



FIRST
IN
THE
NORTH
WEST

Who Will Provide for Your Widow if YOU do not?

Will the income from your property support her as your earnings do now?

Will she have to stint on clothes, or food, or the children's education? Will she be obliged to take in boarders, or go out to earn a living?

Though you may hate the thought, how can she escape such hardships if you do not leave Life Insurance to replace your earnings?

For a Premium you'll scarcely miss, you can instantly place to her credit with the Northwestern Life Assurance Co. a sum twenty, thirty, forty or even fifty times the first annual payment, depending on your age and the type of Policy you select.

Is it fair to her to put this matter off? Write us NOW for full particulars.

The Northwestern Life Assurance Co.

HEAD OFFICE, WINNIPEG.
Reserves in excess of Dominion Government Standard.

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special FARMERS' POLICY

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

MONEY TO LOAN!

in moderate amounts on improved occupied farm property

PROMPT ATTENTION CURRENT RATES

Full Particulars from

UNION TRUST COMPANY LIMITED
REGINA, Sask. 101 WINNIPEG, Man.

Take Time to Think!

precisely what would happen if YOUR sudden removal occurred.

Business—home—family—how would your various interests be affected? Thought of this kind must lead to LIFE INSURANCE. And you may readily assure yourself (as over 59,000 others have done) that THE BEST IN LIFE INSURANCE is found in the Policies of

THE GREAT-WEST LIFE ASSURANCE CO.

DEPT. 1.
Head Office — Winnipeg
Over \$115,000,000 now in force

importance to clear existing investment channels of all unnecessary impediments? —"Canadian Finance," Winnipeg.

What Canada Needs

Continued from Page 8

stimulate this process than the extension of the co-operative idea, which must have as its foundation a sound system of co-operative finance.

Other Necessary Reforms

These items do by no means exhaust the vista of possibilities which will confront a new reform party in Canada. The removal of civil service from politics is an absolute necessity to the extension of the activity of the state, and without it railway nationalization might be a disastrous experiment. We should require the various departments of the state organization to be governed and administered by expert commissions of highly paid officials whose status would be that of high court judges. The real administration of most European countries is in the hands of permanent public servants, men of marked ability of high social position, of whom the late Lord Welby was a splendid instance. Parties came and went in office, but year after year Welby ruled at the treasury, devised budgets and planned new schemes of social reform via taxation. We must encourage the flower of our youth to seek and find honorable employment in the public service and to prefer it to the charms of private profiteering. There are many constitutional reforms which deserve the support of western radicals; the laws against electoral corruption should be radically amended and every effort made to remove one of the greatest blots on the life of Canada. Last, but not least, the abolition of that ancient stronghold of vested privilege and hoary folly, the senate, should be sternly and vigorously carried out. The senate is nothing more or less than a political workhouse available in turn for either party, and while it undoubtedly contains some able and public spirited members, its general record is malodorous and unhallowed. Coincident with its departure there might also be enacted a bill forbidding the creation of further Canadian titles. We can never be a real democracy till all attempts to transplant to Canada a pale, sickly imitation of the out of date aristocratic systems of Europe are forever made impossible.

The Common Good

There are a great many prosperous, worthy and comfortable people in Canada who have hitherto complacently accepted the views that the volume of happiness and prosperity available for the world in general and the Canadian people in particular, is definitely limited, and that the present distribution of these commodities is as fair and equitable as can be devised. Such rebels as contest this view and claim that an improvement is possible are frowned upon as turbulent troublemakers in that they encourage classes otherwise perfectly contented and happy to become discontented and critical without cause. In all European countries this view of the reformer has received severe shocks. The war has compelled people of all classes to face realities and abandon their old-time narrow conception of individual and class interests in face of the common good, and look with long delayed approval upon much needed changes hitherto scorned as revolutionary. We, in Canada, are far removed from the seat of war and have not felt its burden in the same way as France and Britain, but we have undertaken our share of burdens, made our sacrifices and have greater trials to face.

The New Leadership

It is surely not extravagant to hope that when the war ends all who are sensible of the injustices of life, and, finding them intolerable, make efforts to remove them by stern reforms, will find to their joy that the memory of union, peace and sacrifice has given to national life a sweeter and better tem-



Not for a minute if you are protected by a

Canada Hail Policy

At a very low cost you can obtain absolute protection against loss by hail with a Company that is thoroughly sound.

Full information from our Branch Recording Offices: P.O. Box 366, Regina; P.O. Box 232, Calgary, or our Local Agents.

CARSON & WILLIAMS BROTHERS LIMITED

UNION BANK BUILDING, WINNIPEG

General Agents Canada West Insurance Companies for Manitoba, Saskatchewan and Alberta

How Much Can You Save?

Just sit down and figure out how much you expect to save in the next year.

Most men when asked this question set down the amount they expect to earn and subtract the amount they expect to spend. That is not the right way at all.

You should add up the amount you have earned in past years and set beside it the amount you have saved. In that way you can find the percentage of your earnings you are in the habit of saving. You will probably be startled to find what your past record has been.

Our Life Rate Endowment Policy will help you to save a much higher percentage of your earnings than the average man is able to save. And besides it will protect fully all who are dependent on you.

Send us your name and address and we will tell you about it.

The London Life Insurance Company
London : Ontario : Canada



The "Waterloo Boy" Kerosene One-Man Tractor

DOES NOT REQUIRE AN EXPERT TO RUN IT

So simple is the mechanism that any farmer can run it without any previous engineering experience. No intricate parts to get out of order. Couple this feature with the fact that it is built to operate on Kerosene with no special attachments whatsoever for the heavier fuel, and you have the ideal light-weight tractor—the tractor you want. Genuine is too expensive for ordinary farm purposes. The Waterloo Boy Kerosene One-Man Tractor will save you money the year around.

Here's the Proof!

Winnipeg, Sask., May 27, 1916
The Gasoline Engine & Supply Co.
Winnipeg, Man.
Dear Sirs— I suppose you would like to know how the Waterloo Boy works. Well, it sure has done well, for I have just finished about an engine of one kind or another. I got this one, and I ran it myself. It pulls the plow as good as a tractor, starts easy, and runs like a dream. Yours truly,
(Signed) M. R. CARLEY



Weight only 4000 lbs. Brake Test 24 h.p. Draw Bar 12 h.p. Equipped with Traction Disc Magnets, with Inertia Starter.

The striking point about this little tractor is that in the Kerosene district it requires no horse to pull one 14-inch treadling plow and six for steady work. The Waterloo Boy will pull two 14-inch plows in any grade breaking and then to steady. Enough said! Let us tell you further particulars. Free. Write today. We also handle Gas Engines, Grain Grinders, Corners and Pans, Electric Lighting, Washers, Wind and Power Washing Machines, Grain Elevators, Pans, Jaws, Small Threshing Machines, Sowing and Threshing Machines.

GASOLINE ENGINE AND SUPPLY COMPANY Ltd., WINNIPEG