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Room 1710, 163 College Street, Toronto.

## The Popular Verdict

It is sometimes advisable to "follow the crowd"—to accept the popular verdict.

In respect to Life Insurance, for example, it is clear that very strong reasons must have influenced the numerous persons whose applications for protection have, for ten successive years, given The Great-West Life the largest Canadian Business of all the Canadian Companies.

Low rates—high profits—liberal policy conditions—have been the reasons.

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## THE GREAT-WEST LIFE ASSURANCE COMPANY

Dept. "I" Head Office: WINNIPEG

## 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.

## The Weyburn Security Bank

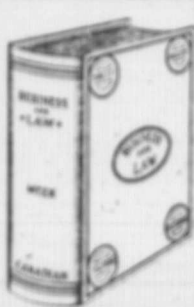
Chartered by Act of The Dominion Parliament  
HEAD OFFICE: Weyburn, Sask.  
Nineteen Branches in Saskatchewan  
**H. O. POWELL, General Manager**

## Farms For Sale and Rent

in the Winnipeg District, large tract of prairie land suitable for breaking this year.  
**American Land and Loan Co.**  
430 1/2 MAIN STREET WINNIPEG

## MONEY TO LOAN

On Improved Alberta Farms  
PROMPT SERVICE AND BEST CURRENT TERMS  
Associated Mortgage Investors  
Granite Bldg. Rochester, N.Y.



"Business and Law" supplies the necessary legal and business information together with the approved forms for the successful conduct of every business of every description. The indispensable points on practical law and business are arranged systematically under appropriate headings, fully indexed to help find type so that the reader can secure the information required with little delay. This work also contains chapters on letter writing, various swindling schemes and how to guard against them, various tables, tables for rapid computation and ready information, and a comprehensive collection of useful information pertaining to all the business and social relations of life. This book is written especially for the layman, and is easily followed and understood. The interest tables will tell you at a glance the amount of interest due on your mortgage or any other loan you may have given or received. "Business and Law" will enable a farmer to avoid many costly errors which he might otherwise make, in his business undertakings.

The book is cheaply bound in numerous, is printed in plain type and contains 600 pages. Its regular price is \$3.75, but The Guide will send it free, and postage prepaid to anyone who will send two subscriptions (new or renewal) to The Guide at \$1.50 each and send the names of the subscribers and the money collected to The Guide office, or one two-year subscription at \$2.00 will earn this book.

Circulation Dept.  
**GRAIN GROWERS' GUIDE, WINNIPEG.**

total of \$1,428,452.32, or a loss in expenditure over receipts of \$147,895.82.

### Superintendent's Report

According to the reports filed with Arthur E. Fisher, superintendent of insurance, by the companies engaged in the hail insurance business during 1916 in Saskatchewan, the hail loss ratio approximates on the average 132 per cent. of the premium income. When to this percentage is added the underwriting expense which covers commissions, adjustments and general office expenditure and which averages 30 per cent., it will be seen at a glance how disastrous for the stock companies has been the hail season of 1916. In short, the companies have not only paid out the total amount of money received by way of premiums, but they have also paid from their reserves an additional amount equal to 62 per cent. of the 1916 premium income.

The following tabulated report shows the gross income and gross losses of each company operating in the province this year. Many of the companies accepted notes in payment of premiums and in this schedule the note premium has been considered on the cash basis.

Year—	Premiums	Losses Paid
1913	\$ 783,194.42	\$ 485,305.79
1914	747,838.08	173,443.44
1915	1,363,001.06	438,619.57
1916	1,417,853.21	1,872,408.75

In the compiling of the above figures no account has been taken of the matter of re-insurance, hence official figures which will be obtainable at a later date will show quite a difference in the actual loss sustained by each company, altho the gross amount of loss will remain practically the same.

### A Comparison

The losses of the different companies in Saskatchewan during 1916 gives some idea of the severity of the hail season of this year:

	Premiums	Losses
St. Paul Fire & Marine Ins. Co.	\$ 54,802.10	\$ 86,251.54
Middle West Ins. Co.	39,662.35	49,690.94
Excess Ins. Co.	102,437.75	130,739.14
Acadia Fire Ins. Co.	31,860.86	66,593.02
Can. Indemnity Co.	82,582.19	124,728.45
Canada Hail Ins. Co.	72,542.95	95,127.67
Canada National Insurance Co.	95,685.18	193,055.43
Rochester Underwriters' Agency	20,909.56	29,243.26
British-American Assurance Co.	48,176.13	64,539.13
Winnipeg Fire Underwriters	3,150.96	3,887.50
Nova Scotia Fire Underwriters	9,657.87	11,666.87
Home Ins. Co.	102,646.13	176,606.61
Canada Security Assurance Co.	70,898.97	83,934.80
British Crown Assurance Corporation	193,517.89	213,330.37
Canada Weather Insurance Co.	21,420.63	17,391.56
American Central Insurance Co.	18,155.41	49,823.07
Connecticut Fire Insurance Co.	13,553.45	24,312.65
Hartford Fire Insurance Co.	96,360.96	112,592.95
New York Underwriters' Agency	26,192.80	30,023.13
Great North Insurance Co.	60,474.21	56,790.99
Northwestern National Ins. Co.	111,751.48	114,692.84
Dominion Fire Insurance Co.	37,282.47	26,439.65
Gen. Falls Ins. Co.	80,987.46	76,827.06
Westchester Fire Insurance Co.	23,143.54	34,209.32
	\$1,417,853.21	\$1,872,408.75

The insurance branch of the Province of Alberta reports the 1916 experience of the stock companies as follows:

	Premiums	Losses
Acadia Fire Insurance Co.	\$ 622,622.00	
British Crown Assurance Corporation	145,000.00	145,200.00
British-American Assurance Co.	48,876.00	41,760.00
Canada Hail Ins. Co.	41,913.00	29,483.00
Canada Security Assurance Co. (including Western Underwriters)	267,000.00	260,000.00
Canada Weather Insurance Co.	34,302.00	31,000.00
Connecticut Fire Insurance Co.	29,384.00	7,000.00
Excess Ins. Co.	44,321.00	37,671.00
Great North Ins. Co.	61,534.00	34,096.00
Home Ins. Co.	163,906.00	140,100.00
Nova Scotia Fire Underwriters	57,178.00	49,048.00
St. Paul Mutual	105,600.00	92,292.00
United Assurance Co.	53,500.00	36,250.00
Westchester Fire Insurance Co.	75,000.00	69,000.00
Winnipeg Fire Underwriters	27,230.00	15,568.00
Rochester Underwriters' Agency	35,387.00	31,249.00
Hartford Fire Insurance Co.	27,331.00	31,121.00
Dominion Fire Insurance Co.	2,816.00	1,527.00
Northwestern National Ins. Co.	57,536.00	51,900.27
	\$1,280,556.90	\$1,044,385.27

# UNION BANK OF CANADA



Head Office, Winnipeg.  
Total Assets over \$100,000,000  
Deposits over \$85,000,000

## Loans for Livestock

THE UNION BANK OF CANADA is prepared to make loans to good farmers on reasonable terms, to purchase cattle for feeding or breeding purposes.

It is in the best interests of farmers to increase their herds.

Consult the Local Manager for particulars.

PAID UP CAPITAL.....\$5,000,000.00  
TOTAL ASSETS EXCEED.....\$109,000,000.00

The Pioneer Bank of Western Canada

## Choice Farm Lands

### WILD AND IMPROVED FOR SALE

We own and have for sale thousands of acres of improved and raw lands in the recognized wheat districts of Saskatchewan, viz.: Zeneta, Esterhazy, Broadview, Grenfell and Young, Sask. All of our lands were carefully selected several years ago; soil is best; distance, one-half to eight miles from good towns, on main lines of Canadian Pacific and Grand Trunk Railways.

We only want First Class Successful Farmers who can make good if given the easy terms we offer. No others need apply.

At Zeneta and Young, Sask., we operate two big wheat ranches of several thousand acres, and buyers of our farms located near those ranches are welcome at all times to consult our Superintendents.

We are not simply in the real estate business, but our large permanent interests in Western Canada make us vitally interested in the personal success of every farmer who buys our farms.

Our prices and terms to right parties will be found very reasonable. Crop payments if desired.

Map showing location of lands and appointment made to see lands on application to our representatives named below.

### F. A. BEAN PROPERTIES

ALBERT SCHALL, Zeneta, Sask. JAMES SCHLEY, Young, Sask. M. H. NEILL, Grenfell, Sask.

## HELP WIN THE WAR

By Investing in

## Canada's Victory War Loan

It is a patriotic duty on the part of everyone to invest in this loan, and

Such an investment not only yields a high rate of interest—nearly 5 1/2 per cent.—but gives a security of unsurpassed character, and

When normal conditions return, the market value of your security will undoubtedly advance very greatly.

Your subscription, large or small, will help to make this Loan an outstanding success, intimating to the world Canada's determination to see the War through to a satisfactory conclusion.

Great Britain's wonderful Victory Loan of over Five Billions of dollars was made possible because the people there invested their savings, no matter how small the amount. We feel sure that our people will make Canada's Loan successful, and do proportionately as well as the Motherland.

If you have any thought of subscribing write to us, or fill-out and mail the coupon below. We will look after your subscription and deliver your Bonds to you without any charge for our services. If at any time in the future you desire to sell your Bonds, the services of our organization are at your disposal.

## Canada Bond Corporation, Ltd.

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### CANADA BOND CORPORATION, LTD.

55 Yonge Street, Toronto, Ontario.

Gentlemen:—If the conditions of the Dominion War Loan, when announced, are satisfactory to me I would like to invest \$..... in the Victory Loan. Please send me full particulars.

It is understood that you will handle my subscription without any charge to me.

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