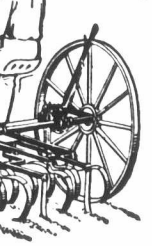


son?

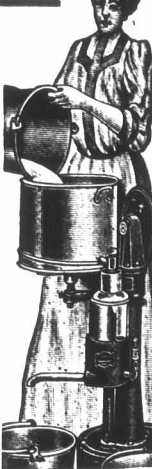
you take the little to fear sers of Peter

ly planting it

or Sold by all JOHN DEERE PLOW CO. DEALERS



AL



HORNS

ired by Archer's at both Toronto and the best individual head of this herd.

J.T.R. and C.N.R. rtle C.P.R.

Freight

and other great some of them home station.

FVILLE, ONT.

nt. om Burlington, Jct.

S or bred. Wedding Broadhooks. Prime. ONTARIO

NT. te your wants.

ader of the highest and richest possible we have C. Butter- 18 months of age. TARIO

urn C.N.R. Station

LES

est; have a choice lot of the first-prize calf

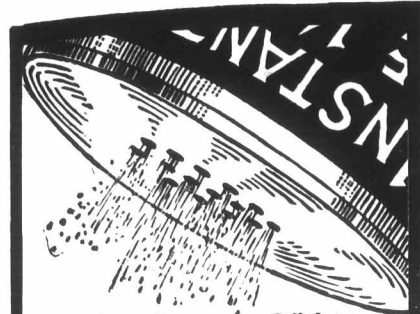
PORTROY, ONT.

Leicester Sheep. 1855; flock 1845. herd. Young stock of other sex; some from

donia, Ont.

ell bred young bulls young cows of thick prices.

lora, Ont.



Save Your Chicks From Lice

Chicks can't get the right start in life if they are pestered with lice. These parasites inflict constant torment on chicks, keeping their vitality in a low state.

DR. HESS INSTANT LOUSE KILLER

destroys lice on poultry. Use it liberally on lousy birds—it will rid them of lice quickly. It is equally good for horses, cows and other farm stock. Sold in sifting-top cans—guaranteed—1 lb. 35c; 3 lbs. 85c. (Duty paid.) If not at your dealer's write us.

DR. HESS & CLARK Ashland, Ohio



SHORTHORNS

6 bulls from 9 to 16 months including a high-class herd header dam from an Imp. English Duchess cow; dams are good milkers, priced very low to clear them out, before spring, also a few females.

Stewart M. Graham, R.R. No. 4, Lindsay, Ont. Lindsay C.P.R. and G.T.R. Stations.

Shorthorns For Sale

The Brant County Shorthorn Club offers for sale bulls and heifers of all ages, of the best breeding either singly or in car lots. For information address the Secretary, James Douglas, Pres. Geo. L. Telfer, Sec. Caledonia, R.R. No. 2

Spring Valley Shorthorns

Herd headed by the two great breeding bulls, Newton Ringleader (Imp.) 5578, and Nonpareil Ramsden 8342. Can supply a few of either sex.

KYLE BROS., DRUMBO, ONTARIO Phone and Telegraph via Ayr.

Oakland 62 Shorthorns

Two fine roan bulls left, one 13 months old and one 10 months, both of good milk strain. If you want good dual purpose females, any age, of the prolific kind, we can supply you.

Jno. Elder & Sons, Hensall, Ont.

SHORTHORN BULL

For sale or exchange Violet's Crown imported=68971=

Donnelly Bros., Loretto, Ont. R.R. No. 1

5 SHORTHORN BULLS. For Sale: Five bulls, of good colors from 11 to 15 mos. of age. Two are extra choice and all are of good individuality and robust breeding. Prices easy. Write or phone, John McLean & Son, R.R. No. 2, Rodney, Ont.

THREE SHORTHORN BULLS

and a number of heifers, all choice bred and grand individuals. They will be priced worth the money. Newton Friar (Imp.)=80655=(112,654) heads the herd. Inspection solicited. L.D. Phone Wm. Waldie, R.R. No. 2, Stratford, Ontario

Shorthorns and Swine. Have some also cows and heifers of show material, some with calves at foot. Also choice Yorkshire sows.

ANDREW GROFF, R.R. No. 1, FLORA, ONT.

R.O.P. Shorthorns, Prizewinning Yorkshires I can supply young bulls bred the same as the Guelph Dairy Test Winner this year and out of R.O.P. dams. Young sows bred or ready to breed; also young stock of either sex.

A. Stevenson, Atwood, R.R. No. 4, Atwood Sta.

Scotch Shorthorns, S. C. White Legs, Reg. Banner Outs for sale. Three choice young roan bulls, high-class bred leaders, and females of various ages.

GEO. D. FLETCHER, Erin, R.R. No. 2, L.L. Phone, Erin Sta., C.P.R.

6 SHORTHORN BULLS

27 females, reds and bays, desirable, best type and quality, size cows ranging up to 50 lbs. Price \$100.00.

Thomas Graham, R.R. No. 3, Port Perry, Ont.

Trade Topic.

OF INTEREST TO POLICY-HOLDERS.

An important decision of interest to all holders of life-insurance policies has been made by the Court of Appeal for the Province of Ontario. The decision emphasizes the fact that a policy-holder should watch carefully to see that his policy is in force beyond all possibility of dispute. The case was that of Devitt vs. The Mutual Life of Canada. There had been a partial payment in cash of the current year's premium and a note had been given for the balance. The note was not redeemed at maturity, and a little while afterwards the assured died. The company disclaimed liability, and the question at issue arose out of the interpretation of what is known as the non-forfeiture provision of the policy.

The policy contained a table showing the amount that would be paid in cash at the end of each policy year if the policy were surrendered for cancellation, these amounts being termed the cash-surrender value. It also contained a non-forfeiture provision, common to most present-day life-insurance policies, whereby, in the event of default in the payment of a premium, the contract should automatically continue in force if the cash-surrender value to the credit of the policy were sufficient to cover the annual premium, or even a half-yearly or quarterly premium. Owing to a loan existing against the policy, there was not a sufficient amount of cash-surrender value, as determined by the table of the surrender values shown in the policy, to continue it in force through the operation of the non-forfeiture provision, and, in consequence, when the premium note remained unpaid at maturity, the policy terminated.

It was contended by plaintiff's counsel, and concurred in by the trial judge, that the cash-surrender value applicable in the case of the non-forfeiture provision was something different from the amounts set out in the table of cash-surrender values in the policy; that for the former purpose the cash-surrender values must not be considered as increasing only at the end of each policy year, but as increasing day by day throughout the year; and that, as the policy had continued in force for part of the current year, there should be a corresponding increase in the cash-surrender value that was available at the beginning of such year; that if such increase were taken into account there was sufficient value to continue the policy in force under the operation of the non-forfeiture provision beyond the point of death. The contention, however, was not sustained by the four justices who constituted the Court of Appeal, who held that the surrender values at the beginning of each year, as shown in the table in the policy, were the ones that should apply in connection with the non-forfeiture provision, and judgment was accordingly rendered in favor of the company.

The decision places an important responsibility on insurers who do not keep their premiums paid up regularly, and who are depending on the non-forfeiture clause to keep their policies alive.

Gossip.

Hodgkinson & Tisdale, importers and breeders of Percherons, write: We have been enjoying a very good trade in Percheron stallions and mares this season, having done more business than we anticipated, and in the past few weeks have shipped abroad a number of good, useful stallions, besides several mares. Among our more recent sales was Jordan (2139), a fine, black six-year-old son of "Etrurian." This horse was purchased by Grand Champion of Bloodstock, Prince Edward County, and will no doubt prove a valuable acquisition to the owner. If breeding records for accuracy be reliable, to be a great sire, as Jordan is one of the world's best proven Percheron sires. In order to keep up with the growing demands for Percheron stallions we have lately imported a few extra good imported horses, and are now in a position to supply the trade better than ever. Write for our big illustrated catalogue.

SIMPLICITY
DEPENDABILITY
DURABILITY
ECONOMY

Alpha Gas Engines are ideal for farm use

WHILE THE "ALPHA" IS A good engine for any purpose, it is an ideal engine for farm use because there is no "mystery" either in its construction or operation.

IT IS SO SIMPLE THAT A boy can run it. Either gasoline or kerosene can be used, and it starts on the magneto and does not stop until you want it to.

THE "ALPHA" WORKS well and wears well. It is made from the very best material and its workmanship and design are high-grade in every particular.

JUST THINK OF THE WORK an "Alpha" will do for you!

Eleven sizes, 2 to 28 horse-power. Each furnished in stationary, semi-portable, or portable style, and with either hopper or tank cooled cylinder. Send for catalogue.

DE LAVAL DAIRY SUPPLY CO., Ltd.

Largest Manufacturers of Dairy Supplies in Canada. Sole distributors in Canada of the famous De Laval Cream Separators. Manufacturers of Ideal Green Feed Silos. Catalogues of any of our lines mailed upon request.

MONTREAL PETERBORO WINNIPEG VANCOUVER

ROSEDALE STOCK FARM

6—SHORTHORN BULLS—6

From heavy milking dams. These are choice bulls fit to head the best herds in the country. Two are from Imported dams. Write at once for particulars.

J. M. Gardhouse, G.T.R., C.P.R. Weston, P.O.
Street Railway and Long Distance Telephone.

Scotch—SHORTHORNS—English

If you want a thick, even fleshed heifer for either show or breeding purposes, or young cows with calves at foot, or a thick, mellow, beautifully fleshed young bull, or a right good milker bred to produce milk; remember I can surely supply your wants. Come and see.

A. J. HOWDEN Myrtle, C.P.R.; Brooklyn, G.T.R. COLUMBUS, P.O., ONT.

"Thistle Ha"

Herd of Scotch Shorthorns. The oldest established herd in Canada is now offering for sale 10 young bulls from 10 to 18 months old. Some good enough to head the best pure bred herds and some suitable to get choice steers. All at very reasonable prices.

JOHN MILLER, CLAREMONT, ONT. Pickering Stn., G.T.R., 7 miles. Claremont Stn., C.P.R., 3 miles. Greenburn Stn., C.N.R., 4 miles.

SHORTHORNS—War Tax Payers—SHORTHORNS

They are dirt cheap now. The war will more than double their value in a year, at rock bottom prices. I have choice young bulls from 10 to 18 mos. of age. Cows due to calve in the spring. Heifers bred and of breeding age.

JOHN MILLER Myrtle Stn., C.P.R. & G.T.R. ASHBURN, ONT.

10 Shorthorn Bulls, 9 Imported Clydesdale Mares

Our bulls are all good colors and well bred. We also have Shorthorn females of all ages. In addition to our imported mares, we have 7 bays and yearlings. Write for prices on what you require.

W. G. Pettit & Sons, Freemark, Ont.

PLEASANT VALLEY FARMS SHORTHORNS

Herd headed by Imp. Lord Scot. Have for sale 10 high-class young bulls of head heading quality and several of the milking type. Also females of the leading families. Consult us before buying.

GEO. AMOS & SONS, Farm 11 miles east of Guelph. C.P.R., 1/2 mile from station. MOFFAT, ONTARIO

Glenallen Shorthorns

We offer for sale some of the best young bulls we ever bred, Scotch and Boon breeding, big, thick, mellow fellows of high quality; also our stock bull, Chum.

GLENNALLEN FARM, R. Moore, Manager, ALLANDALE, ONTARIO

SALEM STOCK FARM HOME OF THE CHAMPIONS

Many of our Shorthorn bulls are good enough to head the best herds. Others big and growthy that will be the best kind of steers. Flora is only thirteen miles from Guelph. Three trains daily each way.

J. A. WATT, FLORA, ONTARIO

Maple Grange Shorthorns

Presenting one extra fine young bull from a pure line and heavy milkers, and we have a lot of other good stock.

R. J. DOYLE, Owen Sound, Ontario

SHORTHORNS

Presenting one extra fine young bull from a pure line and heavy milkers, and we have a lot of other good stock.

Geo. Gier & Son, R. R. No 1, Waldemar, Ontario