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EFFICIENCY

ARE

MAIN ESSENTIALS IN A PIANO YOU GET THESE IN A

We take the time and pains to build them

There are many good features in the BELL never found in other makes. Information in our (free) catalogue No.40. end for it.

The BELL PIANO & CO., Limited ONTARIO

can be cured, not merely of the habit, but of its cause. The Arnott Institute has permanently restored natural speech to thousands—is doing it to-day. Write for full information and references to:

The Arnott Institute, Berlin, Ontario.



Debentures

Five per cent. allowed on Debentures. Interest payable (by coupons) half-yearly.

Debentures issued in sums of \$100.00 and multiples thereof for terms of three to ten years, or shorter for terms if desired.

Accurate

Simple

Security to Debenture Holders

Paid-up Capital and Reserve, nearly \$3,000,000. Total Assets, over \$6,000,000.

To Trustees and Executors

The deposits and debentures of this Company are especially authorized by an Order-in-Council, Province of Ontario, as an investment for trust funds.

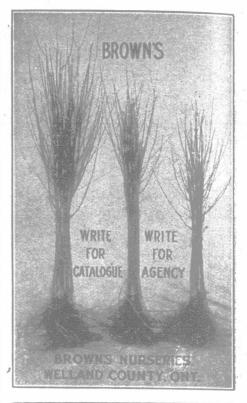
The Great West Permanent Loan Company

(Incorporated by Dominion Charter)

20 King Street West

TORONTO, ONT.

Also offices at Winnipeg, Regina, Edmonton, Calgary, Vancouver, Victoria, and Edinburgh, Scotland.



A SUCCESSFUL LIFE

is usually the result of industry, work and provident methods of saving.

Make provision for an old age with independence while you are in the prime of life.

There is no more certain way than through Endowment Life Assurance.

THE FEDERAL LIFE ASSURANCE CO.

Head Office: HAMILTON, ONT.

Thirty years' experience backs this original automatic Potato Planter. Six Iron Hands drop the seed accurately. The Iron Hand does not tire; hence, can not make a mistake.

No human fingers or hands to be cut off. One person drives. The Machine does the rest.

Fertilizer and Corn Planter Attachments furnished when desired.

Write for printed matter on our complete line of Potate Machinery — Cutters, Planters, Sprayers, Diggers, Sorters.

Aspinwall Manufacturing Company Dept. D, Guelph, Ontario World's Oldest and Largest Makers of Potato Machinery One Person Required to Operate It -Not Two



WRITE FOR NAME OF OUR NEAREST AGENCY.

FARMERS—You save time, labor and money when you buy STANDARD FENCE and POSTS

You don't have to employ labor to dig post noles. One man and a boy can set up more Standard Fence in one day than could three men and a boy working the old way.

SEND FOR OUR CATALOGUE. Don't order fence until you have seen it. It te'ls how to judge fence, how to measure up the amount you require and how best to order. Get it. Write for it to-day. Address

Standard Tube & Fence Co. Limited Dept. A WOODSTOCK, Ont. Live agents wanted for Standard Fence, Posts and Gates. Write for special terms to-day.

Cheapest As Well As Best

Every sensible person wants the best of everything, but in many things the best is beyond their mean; and they must necessarily be content with something less.

In the case of the Cream Separator, however, the **best** is fortunately the cheapest as well, and it is of the greatest importance that every buyer of a separator should know this.



Moreover, the **best** is of more importance in the case of the Cream Separator than in anything else, since it means a saving or a waste twice a day every day in the year for many years.

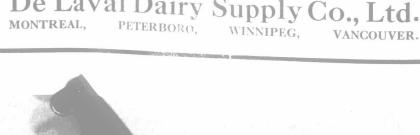
It is true that DE LAVAL Separators cost a little more in first price than some inferior separators, but that counts for nothing against the fact that they save their cost every year over any other separator, while they last an average twenty years as compared with an average two years in the case of other separators.

And if first cost is a serious consideration a DE LAVAL machine may be bought on such liberal terms that it will actually save and pay for itself.

These are all-important facts which every buyer of a Cream Separator should understand and which every local DE LAVAL agent is glad to explain and demonstrate to the satisfaction of the intending buyer.

If you don't know the nearest DE LAVAL agent, simply address the nearest of our main offices as below.

De Laval Dairy Supply Co., Ltd.



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