

THE TORONTO GENERAL TRUSTS CORPORATION.
Branch Office: Bank of Hamilton Bldg. WINNIPEG, MANITOBA.

MONEY TO LEND

THE CORPORATION HAS a large amount of Trust and other Funds to lend on mortgage security, at the lowest current rates, on approved farms in the Province of Manitoba and the Northwest Territories.

MONEY IS ADVANCED to pay off existing mortgages; to assist in the erection of new buildings; to improve farm or other property; to enable the borrower to purchase property; and for other purposes.

THE CORPORATION HAS exceptional facilities for effecting loans without delay, and at very little expense to the borrower.

INTEREST may be made payable half-yearly or yearly, and will only be charged from the actual date of advance.

JAMES DAVEY, MANAGER.

POSITIONS GUARANTEED.

O'SULLIVAN Business College
Opp. City Hall, Winnipeg

Accounting, Shorthand, Touch-Typewriting, etc., thoroughly taught. One week's trial given. Prospectus and full information free.

E. J. O'Sullivan, C.E., M.A., PRINCIPAL.

Cor. Main and Market Streets, Winnipeg. Branches at Brandon and Portage la Prairie

Institutions by Mail
Bookkeeping, Shorthand, Penmanship

Spend your long winter evenings pleasantly and profitably by taking any or all of the above courses in the Mail Course Department of the

Canada Business College CHATHAM, ONT.

The mails carry work regularly from this school to Bermuda, Newfoundland, and every province in Canada. Why not be one of the number? Ask for Mail Course catalogue No. 3 when writing. Address on

D. McLachlan & Co., Chatham, Ont.

B. P. RICHARDSON
BARRISTER, SOLICITOR,
NOTARY PUBLIC.

GRENFELL, - ASSA.
LANDS FOR SALE.

THE ROYAL
Yorkton's Leading Hotel.
Cuisine unexcelled. Charges moderate.
W. J. NEWTON, Proprietor.

SWAMP FEVER, INFLUENZA, LUNG FEVER.

PROVES FATAL IF NEGLECTED.

Don't wait until the epidemic reaches you—have the cure in your stable—forewarned is to be forearmed. **TWELVE POWDERS POSTPAID** costs 60 cents.

CURE GUARANTEED.

ORDER TO-DAY.

A. J. BROWN & CO.,
SOLE AGENTS,
WINNIPEG, - MANITOBA.

SYMPTOMS:
General weakness, lack of life, hanging head, staggering, shivering, trembling, coat turns dry, pulse quick and weak, breathing hurried, often cough, stands with legs extended. Legs often swell from festlock and along belly.

The Wawanesa Mutual Insurance Company.

HEAD OFFICE, WAWANESA, MANITOBA

Increase in Business during 1902.	Alex. Naismith, President.	A. F. Kempton, Sec-Manager.	C. D. Kerr, Treasurer.
\$1,158,276	Assets over Liabilities, April 16, 1902, over	Number of Farmers Members, over	Amount of Insurance in Force, Over
	\$78,800.00	7,100.	\$6,600,000.00

Farmers Here are six reasons why it will pay you to insure your property in the Wawanesa Mutual Insurance Co.

OWNED and OPERATED BY FARMERS STRICTLY CO-OPERATIVE.

FIRST—Because it is owned and operated by the farmers, for their mutual benefit and not to enrich stockholders of a company formed to accumulate wealth at the expense of the insured.

SECOND—The cost of insurance is not only very low, but you are not required to pay your premiums in advance unless you prefer doing so, and no interest is charged where premium notes are taken. The agent's fee is all that is required to be paid in cash.

THIRD—The company is thoroughly reliable, and its policies are better adapted to Farm Insurance than any others issued. The use of steam threshers permitted free of charge.

FOURTH—The cost of adjustment of loss claims is paid by the company, not by insured.

FIFTH—Insurance on live stock covers them against loss by fire anywhere on the farm, and by lightning anywhere in Manitoba and the Northwest Territories.

SIXTH—That this is the largest Agricultural Fire Insurance Company west of Lake Superior, and must therefore be giving the best satisfaction to the farmers.

For Further Information Write the Secretary-Manager.

Members are only liable for the unpaid portion of their premium notes. No liability where cash is paid.

AGENTS WANTED IN UNREPRESENTED DISTRICTS.

A Fire Co. insuring all classes of farm property at the lowest possible cost to the assured. Doing business under a charter from the Manitoba Government and a license from the Government of the N.-W. T.

WHERE MILK IS SCARCE.

Skim milk contains all or nearly all the growth qualities of new milk, but it is difficult to assimilate. Where even skim milk is scarce good thrifty calves can be raised on any ordinary chop or meal. The growth qualities are in both the chop or meal and the skim milk; the trouble in feeding them is in the inability of the calf to thoroughly digest them, and indigestion is sure to bring on constipation or scours. These difficulties may be completely overcome by feeding Herbageum regularly. The cost for Herbageum would be one-third of a cent a day for each calf, and even this can be saved by the reduced amount of feed necessary to keep the calves in a thrifty growing condition. We are not making these statements at random, and as proof we give below statements by Canadian farmers who have tested and proved the matter for themselves:

"Although I sell my milk, I raised nine calves last year, and am raising sixteen this year on a little meal with Herbageum, and all are fat."
Powassan, Ont. W. F. CLARK.

"Customers scarce of milk for their calves have overcome the difficulty by using Herbageum with meal."
Westville, N. S. A. R. MUNROE.

"I have used Herbageum with skim milk for calves, and find it equal to new milk for them. It is also very good for cows bad after calving, and it is first-class for cleaning out lice."
Thurso, Que. LOUIS MONDEUX.

COD - LIVER OIL FOR CALVES.

A long article appeared in a recent issue of the Star recommending Cod-liver Oil for calves. The contention that the butter-fat extracted by the separator must be replaced by the same amount of fat in another form is a mistake. All the bone and flesh forming qualities are left in the separated milk, it is the digestibility of the milk that has been destroyed. Fat in any form except as contained in new milk is more or less indigestible to a young calf, and it is folly to add any indigestible substance to a food that is lacking only in the quality of being easily digested. It is a well-known fact to those who have tested the matter that 50c. worth of Herbageum added to one and a quarter tons of skim milk will make the skim milk equal to new milk for calves. Agricultural papers cannot give these facts in their columns because, although it would undoubtedly benefit their readers, it would also be a free advertisement for the manufacturers of Herbageum, and it is, of course, necessary to withhold the information from the reader, for fear that the manufacturers may receive benefit for which they have not paid.

STEEL IS STRONGER THAN LEATHER

The ROY DODSON'S PATENT HAME-CHAINS will outwear a dozen ordinary leather straps.

They are stamped out of sheet steel, and are adapted to all kinds of work hames. Quickly adjusted in this way:

Hook end X into hame loop; close down with hammer, as shown at XX; unbuckle at A, hook into right hame and pull up same as leather strap, put finger in ring, pull up tight.

THE EMPIRE COMBINED PICKET PIN AND SWIVEL.

It is all steel—stiff, strong and light. Has a perfect turn-round and swivel. Tether rope cannot wind. Easily driven into ground. The inventor has tethered, from spring till fall, 25 to 40 work horses and mules, saddle horses, oxen and cows.

The Empire Machine and Metal Stamping Co., Ltd. 1012 Yonge Street, Toronto, Canada.
We work all kinds of sheet steel, brass and aluminum to any shape. Write for circulars.

IMPERIAL BANK OF CANADA
HEAD OFFICE: TORONTO.
T. R. MERRITT, President.
D. R. WILKIE, Vice-Pres. and Gen. Man.
AGENTS IN GREAT BRITAIN—
Lloyds Bank, 72 Lombard St., London.
Branches in Manitoba, Northwest Territories, Quebec, Ontario, and British Columbia.
WINNIPEG BRANCH—Corner Main St. and Bannatyne Ave.
W. G. LESLIE, Mgr.

APPI-TONE STOCK FOOD

And what people say of it:

"I used Appi-Tone Stock Food with my stallion this spring. I never saw him look so well."
—F. B.

"To try Appi-Tone Stock Food, I gave it to a calf which I was feeding on skim milk. It is the best calf I ever saw."
—M. S.

Many others say the same thing of Appi-Tone Stock Food. It is purely vegetable.

5 lbs. for 50 cts.

Ask your dealer to procure it for you.

GEO. E. KENNEDY, Agent. CARSTAIRS, ALBERTA.
50 lbs. Shipped Prepaid.

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VOL. XX

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