

## 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  
V. C. BROWN, Superintendent of Central Western Branches

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.

## Bank of Hamilton

Head Office - Hamilton

63 Branches in Western Canada

#### DIRECTORS

Sir John S. Hendrie, K.C.M.G.  
President

Cyrus A. Birge, Vice-President

C. C. Dalton Robert Hobson  
C. H. Newton George Rutherford  
J. Turnbull W. A. Wood

J. P. Bell, General Manager

#### Capital Authorized:

\$5,000,000

#### Capital Paid Up:

\$3,000,000

#### Surplus:

\$3,750,000

# THE HOME BANK OF CANADA

ORIGINAL CHARTER 1854

BRANCHES AND CONNECTIONS THROUGHOUT CANADA

JAMES MASON, General Manager

Those who have been saving are now in a position to make investments of sums of one hundred dollars in Canada's best securities, yielding advanced rates of interest.

Winnipeg Office:

426 MAIN STREET

W. A. Macchaffie  
Manager

## MONEY To Loan

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

NETHERLANDS Mortgage Co. of Canada

ELECTRIC RAILWAY CHAMBERS WINNIPEG

## UNION TRUST COMPANY LIMITED

Capital - \$1,000,000

Reserve - \$950,000

Assets over \$14,000,000

WINNIPEG - Man.  
REGINA - Sask.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

## DOWN! DOWN! DOWN!

### GO CREAM SEPARATOR PRICES

Cream separator prices slashed again! The enormous demand, our great factory volume, lower cost of materials and manufacturing facilities, we believe will make it possible for us to permanently hold to these cut prices on the entire line of Galloway Sanitary, bath-in-oil cream separators. You cannot afford to buy a cream separator of any make or kind or at any price until you get full particulars about this great

### GALLOWAY NO. 7 CREAM SEPARATOR

If you knew all there was to know about building cream separators, had one built to your order, it wouldn't be a better machine. We didn't run any easier nor skinnier, nor be made of better material, nor be more perfectly sanitary, nor any simpler or easier to care for. We built it in our own modern factories from the finest material in tremendous quantities. Sold to you at one small factory profit based on great volume. Built for long, hard, continuous, satisfactory, honest dairy service.

\$45.75  
500 LBS CAP.

#### DON'T GET FOOLED

With separators thrown together at prices you positively know a satisfactory dairy or farm cream separator cannot be built for. Ask today for complete list of new cut and slashed prices on Galloway Sanitary bath-in-oil separators before you order elsewhere.

WM. GALLOWAY CO. OF CANADA, Ltd.  
Dept. 11 Winnipeg, Man.



45.75

500 POUNDS SKIMMING CAPACITY PER HOUR.

OIL SPLASH LUBRICATION.

OTHER SIZES IN PROPORTION.

Gallon a Minute

### TRUST COMPANIES AS EXECUTORS

In this column last week the duties and responsibilities of executors were discussed. During recent years it has become a very common practice, instead of appointing friends or relatives as executors, to entrust the settlement of the estates of deceased persons to trust companies, and this is often a very wise course.

A trust company of high standing, and there are a number of these doing business in Western Canada, has all the good qualities that can be possessed by the individual—capital, system, judgment, initiative—and in addition the combined experience of its director and executive officers. Its management is entrusted to business men of ability and standing in the commercial community, and every matter that comes up for discussion can thus have the benefit of the judgment of men who have made a success of their own affairs in various walks of life.

A trust company is not likely to be so over-cautious or so speculative as an individual, and from the magnitude of its operations, has opportunities of investment that are not open to the individual. It is fully acquainted with the limitations imposed upon trust investments by the government, is in touch with the market values of money and property, and is absolutely independent and not likely to be either coaxed or intimidated into making investments which a mature judgment would condemn.

#### Trust Company's Fees

The trust company is remunerated by a percentage of the estate to be dealt with, varying, of course, with the amount of work involved. Arrangements may be made between the testator and the trust company as to what this percentage will be, or the matter may be left for arrangement between the beneficiaries and the trust company or to the Surrogate Court. The remuneration of the trust company, of course, is really paid by the beneficiary. It occasionally happens that a private trustee or executor will give better service than a trust company thru his special knowledge of the estate and the circumstances of the heirs. In a great many cases, however, it is not only kind but profitable as well, to relieve relatives and friends of the responsibility and labor involved in realizing or administering an estate.

#### A Will Form

In case it is desired to create a trust for the benefit of a widow, children or others, it is necessary to vary the form somewhat. Below is a common form of will:

"I, John Smith, of the City of Brandon, in the Province of Manitoba, declare this to be my last Will and Testament, made this ..... day of ....., 191.....

"I hereby appoint the ..... Trust Company of ..... to be the executor and trustee of this my Will.

"I direct that all my estate, real and personal, of every nature whatsoever, be vested in my Trustee for the following purposes, namely,—

"First—To continue all my present investments in their present form, or to convert the same into money, as may be considered convenient or expedient, and reinvest the same for the purposes of this Will.

"Second—To pay thereout the following legacies:

"Third—To invest and keep invested all the remainder of my estate and to pay the income thereof to my wife, during her life.

"Fourth—After the death of my wife, to divide my estate equally among my children, each child to receive his or her share on arriving at the age of twenty-one years, the income of such shares to be applied in the meantime for the purposes and maintenance of such child, if under age, with power to the trustee to encroach upon the principal of such share for the benefit of such child if in the discretion of the Trustee it is desirable to do so.

"In witness whereof I have hereunto set my hand the day and year first above written.

"Signed in the presence of  
Fred White,  
of the City of Brandon, in the Province of Manitoba, merchant; and  
Margaret Jones,  
of the City of Brandon, in the Province of Manitoba, dressmaker."

## Money To Loan!

### National Trust Company Limited

Money to loan on first class, well improved farm property at lowest current rates of interest.

See our Agent in your district, or write direct to

National Trust Company, Ltd.

Winnipeg - Man.

## Buy a Bond!

We have bonds of Canadian Municipalities in amounts of two hundred dollars and upwards which will return to purchaser

5½ to 6 per cent.

Safe, convenient and at all times convertible into cash. Write for particulars.

T. R. Billett & Co.

Stock and Bond Brokers

505 Merchants Bank Building  
WINNIPEG

J. A. FRAZER  
President

G. ROWAN  
Vice-President

H. E. HEMMONS  
Treasurer

## THE MINIOTA FARMERS MUTUAL FIRE INSURANCE Co.

Head Office: BEULAH, Man.

M. G. DOYLE, Secretary-Manager  
Licensed to transact business in Manitoba and Saskatchewan. Full Government Deposit with Saskatchewan Government.

Financially the strongest Farmers' Mutual Insurance Co. in Western Canada, with over \$15,000,000.00 of insurance in force and assessing the lowest rates to policy holders of any company doing business in the West.

#### AGENTS WANTED

in districts unrepresented. Must be able to deliver the goods. Write for further information.

## THE LONDON MUTUAL FIRE INSURANCE CO.

issue a Special

### Farmers' Policy

There is none better.

See our Local Agent or write for his Address to—  
CARSON & WILLIAMS BROS. LIMITED  
UNION BANK BUILDING, WINNIPEG, MAN.

## THE Weyburn Security Bank

Head Office: Weyburn, Sask.

FOURTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People.

H. O. POWELL : General Manager

## Farmers!

\$1 Per Bushel For Your Wheat

is what every man should get, and those of you who are holding grain for higher prices, or seed, should not be without insurance. Our special Grain Policy is what you need. Protects against Prairie Fire. No Fire Guards Required.

Issued by the month at a few cents per \$100.00. A postcard will bring you full information.

The Saskatoon Mutual Fire Insurance Co.

Saskatoon Sask.

IT PAYS TO ADVERTISE IN THE GUIDE