

Farmers' Financial Directory

CROWN LIFE

We Prospered in 1915

In spite of the general experience the new applications for Insurance in 1915 totalled \$4,008,406 or the noteworthy increase of 16% over previous year.

Your Policy in the Crown Life Insurance Company "makes good." Our "estimates of profits" have been fully lived up to.

Let us send you our 1915 Report.

CROWN LIFE INSURANCE CO., TORONTO

AGENTS WANTED IN UNREPRESENTED DISTRICTS

THE HOME BANK OF CANADA

ORIGINAL CHARTER 1854

BRANCHES AND CONNECTIONS THROUGHOUT CANADA
JAMES MASON, General Manager

A deposit of One Dollar opens a savings account with the Home Bank. The account may be added to by deposits of further large or small amounts and full compound interest will be paid at highest bank rates.

Winnipeg
Office

426 MAIN STREET

W. A. Macchaffie
Manager

The Report for 1915

of the Great West Life Assurance Company is now in print, and will be mailed to any interested person on request.

It records a year of remarkable success—success founded upon twenty-three years of remarkable

RESULTS TO POLICY-HOLDERS

Over \$119,000,000 of Insurance is now held in force by

THE GREAT-WEST LIFE ASSURANCE CO.

Head Office - Winnipeg

DOMINION

War Loan

In amounts of

\$100 and \$1,000

Write us for particulars

T. R. BILLET & CO.

Stock and Bond Brokers
WINNIPEG

THE

Weyburn Security Bank

Head Office: Weyburn, Sask.

SEVENTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People

H. O. POWELL - General Manager

WHEN WRITING TO ADVERTISERS
PLEASE MENTION THE GUIDE

CARS OF LIVESTOCK

From Farmers, Drivers
or Associations

handled to the best possible advantage by the farmers' own company. A well equipped office at Union Stock Yards, Winnipeg, has been placed in charge of a competent and reliable superintendent and capable assistants. Secretaries of associations interested in shipping livestock co-operatively should write us so that we can arrange to keep them advised as to what we are doing.

Ask us for information regarding livestock or livestock shipments and let us handle them for you.

The Grain Growers' Grain Co. Ltd.

Branches at
REGINA, SASK.
CALGARY, ALTA.
DUNDAS, ONT.

Winnipeg-Manitoba

Agency at
NEW WESTMINSTER
British Columbia

When writing about Livestock, address your letter to

THE GRAIN GROWERS' GRAIN COMPANY LTD.

Union Stock Yards - Box 3056 - Winnipeg, Man.

PATRIOTIC INVESTMENTS

A plentiful supply of "silver bullets" is one of the things which is absolutely necessary to carry the war to a successful conclusion, and there are many people who are unable to "do their bit" by personal service in the field, who can help Great Britain and her allies by supplying financial aid. There is this about it, too, that those who furnish the "silver bullets" voluntarily, that is by loans, rather than by taxation, will be well paid for them. The Canadian war loan of \$100,000,000, which was issued last November, at 97½ bears interest at 5 per cent. per annum, payable half yearly, which makes the net return 5.35 per cent., a very favorable rate, considering the fact that the Dominion of Canada itself is the security given.

Approximately one-half of this loan was taken up by large financial institutions, the chartered banks alone subscribing for \$25,000,000, and a portion of the bonds are now being re-sold in amounts from \$100 up by those who bought them in the first place. This offers an excellent opportunity for the investment of any sum of money in even hundreds, from one hundred dollars up into the millions, with absolute security and a good rate of interest, besides which one has the satisfaction of feeling that he is helping to supply some of the money needed to carry on the war.

War bonds can be purchased thru any reliable financial broker. The names of such firms can be secured from the advertising columns of this and other papers, and any bank manager will advise as to whether or not they are reliable. A few days ago Dominion war loan bonds were selling at 97½ and interest on the Montreal Stock Exchange, and on two days over \$500,000 worth changed hands. It is true, of course, that in buying bonds which have already been purchased from the government, one is not supplying the treasury with more money immediately, but the big financiers who are selling now in small lots are getting ready to buy big lots again when the next loan is made.

Five Year Bonds

Another opportunity for small investors will be offered shortly, the Finance Minister in his budget speech having announced that it was the intention of the government to authorize the sale of debentures from time to time in principal sums of \$100 and multiples thereof, which will be repayable five years from the date of issue. Sir Thomas White did not go into the details of this issue, or state the rate of interest which would be offered, and this information will be awaited with interest.

Another method of investing one's surplus funds so as to help finance the war is the purchase of Canadian securities held in Great Britain. One way in which Great Britain is paying for a great deal of the war supplies which she is importing from Canada, United States and other countries is by the sale of foreign securities held in Great Britain, and considerable business is being done at the present time in the sale of Canadian municipal bonds on the London Stock Exchange. These are being bought by the Canadian bond houses, thru their London agents, and sold in Canada. The rate of exchange the highest than it was, is still around \$1.80 per pound sterling, and this makes it possible to transmit money cheaply from Canada to London. The actual money, of course, does not cross the ocean. What happens is that the money of the Canadian investor is placed in the bank here to the credit of someone in London and is used to pay for munitions of war purchased in this country by the British Government.

The rate of interest on Canadian municipal bonds and the price at which they can be purchased makes the yield in the neighborhood of from 6 to 7 per cent., varying according to the financial position of the municipality by which they are issued, so that here again is an investment where profit and patriotism can go hand in hand. Any broker can supply bonds of this kind in amounts to suit small or large investors, and the advice of some reliable firm might profitably be sought by anyone contemplating such an investment.

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

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

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.

Urban Mutual Fire Insurance Co.

Incorporated 1888. Portage la Prairie, Man.
J. A. Marshall, Pres. D. McKillop, Vice-Pres.
J. F. Young, Treas.

DOING BUSINESS IN MANITOBA ONLY

AGENTS WANTED

In all towns, villages and cities

H. H. M. PRATT, Manager

Farmers!

When laying your plans for the coming year do not overlook the matter of Fire Insurance on your buildings and livestock, and see that you get a policy in the Mutual System, which gives you perfect covering. Keep your insurance in this province and help to build up a Saskatchewan Company that is owned and operated by the farmers of this province. Such a Company is—

The Saskatoon Mutual Fire Insurance Co.

SASKATOON, SASK.

LIVE AGENTS WANTED