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than out and out grain growing; but whether Mixed Farmer, Stock Raiser or Grain Grower, a well secured separate income should be your aim. Invest your surplus in

GREATER WINNIPEG WATER DISTRICT
6% Gold Bonds

Dated August 1, 1918.

Due August 1, 1923.

Price \$96.86 and Interest, yielding 6³/₄%

For Full Particulars Write

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Bond Dealers

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WINNIPEG, Man.

We buy and sell Bonds for our own account and any statements made with reference to Bonds sold, while not guaranteed, are our opinion based on information we regard as reliable being data we act upon in purchase and valuation of securities.

ESTABLISHED 1875

IMPERIAL BANK
OF CANADA

CAPITAL PAID UP, \$7,000,000. RESERVE FUND, \$7,000,000

GREATER PRODUCTION

Greater production of food is a vital factor in winning the war. Should you require a loan in order to increase your production, consult our local manager.

126 Branches

48 Branches in Western Canada.

The Farmer-Banker Alliance

You go to your lawyer for legal advice; to the doctor for medical advice; why not to The Merchants Bank for financial advice?

If you want a loan to buy cattle, hogs or equipment—if you want information as to how to invest money—come to those who make a business of financial matters, and are in a position to give you sound and impartial advice.

THE MERCHANTS BANK
OF CANADA

Head Office: Montreal. Established 1864.

with its 19 Branches in Manitoba, 21 Branches in Saskatchewan, 53 Branches in Alberta, 8 Branches in British Columbia, 102 Branches in Ontario and 12 Branches in Quebec serves Rural Canada most effectively.

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EST'D 1873

THE
STANDARD BANK
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HEAD OFFICE — TORONTO

Branches throughout Manitoba, Saskatchewan and Alberta

Main Office 455 MAIN STREET WINNIPEG

Branch: PORTAGE AVENUE, Opp. Eaton's

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Business and Finance

Though you will never see the gun,
Nor see the shell it threw—
Though other men the battle won,
'Twas through your bond the deed
was done—
The shot was fired by YOU!

All About Victory Bonds

A Short Catechism

Q.—What is this Victory Loan of 1918?

A.—Just like the Victory Loan of 1917—a loan of money by the people of Canada to their country. Over 800,000 people bought the first Victory Bonds offered in November, 1917. The success of the loan was so great that the facilities for printing so many bonds were inadequate. That is why there was a delay in delivering the bonds to the buyers. It is hoped this year to have the bonds ready for de-



Sir Thomas White, Minister of Finance.

livery almost immediately after the subscription period is over.

Q.—Why does Canada again need money?

A.—To help finance and win the war. This money buys food, clothing and ammunition for our soldiers—it goes to our farmers, our merchants and industries—without it our commerce would be paralyzed.

A Fuller Statement of It

Q.—Please explain more fully.

A.—Well, Great Britain buys our wheat and other grains and foodstuffs, our lumber, our ammunition, and a thousand other things. And just now Great Britain finds it inconvenient to pay us in cash. So Canada gives her these war needs on credit, that is, agrees to temporarily advance the cost of these large purchases in Canada. And to raise the money Canada issues and offers to you Victory Bonds. The farmers, the merchants, the manufacturers, the workers, are thereby paid in cash and the wheels of commerce keep revolving.

Q.—How was this bond issue created?

A.—It was authorized under an act of parliament of Canada. The proceeds



General Sir Arthur Currie, Commanding the Canadian Division at the Front.

of this loan will be used for war purposes only and will be spent wholly in Canada.

Q.—Do Great Britain, France and the United States raise money the same way Canada does?

A.—Yes. The peoples of all three countries have bought billions and billions worth of bonds to finance their obligations and win the war. The bonds of Great Britain, the United States,

THE
ROYAL BANK
OF CANADA

Incorporated 1869

HEAD OFFICE — MONTREAL

Capital Authorized \$125,000,000

Capital Paid Up 14,000,000

Reserve Funds 15,000,000

President, Sir Herbert S. Hall

Vice-President and Managing Director, E. L. Pease

General Manager, C. E. Nell

Supervisor of Central Western Branches, Robert Campbell

Savings Department—Special attention given to Savings Accounts, which may be opened by depositing \$1.00 and opening at any branch.

Collections—Owing to our numerous branches throughout Canada, we are able to make collections at a minimum cost. 400 Branches Throughout Canada.

The Weyburn Security Bank

Chartered by Act of the Dominion Parliament.

Head Office: Weyburn, Sask.

Office: Nineteen Branches in Saskatchewan.

H. O. POWELL, General Manager.

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\$400 PER MONTH

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Enquire: J. W. W. Stewart, Mgr. Dist. THE MONARCH LIFE ASSUR. CO. Head Office Winnipeg, Man.

A Word to the
Younger Men

In one of his famous Essays, John Stuart Mill, the great Economist, made the following terse statement:—

"We all desire to be well off, but few possess the effective desire of accumulation."

That is the point—to have both the wish, and the WILL, to save money.

A Life Insurance Policy is the surest stimulus to save, and The Great-West Life Policies provide all the advantages of profitable investment, and safe protection on most favorable terms.

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the War

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