

# UNION BANK OF CANADA

Paid-up Capital - - - - \$ 4,762,000  
 Rest and Undivided Profits - - - 3,591,000  
 Total Assets, (Over) - - - - 57,000,000

London, England Office  
 51 Threadneedle St., E.C.

A Branch of this Bank has been established in London, England, at No. 51 Threadneedle Street, E.C., where Letters of Credit and Drafts payable at all important points in Canada and the United States, can be purchased, and Money Transfers arranged.

A Visitors' Room is provided for the convenience of clients of the Bank when in London, to which their mail may be addressed.

Correspondence solicited.

London Branch: { F. W. ASHE, Manager  
 G. M. C. HART-SMITH, Asst.-Man.



## Essential to Comfort

### PERFECTION SMOKELESS OIL HEATER

Warmth is essential to comfort. As you grow older, it is hardly less essential to health.

Get a Perfection Smokeless Oil Heater, and you keep warm and comfortable in your home, no matter what the weather without.

The Perfection gives a strong, widespread heat, and gives it quickly. It is always ready for use and burns nine hours on a single filling—no more trouble than a lamp. It can be carried anywhere; no pipes, no wires, no flues; no smoke, odor or dirt.

The heater that gives complete satisfaction.

This year's Perfection is finished in either blue enamel or plain steel; nickel trimmings; light and ornamental, yet strong and durable as can be made. All parts easily cleaned. Automatic-locking flame spreader prevents smoking.

Dealers everywhere; or write to any agency of

The Imperial Oil Company, Limited

## FRUIT FARM SNAP IN BRITISH COLUMBIA

We have a fine fruit farm of 12 3-10 acres in the well known Kelowna district, 1 1/2 miles from the wharf at Kelowna town and within a quarter of a mile from the railroad siding.

The front half of this land is the finest to be found in this province. There is no stone on the property. The present tenant is making \$1,000 per year from the growing of onions between the trees.

Three-quarters of this land is planted with trees five years old and in bearing. The varieties of apples are the famous Johnathan, Winesap, Delicious, Wagener and Wealth, all of which were selected by the provincial fruit inspector on account of their market value.

This property is now put on the market at \$6,000, with a cash payment of \$2,000. Balance in one and two years. Write at once if you are interested.

### NATIONAL FINANCE COMPANY LTD.

REAL ESTATE, MORTGAGE, LOANS, INSURANCE, FARM AND FRUIT LANDS, TIMBER LIMITS

Subscribed Capital - \$1,000,000  
 Paid-up Capital and Reserve - \$785,000  
 VANCOUVER, B.C.



## EXCURSIONS

TO ALL POINTS IN

Ontario, Quebec, New Brunswick, Nova Scotia

December 1st to 31st, Return Limit, Three Months

VIA

CHICAGO AND GRAND TRUNK

### EXCURSIONS to OLD COUNTRY

Special Low Excursions to Atlantic Seaports for Ocean Steamship Passengers

Full Particulars as to Rates, Reservations, etc., from

W. J. QUINLAN

District Passenger Agent 260 Portage Ave., Winnipeg



### WILD OAT SEPARATOR

We positively guarantee our Separator to remove EVERY KERNEL of Wild or Tame Oats from your SEED WHEAT and NO WHEAT LOST with the Oats. Perfect Separation of OATS from BARLEY or RYE for Seed.

Made in Three Sizes:  
 6 SHOE POWER SEPARATOR  
 3 SHOE HAND SEPARATOR  
 1 SHOE ELEVATOR WHEAT TESTER

### WM. H. EMERSON & SONS

DETROIT, MICH. AND WINDSOR, ONT.

Write for Circular fully explaining this wonderful Separator

R. A. BONNAR, K.C.

W. H. TRUEMAN, LL.B.

## Bonnar, Trueman & Co.

BARRISTERS, ETC.

P.O. Box 223  
 Telephone Garry 4783

Offices: Suite 7 Nanton Block  
 WINNIPEG