

Farmers' Financial Directory

DOMINION OF CANADA

War Loan

To be Issued in September, 1916

Purchase a part of this loan and you will materially help to win the war.

You are simply asked to lend a portion of your savings to your country and for any help you give you will receive interest at about 5 per cent. per annum paid you each half year and the principal will be returned to you at the end of the term fixed in the bond; this will probably be not less than 10 years. If you wish at any future time to sell the bonds you now purchase you are sure of a market as broad and constant as that in which you market your wheat.

Write us stating the amount you intend to invest and remitting ten dollars for each \$100 bonds you wish to purchase and we will attend to every detail for you and deliver the bonds to you on the same terms and at the same price as the Government. Our services cost you nothing.

Do it now. Use this form. Write your name and address clearly.

**Edward Brown
and Company**

Canada Permanent Bldg.,
Winnipeg, Man.

Edward Brown & Co., Date _____
Winnipeg _____
Please subscribe on my behalf for \$
worth of bonds of the Dominion of Canada
to be issued in September, 1916.
Name _____
Address _____

ESTABLISHED 1875 IMPERIAL BANK OF CANADA

CAPITAL PAID UP \$7,000,000 RESERVE FUND \$7,000,000
PELEG HOWLAND, PRESIDENT. E. HAY, GENERAL MANAGER.

HEAD OFFICE: TORONTO

Dealers in Government and Municipal
Securities. Dealers in Domestic and Foreign
Exchange. Careful attention given to accounts
of Merchants, Manufacturers and Farmers.

119 Branches - - - 43 Branches in Western Canada

FARMERS!

Money to Lend - Farms for Sale

We have a limited amount of Trust Money to lend on improved farms situated within a ten-mile radius of Elevator and Railway where the owner—not a renter—is in residence, maintaining the farm in first-class shape. We have also some excellent bargains in farms, improved and unimproved, belonging to Trust Estates under our care, which must be realized at once. Send for our lists. Agents wanted in unrepresented districts. References required. Apply to

THE STANDARD TRUSTS COMPANY
WINNIPEG

DOMINION WAR LOAN

If you desire information we shall be glad to furnish it. No charge for this service.

T. R. BILLETT & CO.

STOCK AND BOND BROKERS

WINNIPEG

MORTGAGE POINTERS

In one of your last issues you had opened the columns of your valuable journal to people who had complaints against the loan companies. I hope you will print the few remarks which experience has brought me to be able to pass regarding one of the most popular loan companies. I am not going to mention now the name of that company, as I consider that my goal is attained if I can only bring into the mind of your readers a few of the money inconveniences connected with the loans from a company.

In the first place an agent when approaching a farmer for a loan ought to write in the application the name of the company which is to loan the money. Often agents do not let the borrower know which company is going to operate the business. The space in the application is left blank, so that the agent once in possession of the application, signed by the borrower, can deliver him to any company of his own choice. Now this is unfair to the party who is going to sign an important mortgage in favor of a company. The future mortgagor wants to know, before hand, whether or not the company loaning money to him is worthy of his confidence. It is fair to know in such a serious case who one is dealing with.

In the second place an agent ought not take an application before the part of the land which is to be mortgaged, of the land which is to be mortgaged. One does not know whether or not he will get the land title, nor when he can secure it from the Dominion government. There are at times numerous impediments regarding the issue of land titles.

Now supposing the patent for the land on which the settler has an entry is never issued, supposing the issuing of patent is postponed to a long delay, there is Mr. Borrower bound by his application to pay the cost of his application and maybe the cost of the inspection of the land by the company's inspector. The application says he must. Some may say he is not legally bound to pay such application, nor such inspection. Very well, but he must fight his case before the court, and you know what it means to a farmer; you know the disadvantage he is placed under. A farmer is usually a man who meets work at every step. He walks, he is usually far enough from towns where the court holds its sessions, and besides he is kept at home by the many duties he is bound to perform day by day at home. How can he do otherwise but dread the courthouse proposition? No application should be taken for a loan before the patent for the land to be mortgaged is issued. Why is there such a hurry to mortgage a land that both the borrower and the loan company cannot wait until there is real property to be mortgaged?

EXPERIENTIA

FINANCIAL COMPLAINTS

At the recent conference between the leaders of the organized farmers and the Western Bankers' Association and the Mortgage Loans Association, the financial men all expressed a desire that complaints on the part of farmers should be brought immediately to their attention. Any farmer, therefore, who is not receiving what he considers proper treatment from any bank or mortgage company should send a complete report of the case to the editor of The Guide and give him permission to take it up with the bank or company direct. We would suggest also in writing business letters, either to banks or mortgage companies, that farmers confine themselves entirely to a discussion of business in hand, and not make assertions or insinuations against the honor and integrity of the banker or lender. This may relieve the feelings, but it will seldom assist in improving business relations. We make this suggestion because we have received quite a number of letters of this character. The Guide will be glad to take up any such cases with the proper officials and see what can be done to assist the farmers. Be sure in sending in your case that you give both sides fully.

THE GRAIN GROWERS' GUIDE

"Life is made up, not of great things, in which smiles and kindnesses and small obligations given habitually are what win and preserve the heart and secure comfort."—Sir H. Davy.

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.**

323 Main Street
WINNIPEG

TORONTO MONTREAL
EDMONTON REGINA
SASKATOON

This Month

The Great-West Life Assurance Company celebrates its twenty-fourth anniversary.

In August, 1892, The Great-West Life commenced business in the then sparsely settled West. The Company's subsequent history is intimately linked with the vast developments of the Western Provinces. Its business has grown amazingly—and by its loaning operations The Great-West Life has taken no inconspicuous part in upbuilding the West and Western enterprises.

The twenty-fourth anniversary finds The Great-West Life with a business in force of over One Hundred and Twenty-five Million Dollars, with assets exceeding Twenty Million Dollars, and with over Sixty Thousand Policyholders.

**THE GREAT-WEST LIFE
ASSURANCE COMPANY**

Dept. "T" Head Office: WINNIPEG

MONEY TO LEND

School Debentures Purchased
The Canada Landed and
National Investment Co.
Limited

E. K. CAMPBELL, Manager
P.O. Box 338 Winnipeg

**THE
Weyburn Security Bank**

Head Office: Weyburn, Sask.

SEVENTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for
Western People
H. G. POWELL - General Manager

**THE LONDON MUTUAL
FIRE INSURANCE CO.**

Issue a Special
FARMERS' POLICY

There is no better
See our Local Agent or write for his address to—
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

Officially
Grain Purchaser
Bon Track or
Handled on
Consignment
Live Stock
Sold on
Commission

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