

# THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President  
 ALEXANDER LAIRD, General Manager. JOHN AIRD, Asst. 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 transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

S. H. HENDERSON, President ED. DEWART, Vice-President C. D. KERR, Treasurer

## The Wawanesa Mutual Insurance Co.

Head Office :: Wawanesa, Man.  
 A. F. KEMPTON, Secretary-Manager

Amount of business in force, over \$39,000,000.00  
 Assets over liabilities, over \$652,000.00  
 Number of farmers insured Dec. 31, 1913. 25,495

A Fire Company insuring all classes of Farm Property at the Lowest Possible Cost to the Assured. FARMERS! Here are Six Reasons why it will pay you to insure your Property in

### THE WAWANESA MUTUAL INSURANCE COMPANY

- FIRST—Because it is owned and operated by the Farmers of the three Prairie Provinces for their mutual benefit and not to enrich stockholders of a company formed to accumulate wealth at the expense of the insurer.
- SECOND—The cost of insurance is not only very low, but you are not required to pay your premiums in advance unless you prefer doing so, and no interest is charged where premium notes are taken. The agent's fee is all that is required to be paid in cash.
- THIRD—The Company is thoroughly reliable, and its policies are better adapted to Farm Insurance than any others issued. The use of steam threshers permitted free of charge.
- FOURTH—The cost of adjustment of loss claims are paid by the Company and not by the insured.
- FIFTH—Insurance on Livestock covers them against loss by fire anywhere on the farm, and by lightning anywhere in Manitoba, Saskatchewan and Alberta.
- SIXTH—That this is the Largest Farmers' Mutual Fire Insurance Company in Canada and must therefore be giving the best satisfaction.

# Spend Your Old Age in Sunny Florida



WHY shiver and freeze, shovel snow and coal, wear heavy furs and flannels and be cooped up six months in the year when you can go down to BAY VIEW, FLA., and spend an easy out-of-door life among the birds, the flowers and the sweet magnolias.

Why not make up your mind RIGHT NOW to make a change? Many of you younger men and women are not greatly enthusiastic over snow, blizzards and zero weather. If you cannot move to BAY VIEW now, why not investigate this exceptional proposition now and have a place prepared for you when you are in position to enjoy the fruits of your hard toil.

If we can show you younger men or you older ones either for that matter, where you can make more money farming at BAY VIEW than you are now making, wouldn't you be interested? It costs you nothing to find out and it might mean a great deal to you. Study over the following statements and see if they don't appeal to you:

The soil at BAY VIEW is a deep, rich sandy loam—very exceptional for Florida. We will send you, together with our literature, a sample of this soil. We have plenty of rainfall 12 months in the year. Irrigation is unheard of. Crop failures practically unknown. Two and three crops easily raised each year on the same ground. These crops will net you from \$100 to \$500 profit per acre per year. Satsuma oranges (one of the finest and

most profitable varieties grown), figs, pears, peaches, plums, grapes and all kinds of berries produce abundantly. You can also raise enormous crops of corn (field and sweet), oats, hay, Japanese cane, clover, sweet and Irish potatoes, sugar-cane, celery, tomatoes, lettuce, cabbage, water-melons, cantaloupes, egg plant, cucumbers, radishes, turnips and all kinds of early profitable vegetables.

Not a better location in America for Dairying and Stock raising. Ready markets and good prices. Grass for pasture the year round. Don't have to stable and dry feed six months in the year.

BAY VIEW has one of the finest climates in the United States, both summer and winter. No sunstrokes in summer—no frostbites in winter. Ideal salt water, boating, fishing and bathing. Lumber for building at wholesale prices. Good stores, churches and schools within 4 miles of any of this land.

We have farm land for all kinds of farming purposes, town lots and winter home lots with beautiful water frontage, all described in our big, free book. Prices very reasonable and excellent locations at present time. DON'T FORGET TO MAIL THE FREE BOOK COUPON.

### FILL IN, CUT OUT AND MAIL THIS COUPON TODAY

SANTA ROSA PLANTATION CO., Room 901, 208 N. 5th Ave., Chicago, Ill.  
 Gentlemen:—Please send me by return mail, absolutely free, your Big Illustrated Book, Sample of Soil, Maps, etc.

Name.....  
 Address.....

## 130 WISCONSIN INCUBATOR \$13.90 AND BROODER



If Ordered Together We send both machines for freight and duty charges to any R. R. station in Canada. We have branch warehouses in Winnipeg, Man., and Toronto, Ont. Orders shipped from nearest warehouse to your R. R. station. Hot water heat, double walls, dead-air space between, double glass doors, copper tanks and boilers, self-regulating. Nursery under egg tray. Especially adapted to Canadian climate. Incubator and Brooder shipped complete with thermometers, lamps, egg testers—ready to use when you get them.

**BOTH FOR \$13.90**  
 Freight and Duty Paid

Send for FREE Catalog Today—or send your order and Save Time.

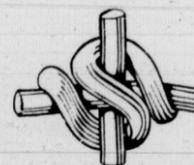
### TEN YEAR GUARANTEE—30 DAYS' FREE TRIAL

Incubators finished in natural colors showing the high grade California Redwood lumber used—not painted to cover inferior material. If you will compare our machines with others, we feel sure of your order. Don't buy until you do this—you'll save money—it pays to investigate before you buy. Remember our price of \$13.90 is for both Incubator and Brooder and covers freight and duty charges.

Write Today Don't Delay **WISCONSIN INCUBATOR CO., Box 214 RACINE, WIS.**

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## The Value Sign in Fencing

Write for Catalogue and Prices to

## The Ideal Fence Co. Ltd., Winnipeg

Quality Fence, 18c a rod and up. We pay the freight

# LUMBER

## Doors - Windows - Mouldings

Direct from the Mill at Wholesale Mill Prices

In 1914 hundreds of farmers in the Prairies had, through the policy of the Consumers Lumber Company, a taste of what it means to purchase lumber direct from the mills at mill prices. It meant a higher standard of quality than he had been accustomed to and a reduction in prices, that almost cut his lumber bills in half. The results were so satisfactory to our customers, as well as ourselves, that we have prepared for a large increase in our sales for 1915. Our rule is to maintain the highest standard of quality in our shipments, and at the same time give you the closest wholesale mill price. From every section where we have shipped lumber we are showing a large increase in business, which speaks for the high quality of our lumber, the fair treatment of our customers and the saving in price we made. Geo. M. Drinnan, Secretary-Treasurer of the United Farmers of Alberta at Gadsby, Alta., says: "Your lumber was the best I ever saw brought in here, and gave great satisfaction to our members."

John Boston, of Leross, Sask., says: "We took great pleasure in comparing the lumber received with the grades sold in our local yards, and I assure you I will do all in my power to secure you additional orders." We could go on and give you an endless number of such expressions of satisfaction.

Lack of space prevents us from printing here anything like a complete list of lumber prices, we therefore request that you write for our list, and if possible send us your bill stating quantities, and we will promptly send you an estimate telling you what each item, as well as what the entire lot will cost you, delivered freight paid to your station.

If the amount you require is not sufficient for a carload, get some neighbors to join you. Shipments for different parties will be kept separate in the car. A carload requires about twenty thousand feet. Be sure and get our prices before buying. They will save you money.

## Consumers Lumber Company

CITY OFFICES: BIRKS BUILDING  
 VANCOUVER, B.C.

WE WHOLESALE TO A NATION, INSTEAD OF RETAIL TO A NEIGHBORHOOD