

November 8, 1916

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Low-Priced Life Insurance

Some people do not yet know that from a Canadian Company—with all its funds invested in Canada and making for the country's development—they may obtain Life Insurance at lower cost than in any other Company.

Many, on the other hand, DO know, and that is the reason for the remarkable growth of

THE GREAT-WEST LIFE ASSURANCE COMPANY

Dept. "T" Head Office: WINNIPEG
Ask for personal rates—stating age.

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special FARMERS' POLICY

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

MONEY TO LOAN

On Improved Alberta Farms
PROMPT SERVICE AND
BEST CURRENT TERMS
Associated Mortgage Investors
Granite Bldg. Rochester, N.Y.

Young Men

It will pay you again and again to become a good penman; to be able to write an intelligent letter; to master the principles of business arithmetic; to write a receipt, draft, or a promissory note; to make a transfer of negotiable paper; to write your own leases, contracts, deeds and mortgages. The Success is the largest—strongest—most reliable. It trains more students annually than all competitors combined—employs courteous, competent, skilled teachers. Write for information.

The Success Business College Ltd.
Winnipeg, Man.

ALBERTA FAT STOCK SHOW CALGARY

December 12th to 18th, 1916, and

Auction Sale of Beef Females and Fat Stock Entries

December 14th

Entries for the Fat Stock Show close on December 2, and for the Auction Sale, November 14th.

Prize List and Application Forms, also Sale Catalogues, when issued, may be obtained from

E. L. RICHARDSON, Secretary,
Alberta Livestock Association,
Victoria Park, Calgary.

THE GENUINE SMITH STUMP PULLERS
W. SMITH GOLDBEER CO.
FREE DELIVERY—31 LA CRESCEINT, MINN.

to come. So that it is not possible to deal intelligently with the question of this year's deficit without at the same time dealing with the future of the plan and the amendment of the act in such manner as to provide for a permanent, an equitable and a business-like solution of the whole problem. It is useless to propose plans for meeting the deficit without at the same time proposing equally feasible plans for placing the whole undertaking permanently on a sound basis. In this connection it appears to the writer that the following are amongst the conditions which will have to be met and in part provided for by amendments to the act.

Proposed Amendments

1.—That the four cent per acre general assessment rate remain as it is. 2.—That the five dollar maximum indemnity remain as it is. 3.—That any added protection required above that afforded by the four cent per acre assessment be paid for by those upon whose crop the insurance is carried and in proportion to the acreage at risk by them respectively. 4.—That an extra and variable assessment beginning at twelve cents per acre be levied against all crop at risk, provision being made permitting any farmer to withdraw his crop acreage from this extra assessment by foregoing all claim upon the protection of the commission. This rate to be reduced at the discretion of the commission only when a surplus equal to ten per cent. of the risk carried has been accumulated. 5.—No municipality under the scheme to be permitted to withdraw while it is indebted to the commission either in connection with assessments or while its share of obligations arising from any deficit remains in any part unpaid and thereafter only upon two full years' notice to the commission of its intention to withdraw. 6.—Empowering the commission to levy against the insured crop acreage an emergency rate not exceeding twenty cents per acre in any one year with which to meet any deficit which in the future may occur and in case that such emergency assessment prove insufficient, then a pro rata distribution of the funds available shall be made amongst the claimants and the remaining deficit be paid out of the possible surplus of the succeeding year, and in case there be no surplus or if the surplus prove insufficient, a further levy of an emergency rate not exceeding twenty cents per acre to be levied against the crop acreage until such deficit has been met in full. 7.—That if all municipalities now under the plan will consent to the foregoing suggested amendments to the act or other feasible amendments which will guarantee the insurance of future sufferers by hail, they shall be empowered thru their commission to issue against their credit bonds or debentures payable over a period of eight years and, if necessary, guaranteed by the provincial government for such amount as may be necessary to raise the \$2,100,000 required to cover the current year's deficit. In each year the maturing payment of principal and interest maturing to be a first charge against the revenue of the commission until all the obligations thus incurred have been met in full.—J.B.M.

HIGH SHIPPING FREIGHTS

As an example of the excessively high charges now prevailing as shipping freights between America and Great Britain, the following is taken from a recent issue of the Hull (England) Wheatsheaf, one of the journals of a branch of the Co-operative Wholesale Society:

	£ s. d.
202½ gross milk bottles and paper caps	174 4 8
Insurance (from America)	2 9 1
Shipping Freight	332 0 10
Delivery charges	15 18 2
	£524 12 9

And three months to wait for delivery.

BIG SHEEP SALE

At the C.P.R. sale at the ready-made farm colony at Coaldale, on October 25, 3,600 sheep were sold for more than \$30,000, at prices ranging from \$8 to \$14 per head. The sale was very successful.

Nearly every sheepman of the south was there.

The largest buyer of the day was D. G. McLennan of Airdale, north of Calgary, who took 1,000 head. An Olds party bought about 300 head. F. Colpman took 250, Hyslop Bros. 100 and many others added to their flocks. Very few lots of 50 were sold.

Build With "METALLIC"

EASTLAKE SHINGLE

EMPIRE CORRUGATED IRON


MAKE your buildings last a lifetime. Let us show you the savings made by using "Eastlake" Galvanized Shingles, "Empire" Corrugated Iron (for roofing and siding), "Metallic" Rock and Brick Faced and Clapboard Siding, "Halitus" Ventilators, "Acheson" Roof Lights, "Metallic" Ceilings, Eavestrough, etc. Write us for information and booklet based on years of experience in farm buildings.

Metallic Roofing Co. Limited, 797 Notre Dame Avenue, Winnipeg

Save Your Wife's Wages

If you can't save your own wages, why not save your wife's?

The London Life Insurance Company Handeth One

To the Thoughtless Man.

If she is satisfied with a home as her share in your marriage partnership, the least you can do is to see that her wages shall be paid even if you should die. She surely has a right to enough to keep over her head.

By putting on a Life Insurance Policy, payable to her, you are doing the very least you should do towards paying your wife's wages. Send us your name and address and we will tell you how to pay her wages with a policy "Good as Gold."

The London Life Insurance Company London : Ontario : Canada



FROZEN UP, but—plenty of eggs

Now is the time to make money in poultry—when the price of eggs is way up. One cent a month is all it costs to start your home laying early and to keep them laying all winter. Try

Pratts Poultry Regulator

at our risk. We will refund your money if you don't get more eggs. Thousands of live poultrymen are using "Pratts" and are cashing in on their wisdom and foresight.

Pratts Poultry Regulator keeps the hens healthy and vigorous, tones up the organs of digestion and egg production—prevents disease.

At your Dealer's in 10¢ pigs—larger sizes up to 12-lb. pigs at \$1.00; 22-lb. pigs \$2.00; 30-lb. pigs at \$3.00.

Pratts is guaranteed to prevent and cure colds and Hoop. It is quickly taken up by the blood and cleanses the system, allaying the inflammation and reducing the fever.

At your Dealer's in powder or tablet form, 10¢ and 25¢ a box.

Money back if not satisfied. Write to-day for Pratts 64-page Book, "Poultry Wreath." It's FREE.

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