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AND
EFFICIENCY
ARE
MAIN ESSENTIALS IN A
PIANO
YOU GET THESE IN A
BELL PIANO**

We take the time and pains to build them right.
There are many good features in the BELL never found in other makes.
Information in our (free) catalogue No 40. Send for it.

The BELL PIANO & CO., Limited
GUELPH, ONTARIO

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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.

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4½% Guaranteed Mortgage Investments

This Company offers the above form of investment for those requiring a profitable rate of interest together with absolute security. Moneys so invested are doubly secured—they are invested only in first mortgages, which are co-marked and set aside to offset the liability; and the repayment of principal and interest on their due dates is guaranteed by the Company to the full extent of its assets. Write for booklet.

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MENTION "FARMER'S ADVOCATE."

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In the up-to-date practices of
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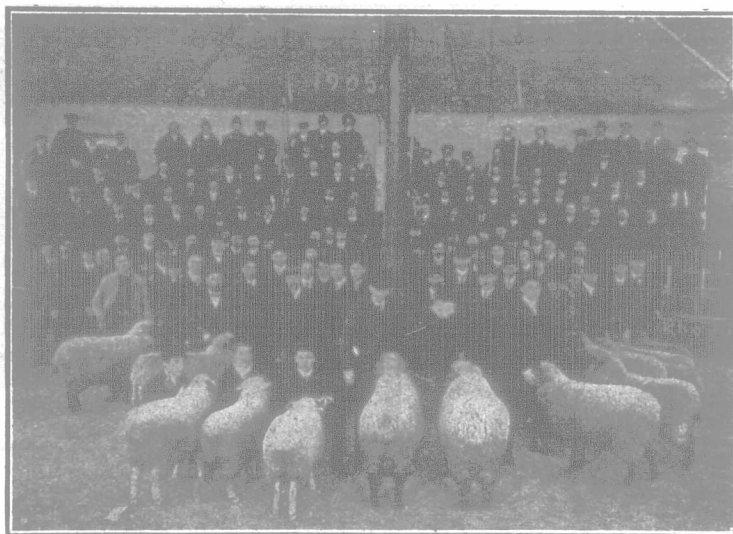
Fruit growers, grain growers, poultry raisers, stock
raisers, dairymen and beekeepers
cannot afford to miss

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AT THE

Ontario Agricultural College

GUELPH, ONTARIO



Stock and Seed Judging :
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(Courses of one week)
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Ornamental Shrubs,
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As well as
Fruit Trees and Bushes



My Nurseries and Orchards (which are open to inspection at any time) cover an acreage of nearly 900 acres, scattered "along the line" from Winona to St. Catharines. Send me your list of requirements, or write for my new catalogue, which is mailed to any address in Canada free of charge.

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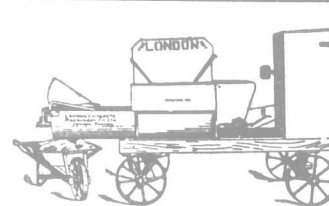
Recent American visitors wonderfully impressed. For particulars, call or write Mr. F. T. A. FRICKE, Government Representative from Victoria, care of Peck-Judah Co., 687 Market Street, San Francisco.

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