A Terrific HAILSTORM Will Sweep Over Manitoba TO-MORROW

"Fstimate of Loss Accurate "

Swan Lake, Dec. 6th, 1902. Manitoba Farmers' Mutual Hail Insurance Co., W. C. Graham, Manager

Dear Sir,-Enclosed please find receipt for balance due on my loss for current season. In acknowledging same, I must thank you for prompt payment of fifty per cent. of loss, as well as the balance forwarded at date. I may also state that I have for my own satisfaction calculated my actual loss, and I will state for yours, that Mr. Schultz's estimate of amount due me is wonderfully accurate, being almost exactly what I should consider due under my insurance.

Yours very truly, (Sgd.) ARTHUR C. HAWKINS. Mr. Farmer:

If the above were only true, hail insurance companies would do a land office business. Yet, although it is but an example, we know not the HOUR OR THE DAY when a storm will come and DESTROY

THESE ARE FACTS. Insurance in force June 23rd, 1903, \$437,000.

Our contract with each member is easily understood. No technical clauses in our forms.

" I Will Again Insure '

Carroll, Dec. 6th, 1902. The Manitoba Farmers' Mutual Hail Insurance Co.,

Winnipeg, Man. : Dear Sir,-I congratulate you on the way the business of the year has been transacted. My loss by hail was adjusted without delay, to my satisfaction. I received the cheque for fifty per cent. of my loss in a few days after adjustment, and have just received the balance of my claim to-day.

As this is apparently the only kind of protection we can get from hail, I will again insure with you, and assist you in any way I can to increase the membership, thus bringing down the rate of assessment.

(Sgd.) J. G. MOFFAT. Yours truly,

On June 23rd total available assets for payment of losses and expenses of 1903, \$22,280.

50 per cent. of claim for 1903 will be paid at time the loss is adjusted.

The only Company that will insure one or five years, and give you protection. at \$3,00, \$4.00 or \$5.00 per acre.
Limit of assessment. 4 per cent. on amount of insurance, which equals 12 3... 16c. or 20c. per acre.
Claims paid in the last 4 years. \$59.274 94.
Our Directors for 1903 all bona-fide farmers.
65 agents writing insurance every day. For particulars, write: W. C. GRAHAM, Manager, Box 513, WINNIPEG, MAN., or the Local Agent.

The Manitoba Farmers' Mutual Hail Insurance Company.

IF you value your own and your children's health buy

PERFECTION

MAPLE LEAF LABEL.)

It makes good blood and bone and muscle.

THE COWAN CO., Ltd., TORONTO.





is the same reliable Machine.

10 Years' Test by the Public

has resulted in

Increase of Sales 800 Per Cent.

during this period. We were not competitors

ENGLAND recently. We Have Yet to

be Beaten.

Ont. Wind Engine & Pump Co.

TORONTO, ONT. (LIMITED). Manitoba Agents: Manitoba Pump Company, Brandon, Manitoba.

Neighborly Advice to Sufferers from Kidney and Bladder Troubles, or Rheumatism. We want you to send to us for a free trial bottle of our remedy and be convinced that it will relieve you of your trouble, no matter of how long standing. We also want good agents everywhere, either sex.

Address Champion Kidney Remedy Co.,

Here is a Binder That Does Its Work Thoroughly Through Thick or Thin. FROST & WOOD P

> is built on the sound basis of GOOD QUALITY of material and workmanship, and will give many years of useful service.



BRANCH OFFICES: Toronto, Ont.; Winnipeg, Man.; Montreal, Que.; Quebec, Que.; London, Ont.; St. John, N. B.; Truro, N. S.

Head Office & Works: Smith's Falls, Ont. P

P

P

P

己

P

P

Limited,

SHEFFIELD, ENGLAND.

Please see that this EXACT MARK is on each

JAMES HUTTON & CO., MONTREAL, SOLE AGENTS IN CANADA.





Office, 391 Main St., Tel. 1446.

Through **Tickets**

EAST

WEST SOUTH

California and Florida Winter Resort. Also to European Points, Australia, China and Japan.

PULLMAN SLEEPERS. All Equipment First-class,

For further information apply to

H. SWINFORD. General Agent, 391 Main St., Winnipeg.

CHAS. S. FEE. General Passenger and Ticket Agent, St. Paul, Minn.

SUMMER DAYS. SHORTEST ROUTE

TO

TOURIST RATES

to all points furnished on application to any agent, or to $% \left(t\right) =\left(t\right) ^{2}$

H. W. BRODIE, C. E. McPHERSON, Gen. Pas. Agt., WINNIPEG. Asst. Gen. Pas. Agt., WINNIPEG.

in answering any advertisement on this page, kindly mention the FARMER'S ADVOCATE