

## A Terrific HAILSTORM Will Sweep Over Manitoba TO-MORROW

### "Estimate of Loss Accurate"

Swan Lake, Dec. 6th, 1902.  
Manitoba Farmers' Mutual Hail Insurance Co., W. C. Graham, Manager.

Dear Sir,—Enclosed please find receipt for balance due on my loss for current season. In acknowledging same, I must thank you for prompt payment of fifty per cent. of loss, as well as the balance forwarded at date. I may also state that I have for my own satisfaction calculated my actual loss, and I will state for yours, that Mr. Schultz's estimate of amount due me is wonderfully accurate, being almost exactly what I should consider due under my insurance.

Yours very truly,  
(Sgd.) ARTHUR C. HAWKINS.

### Mr. Farmer:

If the above were only true, hail insurance companies would do a land office business. Yet, although it is but an example, we know not the HOUR OR THE DAY when a storm will come and DESTROY YOUR CROPS.

### THESE ARE FACTS.

Insurance in force June 10th, 1903,  
\$360,000.

Our contract with each member is easily understood. No technical clauses in our forms.

### "I Will Again Insure."

Carroll, Dec. 6th, 1902.

The Manitoba Farmers' Mutual Hail Insurance Co.,  
Winnipeg, Man.:

Dear Sir,—I congratulate you on the way the business of the year has been transacted. My loss by hail was adjusted without delay, to my satisfaction. I received the cheque for fifty per cent. of my loss in a few days after adjustment, and have just received the balance of my claim to-day.

As this is apparently the only kind of protection we can get from hail, I will again insure with you, and assist you in any way I can to increase the membership, thus bringing down the rate of assessment.

Yours truly, (Sgd.) J. C. MOFFAT.

The only Company that will insure one or five years, and give year protection, at \$3.00, \$4.00 or \$5.00 per acre.  
Limit of assessment, 4 per cent. on amount of insurance, which equals 12, 16c. or 20c. per acre.  
Claims paid in last 4 years, \$50,274.94.  
Our Directors for 1903 all bona-fide farmers.

Total available assets for payment of losses and expenses of 1903,  
\$15,800.

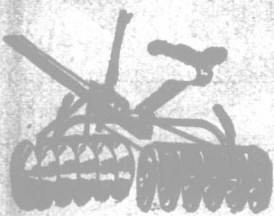
50 per cent. of claim for 1903 will be paid at time the loss is adjusted.

For particulars, write: W. C. GRAHAM, Manager, Box 513, WINNIPEG, MAN., or the Local Agent.

**The Manitoba Farmers' Mutual Hail Insurance Company.**

DAVIDSON'S Latest Improved Warehouse  
and Farm Fanning Mills and  
Bee Supplies. Circulars free.  
S. DAVIDSON,  
Box 48, Uxbridge, Ont.

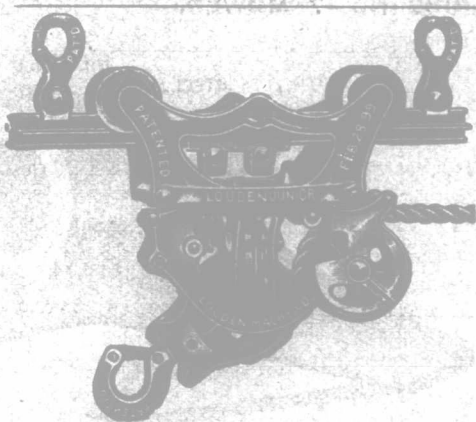
**BISSELL'S**



### Disk Harrow

For fitting up root  
and corn ground,  
for summer-fall  
work, or fall  
wheat land, gives  
by far best results  
of any cultivator.  
Write for full par-  
ticulars. This Disk  
has several imita-  
tors but no equal.

T. E. BISSELL, Dept. W., Elora, Ont.



We make the best line of Barn-door Hangers on the market.  
Write for catalogues and circulars.

**Louden Machinery Co., Guelph, Ont.**

Do Not Buy an Old-Style, Out-of-  
Date Hay Carrier When You Can  
Buy the Latest Improved

**LOUDEN**

Worth three times as much. Always  
works easy and never misses. Will fill  
your barn FULL, and never bind on the  
track nor break the fork pulley. Twice  
as strong and durable as ordinary car-  
riers.

15 Different Styles to Choose From

We make them to run on steel, wood,  
rod or cable track.

Write for particulars.

**B. P. RICHARDSON**

BARRISTER, SOLICITOR,  
NOTARY PUBLIC.

GRENFELL, - ASSA.

LANDS FOR SALE.

**STAMMERERS**

THE ARNOTT INSTITUTE, BERLIN, CANADA.  
For the treatment of all forms of SPEECH  
DEFECTS. Dr. W. J. Arnott, Superintendent. We  
treat the cause, not simply the habit, and therefore  
produce natural speech.  
Write for particulars.

"YOU'LL MEET OLD FRIENDS."

**WESTERN**

Great Exhibition of  
Agricultural,  
Horticultural and  
Dairy Products.

**MANITOBA'S**

**FOUR DAYS**

Every Day a Big Day  
**July 28 to 31**

... GRAND ...  
**Attractions and Horse Races.**

**BIG FAIR**

An Opportunity not  
to be Missed of Visit-  
ing the Dominion Ex-  
perimental Farm. . . .

Reduced Railway Fares From All Parts.

GOOD FOR THE WEEK OF THE FAIR.

**AT BRANDON**

"IF YOU MISS IT, YOU'LL REGRET IT."

R. M. MATHESON, PRESIDENT.

F. J. CLARK, MANAGER.

In answering any advertisement on this page, kindly mention the FARMER'S ADVOCATE.