

Farmers' Financial Directory



THE STANDARD BANK

OF CANADA
HEAD OFFICE - TORONTO

Branches Throughout Manitoba, Saskatchewan
and Alberta

WINNIPEG—Main Office

455 Main Street

Branch—Portage Ave., Opp. Eaton's

EST'D 1873

The Dominion Bank

Established 1871

Paid Up Capital and Reserve.....\$13,000,000
Total Assets.....87,000,000

Farmers' applications for loans for farming requirements and
cattle purchases given special attention. Enquiries invited.

Consult the Manager of any of our Branches.

F. L. PATTON - Superintendent of Western Branches
WINNIPEG

ESTABLISHED - 1873

IMPERIAL BANK OF CANADA

CAPITAL PAID UP \$7,000,000 RESERVE FUND \$7,000,000
PELEG HOWLAND, PRESIDENT. E. HAY, GENERAL MANAGER

HEAD OFFICE: TORONTO

Drafts and Money Orders sold, and money
transferred by telegraph or letter. Interest
credited half-yearly at Current Rate on Sav-
ings Deposits.

119 Branches - 43 Branches in Western Canada

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 lists.
Agents wanted in unrepresented districts. References required. Apply to

THE STANDARD TRUSTS COMPANY
WINNIPEG

CROWN LIFE

Combine prudence with patriotism by investing
your war loan dividend in a Crown Life Policy.
That's good sentiment and good business.

Let us send you some fresh insurance facts

CROWN LIFE INSURANCE CO., TORONTO

Agents wanted in unrepresented districts

Municipality; 3rd prize, special, T. Eaton
Co. watch, one mile east of 13-14-1E,
Rockwood Municipality; 4th prize, \$10,
one mile between 16 and 21-13-2E,
Rockwood Municipality; 4th prize, special,
\$10, one mile north from the Kildonan
boundary on the two mile road, Muni-
cipality of East St. Paul; special prize,
gold cuff links, two mile road, one mile
south from the Hoddinott road, East
St. Paul Municipality.

1st prize, \$50 and the Henry Birks and
Son shield, two miles between 4 and
5-11-5E and 32 and 33-10-5E, Muni-
cipality of Springfield; 2nd prize, \$30,
two mile west from the C.N.R. station at
St. Agathe, Municipality of Macdonald;
3rd prize, \$20, two miles north of 22 and
23-16-2E, Municipality of Rockwood;
4th prize, \$10, two miles north of 10 and
11-16-2E, Municipality of Rockwood.

The work of the judges was very heavy
owing to the number of times the work
had to be inspected and the mileage to
be covered to reach the competition
stretches and as a voluntary contribution
to the good roads cause is deserving of
the greatest thanks from the community
generally. The judges in this season's
competition were: A. McGillivray, High-
way Commissioner; W. F. Tallman,
Street Commissioner, City of Winnipeg;
S. Henderson, president, Manitoba Good
Roads Association; A. C. Emmett, sec-
retary, Winnipeg Automobile Club and
Manitoba Motor League.

FARM COST ACCOUNTING

The farmer of today is a business
man and his success or failure depends
upon his ability to apply good business
methods in the operation of his farm.
It is a wellknown fact, however, that
comparatively few farmers have any-
thing like a definite record of the rela-
tive financial standing of their business.
Few farmers keep a diary and still less
keep books. A recent bulletin written
by the late Prof. G. G. White and issued
by the Manitoba Department of Agricul-
ture, contains a very full outline of a
complete system of farm cost account-
ing. The system recommended in this
bulletin is arranged to show: First, by
means of inventories taken at the be-
ginning of each year the gain or loss in
the whole operation; second, by separ-
ating the inventories into departments
such as grain and livestock the gain or
loss of each department; third, by means
of cost accounting the cost of grain per
bushel and the relative advantages and
profits of fallowing and growing fodder
crops; fourth, the cost of machinery per
year in depreciation, repairs and replace-
ment.

Farming A Business

After giving the important reasons for
the use of a farm accounting system the
bulletin mentions that it is often ob-
jected that it is not practicable to keep
accounts on the farm. A few farmers
will take inventories at the end of each
year to see what money they are making.
A few others will keep a rough account
of the dairy herd, the poultry or some
other department, but the number who
are able to show in figures what they
have made or lost on the farm business
as a whole, what they have made or lost
on each and every department and
why each and every department has
made or lost and how it can be im-
proved, is very small. One reason for
this is that the farmer is only just be-
ginning to realize that he is engaged in
a competitive business. If he is to keep
pace with his competitors he must be
able to produce as cheaply as they.
Then again many farmers think they
know a great deal more about their
business than they really do. Then there
is the question of the time that will be
taken up in keeping a complete record.
And lastly, under the circumstances, it
is only natural that a farmer, after do-
ing a hard day's manual work in the
field, should be little inclined to bother
with much head work at night. This be-
ing so, a system of farm accounting
should be generally adopted and must be
so arranged as to require the minimum
of time during the busy season. The sys-
tem outlined in this bulletin will record
all the farm transactions clearly and
simply from the beginning to the end
of the year in about five minutes per day
for the average farm. The only part
of the work requiring much time is done
when the books are being closed in the
winter when the farmers has plenty of time.
One of the first essentials in com-
mencing to keep farm records is to pre-
pare a map of the farm. Each field
should be numbered or lettered so that it

Canada Permanent Mortgage Corporation

Assets Exceed \$33,000,000

MONEY TO LOAN

Current Rate of Interest
Favorable terms of Repayment
No Commission charged
Borrowers

Geo. F. R. Harris, Manager
298 Garry St., Winnipeg

Money to Loan

on improved farm
property

Lowest
Current Rates

Apply through our rep-
resentative in your dis-
trict or direct to our near-
est office.

National
Trust
Company
Limited.

323 Main Street
WINNIPEG

TORONTO MONTREAL
EDMONTON REGINA
SASKATOON

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special

FARMERS' POLICY

There is none better
See our Local Agent or write for his address to—
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

We Have For Sale

a few beautiful Homes and Ranches

In the Modesto Irrigation
District

In the Stanislaus County
California

Where the Land Owns the Water.

Best Soil, Climate and Irrigation Sys-
tem in California. Write us for in-
formation and literature.

The Wascana Land Co.
Modesto, Cal. N. E. Baumunk, Pres.

THE Grain Growers' Grain Company Limited

The annual general meeting of the
shareholders of The Grain Growers'
Grain Company Limited will be held at
the hour of 10 o'clock in the forenoon,
at the Industrial Bureau in the city
of Winnipeg, on Wednesday the 29th
day of November, A.D. 1916.

Dated at the City of Winnipeg, this
23rd day of October, 1916.

WILLIAM MOFFAT,
Secretary.