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IT IS EVERY MAN'S PRIVILEGE to carry his own risk and save the insurance premium, but why pay a premium and still carry the risk?

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WHY EXPERIMENT with something that is on record as having failed whenever put to the test of a bad hail season, or with the NEW and UNTRIED METHODS of Companies having little or no knowledge of Hail Insurance.

OURS is not cheap insurance, but an article that CAN BE DEPENDED UPON, and the price is reasonable.

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TWENTY-FIVE, THIRTY, and even **FIFTY PER CENT.** of Premium Notes was thus returned to Insurers.

Joint Stock Companies NEVER return any Premiums.

No other Company pays so high an indemnity for loss.

The cost is Twenty-five Cents per acre, or less, according to damage suffered.

Strictly a Farmers' Company, managed by Farmers only and still

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ESTABLISHED 1865

Capital paid-up - $3,200,000 Rest - $1,800,000

TOTAL ASSETS EXCEED $42,000,000

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F. W. SMITH — Western Inspector

P. VIBERT, Superintendent Alberta Branches
J. S. HIAM — Superintendent Saskatchewan Branches
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Ladies Take Notice

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THE lady readers of The Guide will notice in this issue, on the Fireside Page, that we are publishing patterns. We are continually on the search for some features for our paper which we think will be of interest and value to our readers. This time it is the ladies we have provided for. We have a pattern service which will enable the ladies to secure patterns for all kinds of dresses and ladies' and children's wear. Any one of these patterns will be sent to any address on receipt of 10 cents. This brings the readers of The Guide closer to the advantages of the cities. The lady readers of The Guide will be able to secure the latest style patterns delivered at their own door for the same price that they would pay for them at any of the stores in the city or town. These patterns are selected for us by a lady of wide experience in the West, and our readers can rest assured that they are of the latest and most up-to-date design.

Winnipeg THE GRAIN GROWERS' GUIDE