

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.O.L., President
JOHN AIRD, General Manager H. V. F. JONES, Assistant 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. Blank sales notes are supplied free of charge on application.

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

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

The Wawanesa Mutual Insurance Co.

Head Office - Wawanesa, Man.

A. F. KEMPTON, Secretary-Manager

Assets Over Liabilities \$793,330.00
Number of Farmers Insured Dec. 31st, 1915 29,526
Amount of Insurance in Force \$18,299,525.00

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 insured.

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.

UNION TRUST COMPANY LIMITED

Extends Heartly Christmas Greetings and Best Wishes for the New Year to all its Patrons

REGINA, SASK.

WINNIPEG, MAN.

THE HOME BANK OF CANADA

BRANCHES AND CONNECTIONS THROUGHOUT CANADA

WINNIPEG OFFICE

426 MAIN ST.

W. A. MACHAFFIE Manager

WESTERN BRANCHES:

Cabri, Calgary, Crystal City, Fernie, Goodlands, Grand View, Lyleton, Moose Jaw, Neepawa, Sinitluta, Tantallon, Welwyn, Weyburn, Winnipeg

HAIL INSURANCE LOSSES

That the abnormally high loss rates this year demands an increase in rates was the general opinion expressed at a meeting of hail insurance officials held in Calgary recently. An association will be formed to deal with ratings, agency commissions, etc. No definite decision as to rates will be arrived at until the new association is fully organized.

The state hail insurance commissioner of North Dakota pronounces a failure the state hail insurance plan in that state. The scheme has been in effect six years and has never been able to pay losses in full, tho the rates have been successively raised. Last year \$33,116 was collected, and \$33,125 paid out on a basis of only 38 per cent. of the losses sustained by the fund. The present scheme is one in which hail insurance is offered by the state to any farmers willing to apply for same and pay their premium cash with application. It is a purely voluntary system.

NATIONAL ECONOMY IMPERATIVE

That Canada will now have to come to national economy in food, dress and personal expenditures generally such as is being practiced in Great Britain, where it is to lead to meatless days and the issue of food tickets, is the opinion of Sir Thomas White, minister of finance, who returned recently from his visit to the old country. While there Sir Thomas, in a newspaper interview which was favorably commented on editorially by the British press, set forth his views as to national and imperial war organization.

Not only does the finance minister consider that Canadians will have greater personal sacrifices to make if the war is to be successfully concluded, but he also takes the view that it will be necessary, as England has done, to restrict imports other than the necessities of life or those required for war purposes and cease the home production of such articles as candies, jewelry, etc.

Suggested Policy

Briefly stated, the policy which Sir Thomas regards as now essential for Canada, as well as for the United Kingdom and the empire generally, is:

National organization which will provide the maximum man-power for the military forces and requisite labor for the vital industries engaged in the production of munitions, supplies, shipping, food and other necessities of military and civil life.

Increase in such production by greater effort and increased efficiency on the part of all engaged in these industries.

National economy in food, dress and personal expenditures generally. Imports other than necessities of life or required for war purposes should be discouraged in order that the exchanges may be maintained and the national wealth conserved for its estate.

Increased National Saving

Increased national saving which will provide funds to take up government securities issued from time to time to meet war expenditure.

Organization of the special, technical, financial and business ability of the empire to assist the several governments in the great administration departments principally concerned with the conduct of the war.

The minister also considers that there should be, as far as possible, co-ordination of effort among all the dominions and members of the empire and the United Kingdom to the end that the maximum of imperial power may be made available for the continued prosecution of the war.

SERBIAN RELIEF FUND

Serbian relief work will now be conducted in Winnipeg, Man., thru an organization of which Lady Aikins has consented to become Patroness. A vigorous campaign to raise funds will be inaugurated and all war work organizations throughout the province will be asked to co-operate by sending either monthly donations or at least a contribution to help on this most worthy cause. Amidst the multiplicity of demands on our sympathy, the call of Serbia has been but faintly heard. Picture to yourself the Serbian people, ninety per cent. of whom were farmers who owned their little homes and loved them, driven from these homes at a few hours notice, many of them never to return and with only what they could carry between them and starvation. Another branch of the work carried on by

Dominion of Canada War Bonds

Municipal and Industrial Bonds

Dominion of Canada
5% Debenture Stock

We supply the above. Write to us for particulars

T. R. Billett & Company
Winnipeg, Man.

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special FARMERS' POLICY

There is none 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.

EIGHTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People
H. O. POWELL - General Manager

Choice Manitoba

Farms for Sale

Apply for List to

Canada Permanent Trust Company, 298 Garry St., Winnipeg
GEO. F. R. HARRIS, Manager

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on improved farm property

Lowest Current Rates

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National Trust Company Limited.

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