on express orders payable in the United States, but exchange rates between Canada and the South have gone up, and the Canadian express companies have discontinued issuing their own orders for U.S. points. They act, however, as agents for the American Express Co., which transmits money to the U.S., Mexico, Central and South America, West Indies, Hawaii and Philippine Islands. Rates to the United States are abnormally high just now, the charge at the moment of writing being one per cent, which is more than double the usual rate.

Money orders issued by some of the express companies were also, before the war disturbed conditions, payable in Great Britain, the order being sold at the usual charge and cashed by London banks at a pound sterling for \$1.30. This business has now been discontinued, however.

Money by Telegraph

When it is desired to transmit money by wire, this can be done thru the American Express Company to the United States, or by the telegraph companies to points in Canada. The charge to points in Canada is one per cent, for the transfer, with a minimum of twenty-five cents, plus the cost of a ten-word telegram and reply, with a war tax of one cent. This to wire \$25 from Winnipeg to Toronto would cost \$1.76, made up of 25 cents transfer fee, \$1.50 for the telegram and 1 cent war tax. The cost of wiring money to the United States is a little higher, the transfer rate being approximately the same, with a minimum charge of 50 cents, an additional charge of three-quarters of one per cent, being made, beside the cost of the telegram and the war tax.

The transmission of money thru banks must be left for another article.

PERFECTLY LEGAL WILL FOR 35c.

Use a Bax Legal Will Form and make your will at home. You can do it as well as your lawyer, and just as binding. These wills cannot be broken if you follow our instructions. You sit down and fill in the blanks as shown by the sample will accompanying each blank. Don't delay. Do it now. Sold by druggists and stationers, 35c. or by mail (3 for \$1) to Bax Will Form Co., Room 171B, 257 College Street, Toronto.

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 assurances or loans.

APPLY TO

CHAS. V. CAESAR, Edmonton, Alta.

COLIN FRASER, Box 34, Regina, Sask.

OR TO

P. D. MCKINNON, Lindsay Building, Winnipeg, Man.

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.

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EDMONTON REGINA
SASKATOON

MONEY TO LOAN

on Improved City and Farm Property at current interest rates. Direct applications from borrowers accepted. Agents wanted at places where not represented.

NETHERLANDS

Mortgage Co. of Canada

Electric Railway Chambers, WINNIPEG