

NORTHERN CROWN BANK

HEAD OFFICE - WINNIPEG

Organized in Western Canada in 1905

Capital (Authorized)\$6,000,000

Capital (Paid Up)\$1,431,200

Rest and Undivided Profits \$848,554

LOANS ON GRAIN

We are prepared to make loans to responsible farmers on the security of threshed grain or against bills of lading.

LOANS MADE AT ALL BRANCHES

Branches Throughout the West.

INSURANCE BY MAIL

If you require information regarding Life Insurance, but for any reason find it inconvenient to see an agent, you can complete the matter entirely by mail.

Send your name, address, and date of birth to The Great-West Life, when interesting details of a suitable policy will be sent by return of mail.

Remember—to "put off" Life Insurance merely means extra cost when you do insure with a big risk in the meantime.

The Great-West Life Assurance Company

Dept. "1"

Head Office: WINNIPEG

Ask for a 1918 Desk Calendar—FREE ON REQUEST

The Weyburn Security Bank

Chartered by Act of The Dominion Parliament

HEAD OFFICE Weyburn, Sask.

Nineteen Branches in Saskatchewan

H. O. POWELL, General Manager

GRESHAM LIFE ASSURANCE SOCIETY

Estab. 1848. — Funds \$50,000,000.
Low Premiums. — Liberal Policies.

AGENTS WANTED

Apply to Branch Office, Winnipeg

WHEN WRITING TO ADVERTISERS
PLEASE MENTION THE GUIDE

THERE'S MONEY FOR FARMERS

in selling

LIFE INSURANCE

One young farmer last year averaged over \$400 per month selling our Policies. Another averaged \$250 per month.

You can do likewise!

OUR POLICIES ARE EASY TO SELL

Enquire:

J. W. W. STEWART

Managing Director

MONARCH LIFE WINNIPEG

mail or otherwise, a duplicate order will be furnished by the bank, and, further, the farmer is given a receipt as well as the order, so that he may have same for his own records.

The business of buying drafts is identical with the money order business, except that the draft is used for amounts above \$50.00.

Many farmers have, in the past, forwarded money in registered letters. This is a mistaken practice, as the post office does not hold itself responsible for the delivery of money sent in this way, and will only guarantee that special care will be taken with such mail matter. Therefore, the farmer who uses this method is running a big risk, which can be easily avoided by using money orders or drafts. Express money orders may also be purchased if such is handy for the sender.

BANK OF COMMERCE REPORT

The financial statement of the Canadian Bank of Commerce, just issued, shows net profits for the year of \$2,637,555. This is a gain of almost \$200,000 over 1916, and of \$285,000 over 1915. The chief items of the balance sheet for the past two years compare as follows:

	1916	1917
Balance brought forward	\$ 461,802	\$ 902,318
Net profits	2,439,415	2,637,555
	\$2,901,307	\$3,439,874
Deductions:		
Dividends	\$1,800,000	\$1,400,000
Tax on circulation	147,288	150,000
Pension Fund	80,000	85,000
Patriotic Fund donations	50,000	50,000
Other contributions	21,700	27,800
Balance carried forward	802,319	1,232,074
	\$2,901,307	\$3,439,874

The bank's fiscal year ended on November 30th last, on which date the assets were \$344,000,000 greater than in any previous year.

The Canadian Bank of Commerce celebrated its fiftieth anniversary this year, having commenced business in 1867, the year of Confederation.

BRITISH INSURANCE CO.'S DIVIDENDS

British insurance companies, which have had to meet the question of dividends since the war commenced three years ago, have not been numerous as such companies usually make distributions of profit every five years instead of annually. In the case of those companies which have had to meet it, the following, however, are the facts:—

"15 companies 'passed' their dividends.

"13 companies cut down their scale of annual dividends.

"9 companies made no change in their dividend scales.

"1 company increased its dividend scale.

"The conditions in Great Britain and the United States are, of course, very different, but these facts should be of interest to us all for this question must be met by all if the war lasts for even another year.

WATER POWER OF CANADA

The first estimate of Canada's water powers was issued by the Commission of Conservation in 1911. Since then, it has conducted water-power surveys of British Columbia, Alberta, Saskatchewan and Manitoba, and has secured additional data on the powers in other provinces. It now submits the figures below as being the latest available:—

Province	Developed	h.p.
Ontario	5,800,000	760,000
Quebec	6,000,000	640,000
Nova Scotia	100,000	26,000
New Brunswick	300,000	15,000
Prince Ed. Island	3,000	500
Manitoba		76,000
Saskatchewan	3,500,000	10
Alberta		33,000
Northwest Ter.		Nil
British Columbia	3,000,000	250,000
Youkon	100,000	12,700

Total for Canada 18,803,000 1,813,210

"The figures in this column are given with much reserve since it is practically impossible to arrive at exact amounts for any country. In addition to detailed surveys and flow records, such factors as artificial storage, economic head to be developed and kind of industry to be established all vary the estimates for each individual site.

SEED PURCHASING COMMISSION

The rapid increase in areas under cereal crop in the prairie provinces has not been followed with an equivalent development of business organizations of capacity sufficient to meet the full requirements of good seed grain in years of partial crop failure covering considerable areas. The immigration branch of the department of the interior has for many years provided seed grain to homesteaders on the basis of deferred payments and on occasions have extended that distribution to farmers who have been in need.

The condition of the wheat crop in southern Manitoba and south-eastern Saskatchewan, which had been severely attacked by rust during the summer of 1916, made it clear as early as the first of September that large quantities of seed wheat would have to be shipped into that area from Alberta, and a month later the Seed Purchasing Commission of the seed branch was established and at work in each of the three provinces. This arrangement provided that all farmers who were in need of financial support to procure their supplies of seed grain, should establish their claim to such support before the local governing body in the municipality where they lived, which governing body would be expected to assume the responsibility of financing their purchases, either directly or with the co-operation of their provincial governments.

The Seed Purchasing Commission, with headquarters at Regina, Sask., proceeded in early October with the purchase of seed wheat, for which they were authorized to pay a premium over current market prices amounting to not more than five cents per bushel. All of the seed purchased by the commission was subject to inspection on delivery at the Canadian government interior terminal elevators at Saskatoon, Moose Jaw or Calgary, in which all of the seed-purchased was stored and cleaned for shipment. Standards of quality of seed wheat, seed oats and seed barley were fixed by order-in-council and administered by the seed inspection division of the seed branch staff, which had two experienced inspectors at each elevator. All of the seed grain purchased was bought subject to being graded seed by these men, over whom the Seed Purchasing Commission had no direct control. In addition to inspecting the seed grain purchased, these seed inspectors issued certificates and caused to be separately binned all grain admitted to these elevators that was sufficiently clean and good to pass the seed grades. The Seed Purchasing Commission did not have a monopoly of the purchase and sale of grain for which seed certificates were issued at these interior terminal elevators. The commission did, however, handle a sufficient quantity of seed grain to ensure an abundant supply at fair prices.

The Commission purchased 629,000 bushels of seed wheat, 308,000 bushels of seed oats and a small quantity of seed barley. This seed, which was selected because of being clean and free from wild oats and other noxious impurities, was carefully recleaned and sold at a price sufficient to cover the net cost of the recleaned seed. Special freight rates and arrangements for handling were provided by the railway companies. The provincial departments of agriculture for Manitoba and Saskatchewan extended their co-operation by providing the municipal governing bodies with financial assistance to enable them to purchase seed for needy farmers. Seed grain in any quantity was shipped either in sacks or in bulk to fill orders received from individual farmers, farmers' organizations, municipal governing bodies, or seed merchants, in any part of Canada. Of seed oats, 154,000 bushels and a small quantity of seed wheat were shipped on orders from points in Ontario, Quebec and New Brunswick. A total of \$1,400,000 was placed to the joint credit of the chief commissioner and the accountant in Regina and instalments of \$100,000 as required. The total amount returned up to September 31, 1917, was \$1,422,000, in addition to which there is in the Canadian government elevator at Moose Jaw about 24,000 bushels of

Continued on Page 26



Canada Permanent Mortgage Corporation

Money to Loan

For terms of twenty years (when shorter terms are not preferred by the borrower) repayable by equal annual payments which include both principal and interest—the surest and cheapest plan yet devised for the gradual extinction of a debt.

For further information apply to

GEO. F. R. HARRIS, Manager
Manitoba Branch, Winnipeg, Man.

W. E. MASON, Manager
Saskatchewan Branch, Regina, Sask.

W. T. CREIGHTON, Manager
Alberta Branch, Edmonton, Alta.

Write or Wire your order for

War Bonds

The ideal investment for your savings. To buy or sell, apply

Simpson, Mitchell & Ewing
Union Trust Building, Winnipeg

WHEN WRITING TO ADVERTISERS
PLEASE MENTION THE GUIDE

"Bond The Secretary"

Write your requirements to the Undermentioned Companies



ALL KINDS OF Fidelity Bonding

Also Workmen's Compensation, Motor Car Risks, Public Liability, Employers' Liability, Glass Breakage, Burglary, and Personal Accident and Illness.

CLAIMS PAID EXCEED \$86,000,000

Railway Passengers Assurance Company of London, ENGLAND

Head Office for Canada and Newfoundland—Toronto, Ont.

Branch Office:
400 Merchants Bank Bldg., Winnipeg
B. G. Carmichael, Branch Manager

When in need of a Guarantee Bond
Apply to—

The Dominion of Canada Guarantee and Accident Insurance Company

The oldest and strongest strictly Canadian Casualty Company

Head Office - Toronto

Branches—Winnipeg

Calgary Regina Vancouver

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4 Years	5 Years
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102.03	129.50
153.05	194.26
204.06	259.02
255.12	323.80
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357.20	453.34
408.24	518.12
459.28	582.90
510.32	647.68
561.36	712.43
612.40	777.20
663.44	841.97
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KEY ORDERS

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