

HAIL INSURANCE

LIBERAL
TREATMENT
PROMPT SERVICE



FULL GOVERNMENT
DEPOSIT
ABSOLUTE SECURITY

THE BRITISH CROWN

Hail Underwriters Limited

Agents in every town. Get particulars from one of them or write to the Company at

36 CANADA LIFE BUILDING, REGINA, SASK. 315 NEVERIDON BUILDING, CALGARY, ALTA.

Are You Insured Against

HAIL!

If Not—

see the local agent of

The Acadia Fire Insurance Company

OF HALIFAX, N.S.

Liability guaranteed by the

Phoenix Assurance Co. Limited of London, Eng.

Total Assets Exceed \$4 Million Dollars

Western Branch Office: WINNIPEG, MAN.

What Position Will You Be In?

Here's what happens to every 100 young men at age 25, starting out in life.

When they are 65 years of age—

- 8 will be well-to-do or wealthy.
- 6 will be self-supporting, but with no other resources.
- 53 will be dependent on their children or other charity.
- 36 will be dead.

100



In the face of such overwhelming evidence, why not ensure an independent old age by carrying an Endowment Policy in the Manufacturers' Life Insurance Company?

THE MANUFACTURERS' LIFE INSURANCE COMPANY

HEAD OFFICE: TORONTO, CANADA

King and Yonge Streets

P.S.—Fill out the attached coupon today, and mail to the above address. It places you under no obligation.

I would like to save \$_____ yearly through the medium of Life Insurance.

I am _____ years of age, and am (married / single) Kindly forward particulars of plan of policy you recommend.

(Name)

(Address)

HECLA Warm Air FURNACE

STEEL RIBBED FIRE POT

(A HECLA PATENT) EVERY RIB MEANS MORE HEAT

Save One Ton of Coal in Seven

GET GUARANTEED HOUSE HEATING PLANS & BOOKLET—FREE. If you are interested in Hot Water or Steam Heating ask for our Booklets on Adams Boilers & Hydro-Thermic Radiators

CLARE BROS. WESTERN, LTD., WINNIPEG

Please send me "Comfort and Health," also your guaranteed house heating plans.

NAME _____ ADDRESS _____

Dept. B

recite that these conditions obtained, if in fact they did obtain, and the witnesses to the will can swear that such was the case.

The proof of the will is the signature of the testator "at the foot of the will." The Wills Act provides that "the will shall be valid if the signature be so placed at, or after, or following, or under, or beside, or opposite the end of the will, that it shall be apparent on the face of the will that the testator intended it to become effective by his signature to the writing signed as his will." If the will consists of more than one page it is advisable to have the testator and the witnesses initial each page, but the absence of such initials does not invalidate the will.

Another thing to be borne in mind is that a will should, if possible, be witnessed by a disinterested party. The fact that an executor or a beneficiary is a witness to a will does not invalidate it as a will, but the law will not allow a beneficiary who acted as witness, to take the share of bequest given him or her by the will, on the broad ground that the testator might have been induced by the witness so to leave the property.

In some provinces provision is made for the lodging of the will with the clerk of the surrogate court in the particular district where the testator lives so that it will be safe and available for his executors, but it is not compulsory, and if the testator has a safe place in which to keep it he may do so.

The question of succession duties and when and by whom they are payable, may be referred to in a later article, but it really has nothing to do with the question of the will itself, though the succession duties must be paid as provided by the Act on all gifts or devises to relatives or others.

One thing remains and that is the effect of a man dying without a will. In such cases the law directs a method of devolution, and if a person wishes to make any distribution other than that provided for intestates' estates, he or she must make a will which will provide for the distribution that should be made, and see that the necessary formalities are complied with to insure its being relied on as the proper will.

Wills of Soldiers and Sailors

Soldiers and sailors on active service may make wills without the ordinary formalities, that is they need not be witnessed, and in some cases it has even been held that the will need not be signed by the man if it can be proved that the written will had been declared by the maker to be intended as his will.

So far the Canadian Government has endeavored to prevent the necessity for an "active service" will by requiring every one who enlists to make a will, but it is likely that many interesting questions will arise in the next few years about the question of wills because the positions of so many men have changed since their enlistment by the loss of relatives or by their marriages.

The making of wills in these days is practically a necessity for everyone who has property to leave and where the local statutes vary as do those of the different provinces of the Dominion regarding the rights of individuals in property, it is incumbent upon everyone to safeguard the interests of themselves and their relatives by proper measures at the proper time.

I could never believe it right that some men should be born into the world ready booted and spurred to ride and others ready saddled and bridled to be ridden.

If we are curious about things, we have no difficulty in learning about things. It is because we are indifferent that we are dull. Emerson says "if the stars were visible only once in a hundred years, the whole world would await the spectacle with breathless interest."

I believe that this impulse to collective service can satisfy itself only under the formula that mankind is one state of which God is the undying king, and that the service of men's collective needs is the true worship of God.—Wells.

Deafness



Perfect hearing is now being restored in every instance of deafness or defective hearing. Long cases, such as Catarrh of the Ears, Relaxed or Stiffened Drums, Thickened Drums, Ringing and Humming Sounds, Perforated, Wholly or Partially Deafened Drums, Discharge from Ears, etc.

Wilson Common-Sense Ear Drums
"Little Wireless Phones for the Ears" require no medicine but effectively replace what is lacking or defective in the natural ear drums. They are simple devices, which the wearer easily fits into the ear where they are invisible, soft, safe and comfortable. Write today for our 148 page FREE book on DEAFNESS, giving you full particulars and testimonials.
WILSON EAR DRUM CO., Incorporated
713 Later-Southern Bldg. LOUISVILLE KY

Who Takes ? the Chances ?

Who runs the risk when the breadwinner neglects to secure the protection of Life Insurance for those dependent upon him?

Not himself surely, but those for whom it is his duty to provide run the risk of his untimely death.

Whatever chances a man may rightly take for himself, there can be no excuse for subjecting others to a risk against which they cannot guard.

The Great-West Life Policies offer all that can be desired in Life Insurance; low rates, high profit returns, and the safeguard of careful, conservative management.

The Great-West Life Assurance Company

DEPT. "T"

HEAD OFFICE WINNIPEG

So Easy! Corns Lift Right Out

Doesn't Hurt at all and costs only few cents.

Magie! Just drop a little Freezone on that touchy corn, instantly it stops aching, then you lift the corn off with the fingers. Truly! No humbug!



Try Freezone! Your druggist sells a tiny bottle for a few cents, sufficient to rid your feet of every hard corn, soft corn, or corn between the toes, and calluses, without one particle of pain, soreness or irritation. Freezone is the discovery of a noted Cincinnati genius.

Artificial limbs are admitted DUTY FREE. SOLDIERS and others should get the best



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6-POUND FIBRE LEGS—ON EASY TERMS. Orthopedically Braced for All Deformities. Send for Booklet—Free Treatment, 640 Dean Bldg., Minneapolis, Minn.

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How to keep

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