THE CANADIAN BANK OF COMMERCE

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

BRANCHES AND CONNECTIONS THROUGHOUT CANADA JAMES MASON, General Manager

The Chartered Banks will begin to show an increase in small savings deposits after the summer outing season has closed. Will you be one of the many depositors who are preparing for the winter?

Winnipes 426 MAIN STREET W. A. Machaffie Office:

SAFETY PLUS FAIR DEALING

POINTERS FOR FARMERS:

FIRST—Consider an Insurance Company's financial strength.
SECOND—Loss paying record for fair dealing.
THIRD—Conditions of policy for liberality.

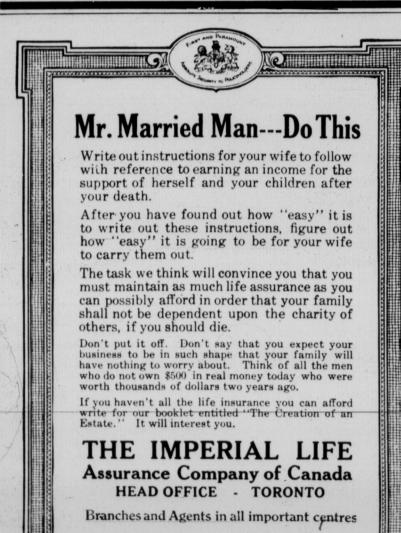
The London Mutual Fire Insurance Company

FIRST—Assets \$863,554.52; Surplus to Policy-holders \$433,061.40. SECOND—In fifty-six years has paid over \$8,500,000 to Policy-holders. THIRD—Gives the Farmer the most liberal policy conditions.

SEE OUR LOCAL AGENT OR WRITE TO

Union Bank Building Winnipeg

Carson & Williams Bros. Ltd. London Mutual Fire Insurance
Union Bank Building Company, 31 Scott Street, Toronto F. D. WILLIAMS, Manager



WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

UNION BAR

Bank By Mail and Save Long Drives

If none of our 200 Western Branches is near your home, mail us the cheques or cash you receive, with your Passbook, and we will return it with the Deposit credited. Then you can pay your bills by cheques, which we will honor, or if you want the cash yourself, send us a cheque in your own favor and we will forward the money by return mail.

Branches in Alberta

Airdrie, Alderson, Alix, Barons, Bashaw, Bassano, Bellevue, Blackie, Blairmore, Bowden, Bow Island, Brooks, Brunderheim, Calgary, Cardston, Carstairs, Cereal, Chinode, Claresholm, Cochrane, Consort, Cowley, Didsbury, Edmonton, Empress, Foremost, Fort Saskatchewan, Grand Prairie, Grassy Lake, Hanna, High River, Hillcrest, Innisfall, Irvine, Jenner, Lacombe, Langdon, Lethbridge, Maeleod, Medicine Hat, Okotoks, Pincher Creek, Seven Persons, Standard, Strathmore, Swalwell, Three Hills, Wainwright, Winnifred.

S. H. HENDERSON,
President

ED. DEWART, Vice-President

The Wawanesa Mutual Insurance Co.

Head Office - Wawanesa, Man.

A. F. KEMPTON, Secretary-Manager

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 re-

THIRD—The Company is thoroughly re-liable, and its policies are better adepted

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.

Thresher's Account Protects the Thresher Absolutely

No Thresherman can be sure that he is getting full pay for all his work unless he keeps accurate records of the amount of grain threshed, as well as his men's time, and receipts and expenditures. This book will show him his profit or loss every day. It is easy to keep and gives the standing every night. In this book the most striking feature is that two minutes after the last sheaf has been passed thru the machine the threshing account may be handed to the farmer. Supplies to laborers are kept in a systematic form always ready to be deducted from the wages account. There can be no "leakholes." We have sold hundreds of these books and those who have used them most like them best. The Thresher's Account Book contains:

2 Sheets Time Book for Names,

2 Sheets Summary Gains and Losses

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10 Sheets Week's Record Forms

4 Sheets Laborers' Petty Ledger 2 Sheets Standard Journal

20 Account Forms 20 Duplicates of Accounts

2 Sheets Standard Ledger 62 Sheets Labor Saving Records

The book is bound with stiff boards, covered with leatherette, having projecting edges. A book constructed to

Price of one copy\$1.00 Price for two copies\$1.50

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stand rough usage. Size of book 83 by 111.

Book Department, Grain Growers' Guide WINNIPEG MAN.