

# THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President  
 ALEXANDER LAIRD, General Manager. JOHN AIRD, Ass't 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.

# THE HOME BANK OF CANADA

ORIGINAL CHARTER 1854

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? S2

Winnipeg Office: **426 MAIN STREET** W. A. Machaffie Manager

## 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

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

# UNION BANK

OF CANADA

## Bank By Mail and Save Long Drives



Head Office, Winnipeg  
 Total Assets Over \$80,000,000  
 Deposits Over \$60,000,000

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, Aik, Barons, Bashaw, Bassano, Bellevue, Blackie, Blairmore, Bowden, Bow Island, Brooks, Brundherm, Calgary, Carleton Place, Carstairs, Cereal, Chinook, Claresholm, Cochrane, Consort, Cowley, Didsbury, Edmonton, Empress, Foremost, Fort Saskatchewan, Grand Prairie, Grassy Lake, Hanna, High River, Hillcrest, Innisfail, Irvine, Jenner, Lacombe, Langdon, Lethbridge, Macleod, Medicine Hat, Okotoks, Pincher Creek, Seven Persons, Standard, Strathmore, Swallow, Three Hills, Wainwright, Winnifred.

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

Assets Over Liabilities \$710,596.60  
 Number of Farmers Insured Dec. 31st, 1914 27,175  
 Amount of Insurance in Force \$42,299,525.00

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.

# Thresher's Account Book

*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, etc.
- 10 Sheets Week's Record Forms
- 20 Account Forms
- 20 Duplicates of Accounts
- 2 Sheets Summary Gains and Losses
- 4 Sheets Laborers' Petty Ledger
- 2 Sheets Standard Journal
- 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 stand rough usage. Size of book 8 3/4 by 11 1/4.

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

CASH WITH ORDER

## Book Department, Grain Growers' Guide

WINNIPEG - MAN.

## Mr. Married Man---Do This

Write out instructions for your wife to follow with reference to earning an income for the support of herself and your children after your death.

After you have found out how "easy" it is to write out these instructions, figure out how "easy" it is going to be for your wife to carry them out.

The task we think will convince you that you must maintain as much life assurance as you can possibly afford in order that your family shall not be dependent upon the charity of others, if you should die.

Don't put it off. Don't say that you expect your business to be in such shape that your family will have nothing to worry about. Think of all the men who do not own \$500 in real money today who were worth thousands of dollars two years ago.

If you haven't all the life insurance you can afford write for our booklet entitled "The Creation of an Estate." It will interest you.

## THE IMPERIAL LIFE Assurance Company of Canada

HEAD OFFICE - TORONTO

Branches and Agents in all important centres

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