

Farmers' Financial Directory

UNION BANK

OF CANADA

A Strong, Far-Reaching Organization



Head Office, Winnipeg
Total assets over \$30,000,000
Deposits over \$12,000,000

The local office of the Union Bank of Canada is but one of over 315 branches in Canada, more than 200 of them in the West. Through this organization we offer a Banking Service covering the whole Dominion thoroughly. Open an account with the Union Bank of Canada, and take advantage of our exceptional facilities.

Branches in Alberta

Alberta, Alberta, Alta, Barons, Bassano, Bellevue, Blackie, Blairmore, Bow Island, Brooks, Brudenell, Calgary, Cardston, Canmore, Central, Chinook, Cochrane, Colesburg, Cooley, Inglewood, Edmonton, Empress, Foothills, Fort Saskatchewan, Grande Prairie, Grassy Lake, Hanna, High River, Hinton, Inglewood, Irrigon, Jasper, Lacanville, Langdon, Lethbridge, Macleod, Medicine Hat, Okotoks, Pincher Creek, Ponoka, Pelly, Pelly River, Standard, St. Mary, Stettin, Three Hills, Wainwright, Wainwright.

CROWN LIFE

Are You a Careless Father?

A celebrated divine said: "One of the greatest crimes I know of is bringing a family into existence, and then failing to provide for its members if the breadwinner dies."

The Crown Life "Monthly Cheque" Policy provides funds that cannot be lost, squandered or unwisely invested. Cost is low, the insurance is large.

Let us send you some new insurance facts

CROWN LIFE INSURANCE CO., TORONTO

Agents wanted in unrepresented districts

Hail Insurance

Write us for Further Information

Of the many perils to which your growing grain will be subject, that of damage by Hail is greatest, and although greatest it is the one hazard from which the risk of loss may be entirely eliminated.

See that your Insurance is under a British Crown Policy, backed by a reputation for Fair and Prompt settlement of Loss Claims.

See our Local Agent or write us

The British Crown Assurance Corporation

Limited, of London and Glasgow

Western Canada Offices:

REGINA, Saskatchewan

CALGARY, Alberta

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

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

AVOIDING WORTHLESS STOCKS

It is a common belief that the farmer is a particularly "easy mark" for the financial fakir and the get-rich-quick artist. As a matter of fact, the people who live in cities are just as often swindled out of their money by a fake proposition or induced to sink their savings in a wild cat scheme. Remember Calgary oil! Both farmers and city men, therefore, need to be on their guard when they have money to invest, and should be careful to scrutinize every proposition that is put before them to discover whether or not it is worthy of their confidence. McClure's Magazine, to assist its readers in taking care of their money maintains a financial and insurance department and has issued a booklet reproducing a number of articles from its pages by the editor of the department, Albert W. Atwood. One of these articles, which deals particularly with the question of detecting and avoiding worthless stocks, is reproduced below:

Financial Swindler's Methods

Whenever a concern becomes immensely prosperous, making an enormous profit on a fixed capital, and as soon as the fact becomes known, there is a tendency for capital to gravitate in that direction. Then comes the wild-catcher's great opportunity, the swindler's paradise. After every big success, arrives the fakir to capitalize it. Goldfield had its tens of successes—and its hundreds of failures. The same is true of Cobalt, Southern California, Calgary, and every other mining and oil field. It is true of every industry.

The real get-rich-quick artist is an opportunist. He holds himself in readiness to take advantage of everything that comes along. He works first in mining stocks, then in oil stocks, then with a new invention or a land proposition. Before buying stocks, look up the record of the promoter and see whether he has not previously been connected with other industries, with none too great success.

The swindler always promises too much; his literature is too plausible. He criticizes other propositions, other investments. Usually he is over-vehement. His letters are personal. He wants to let you in on the "ground floor." He is holding the stock just a little longer for you. He is absolutely certain the stock is going up. He bubbles over with enthusiasm. He conveys an air of optimism, buoyancy, and good nature. It is all fake. That is the way he works, and you must look out for it.

The honest investment banker or broker may publish a booklet describing the property whose securities he is selling, and have it as attractive as possible. But it will be a statement of facts bearing on the subject, not a glowing description of other big successes. It never treats of irrelevant subjects. The swindler's circular always says more about property in general than about the property owned by his particular company.

To Avoid Worthless Stocks

"Avoid stocks whose promoters, in their pamphlets, show any of the following tendencies:

1. Ridiculing of conservative savings banks.
2. Denouncing Wall Street (which may or may not be a very bad place, but is invariably denounced by stock promoters for their own purposes and to throw a blind over their own operations).
3. Failure to state conspicuously the par value of the stock.
4. Selling the stock at some absurdly low price, such as two cents a share.
5. Selling the stock at far below the par value and yet representing it as a big earner.
6. Attempts to work the hurry-hurry game.
7. Advancing the price of the stock by vote of the directors. This is sometimes done by legitimate concerns, but they do not make a hue and cry of it in their circulars, as the swindlers do.
8. Offering a limited number of shares to one person.
9. Declaring that the present allotment of stock will soon be exhausted, even if it is, which is unlikely, there are literally thousands of other good investments, and probably five thousand legitimate reputable brokers.

Your Will Can Not Be Broken

Many people have the erroneous idea that only a lawyer can make a legal, binding will. For 35c we will send you a legal will form, which you can fill out at home by following our instructions, making as legal and binding a will as any lawyer. We also send a specimen will filled out, so that you can make no mistakes. Don't delay—do it now. Sold by druggists and stationers, 35c, or by mail (3 for \$1) to

BAX WILL FORM CO.
Room 171c, 257 College St., Toronto

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

A TYPICAL

Great-West Life Result

Twenty Payment Life Policy for \$5,000. Issued 1896. Matures 1916. Age 24. Premium \$132.60. Paid-up Value at Maturity \$8,820.00

or
Cash Value at Maturity \$3,795.00
Total Premiums Paid 2,652.00

Excess Return \$1,143.00

The Policyholder was protected by \$5,000 Insurance during 20 years and at the end of that period the cash value constituted not only a return of all premiums, but in addition a splendid surplus. Such remarkable results are worthy of attention.

THE GREAT-WEST LIFE ASSURANCE COMPANY

Department 1.

Head Office - WINNIPEG

Ask for rates at your own age and examples of other maturities.

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.

THE Weyburn Security Bank

Head Office: Weyburn, Sask.

SEVENTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People

H. O. POWELL - General Manager

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