

A Wedding Present

that will be appreciated better than jewellery or silverware is a Life Insurance Policy arranged so as to mature on the Twentieth Anniversary.

YOUNG MAN, when buying the license, do not forget to take out a Life Insurance Policy! It will mean a Systematic Savings Bank, compound interest, affectionate protection.

We can arrange a suitable policy. Rates and full information gladly given on application to

THE GREAT-WEST LIFE ASSURANCE COMPANY

Head Office - WINNIPEG

Hail Insurance

"THE UNITED POLICY" grants Liberal Protection at lowest cost. No District is FREE FROM HAIL. See our Agent early.

Agents Wanted in Unrepresented Districts

Apply to
THE UNITED ASSURANCE COMPANY OF CANADA LIMITED

Head Office: 214-215 Beveridge Building
CALGARY, ALBERTA

THE Weyburn Security Bank

Head Office: Weyburn, Sask.

SEVENTEEN BRANCHES IN SASKATCHEWAN

A Western Banking Institution for Western People

H. O. POWELL - General Manager

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special FARMERS' POLICY

There is some better. See our Local Agent or write for his Address to—
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

BUY LUMBER DIRECT FROM MILL TO CONSUMER

THE F.M.T.C. WAY

OUR CUSTOMERS SAY that the high grade of our Lumber, Shingles, Lath, Doors, Windows, etc., is worth more to them than is the saving they made by purchasing at our wholesale prices. These men have actually used our materials, and their judgment is backed by experience.

Mr. A. B. R.R. No. 2, Saskatoon, writes: "The lumber you sent me just now and I am highly satisfied. I saved about \$200.00 by buying from you. I will recommend your lumber to my friends."

You cannot afford to buy your lumber without getting our prices. Write at once for price list or send us your bill for our price delivered at your station. Write tonight.

THE F.M.T.C. LUMBER CO.
DEPT. G. VANCOUVER, B.C.

ANY SPARE TIME THIS SUMMER (as in our report this morning) send us a postal and we will tell you how. (Shawaggon Department, Grain Growers' Guide, Winnipeg)

portion of the principal will increase the security of each mortgage.

The important objects aimed at are: (1) Ample funds for 5, 10 or 20 years' mortgage investments at low rates of interest; (2) high-class guaranteed farm mortgages; (3) very high-class farm mortgage bank bonds, carrying a low interest because secured by guaranteed farm mortgages greater in amount, held in trust, and, in addition, guaranteed by all of the farm mortgage banks; (4) localizing within each province the interest in, and investments of, that province's bank; and (5) an information department in each bank, intended to spur the farmers in to using on their farms the best methods and materials. In normal times these farm mortgage bank bonds would sell on a 4 per cent. to 4½ per cent. basis, and thus enable the banks to loan their funds at 5½ per cent. to 6 per cent.

The use of the word "bank," whilst not implying any powers or liability under the banking act, is advisable in the interest of the farmers by giving them more confidence as borrowers and as shareholders, for all borrowers are required to become small shareholders in the bank; and is also advisable as giving each provincial institution a local prestige in its province with the local government and the people there, both of whom, it is desired, would be come shareholders to a large extent.

The bank in each province becomes practically a provincial institution disassociated from politics and party; its shareholders are by preference in the province, except where the Dominion government has supplemented the subscriptions; the local provincial government will be, it is expected, a shareholder; all of the directors reside within the province; the borrowers are exclusively there; and all the proceeds of the bank's bonds are exclusively invested there, and probably the whole of its capital and deposits as well.

The interest of the Dominion government is created by the central board being appointed by the governor in council and approved by the senate of Canada, and by the temporary subscription of the unsubscribed balance of each bank's shares, as well as by the annual report of the central board to the senate, whilst the requirement of long successful experience in the mortgage and mortgage bond business on the part of each member of the central board means knowledge and efficiency.

The powers of the central board are those of a body near the heart of finance in Canada, where it can negotiate best with capital and with governments, and can deal broadly with questions of interest from time to time, financial outlook, bond sales, at home and abroad, land problems, immigration prospects, etc.

The high quality of the guaranteed bonds makes them valuable for trustees, estates and institutions everywhere.

Corporation to be Responsible
As to the farm loan associations, the possible difficulty of farmers desiring to have their neighbors know the fact of their borrowing will be largely met by the other facts that each, by joining the association, becomes familiar with what the other members are borrowing, that his interest rate is thereby lowered, and that the guarantee of the association and its members helps him to secure his loan. If he still prefers to be independent, he pays a slightly higher rate of interest, and has to pay for special appraisement or appraisements of his property.

It is assumed that the Dominion government, from motives of policy and experience, does not desire to furnish the permanent capital for the loans, nor to take the responsibility of making these loans. A corporation is therefore proposed without any shares of capital stock, but with the directing board appointed by the governor in council, the objects of incorporation being: (1) to give more formality and influence to the powers of the central board in its dealings with the provinces, provincial banks and brokers; (2) to furnish legal responsibility for the central board's acts; (3) to free the Dominion government from all responsibility for management, subordinate appointments, etc.—A. T. Drummond, L.L.D., in Monetary Times, April 7, 1916.

Total Abstainers



The Manufacturers Life Insurance Company

TORONTO - CANADA

Insurance in force \$82,746,172. Assets \$20,744,878.00
Write for booklet regarding our Abstainers' Guaranteed Investment Policy. It will interest you.

are becoming more and more appreciative of the benefits of insuring with The Manufacturers Life Insurance Company, as we not only give Total Abstainers the advantages of special plans and rates, but keep a separate classification as regards mortality. In 1905 the ratio of business done in the Abstainers' section to that in the General section was 2 to 3; in 1915, just a decade later, this ratio had changed to 4 to 3 in favor of the Abstainers' Department.

Two essential factors are responsible for this wonderful increase: First, the popularity of our special policies for Abstainers, coupled with public approval of our Assets and progressiveness; and, second, the growth of temperance sentiment.

Wouldn't you like to carry a policy in a company that recognizes in a concrete way the advantages you are entitled to as a Total Abstainer?

FARMERS! Money to Lend - Farms for Sale

We have a limited amount of Trust Money to lend on improved farms situated within a ten-mile radius of Elevator and Railway where the owner—not a renter—is in residence, maintaining the farm in first-class shape. We have also some excellent bargains in farms, improved and unimproved, belonging to Trust Estates under our care, which must be realized at once. Send for our list. Agents wanted in unrepresented districts. References required. Apply to

THE STANDARD TRUSTS COMPANY
WINNIPEG

CROWN LIFE

Let Your Home Possess One Strong Anchor.

Your foresight should provide comfort and provision for your loved ones, should you die first, and you should make such provision to-day. Next week, who knows, you may be uninsurable.

Your Crown Life Policy—say a Guaranteed Premium Reduction Payment Life Policy—is the finest kind of protection.

Let us send you some new insurance facts
CROWN LIFE INSURANCE CO., TORONTO
Agents wanted in unrepresented districts

FARM WINDBREAKS AND SHELTER BELTS

By SAMUEL B. GREEN, Late Professor of Horticulture, University of Minnesota



In late years there has been a continual demand for practical information regarding windbreaks and shelter belts adapted to our Western conditions. This book is prepared especially to meet this demand and to furnish authentic information in simple language that can be easily understood. This book not only explains the best possible means of protecting buildings, roads and livestock, but explains how to select, plant, cultivate, thin and care for the various kinds of trees. Also contains valuable hints for the landscape gardener and nurseryman.

Aside from the vast amount of practical information contained in this little manual, it is intensely interesting and convinces one of the value of windbreaks and shelter belts for protection, and the ease with which they can be grown. 25c
Illustrated, 76 pages, paper bound

Book Dept., Grain Growers' Guide, Winnipeg, Man.

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers