

Farmers' Financial Directory



A.D. 1833

Assets over \$2,500,000

Losses Paid, Nearly \$40,000,000

For Safety and Fair Dealings

Consider these points before you take out a hail policy:

FIRST—Consider the Company's financial strength.

British America's assets are over \$2,500,000.00.

SECOND—Its record for fair dealings.

British America Assurance Company during its 83 years of business has paid in losses nearly 40 million dollars.

THIRD—Its promptness in making settlements.

The British America act on adjustments immediately loss is reported, and cash settlements issue from Winnipeg office immediately satisfactory loss adjustment papers are received.

HAIL INSURANCE

You expect a fair return for your hard work in the fields. You take precautions to prevent damage by stock and trespassers. You cannot prevent hail-storms, but you can protect yourself against loss by taking out a policy in a strong company like ours.

Write today for full particulars or see our local agent

British America Assurance Company

HAIL DEPT.
WINNIPEG

CROWN LIFE

Good to Policyholders in 1915

Crown Life payments to policyholders totalled \$120,132.34 in 1915—a year in which we showed many marked gains over previous years.

Crown Life Policies include total and permanent disability benefits; non-forfeiture insurance and other very liberal features.

Let us send you some new Insurance facts.

CROWN LIFE INSURANCE CO., TORONTO

AGENTS WANTED IN UNREPRESENTED DISTRICTS

Bargains in Farm Lands

DISPOSAL OF TRUST ESTATES

As Trustees and Administrators of numerous estates we have for quick sale over Half Million Acres of good Farm Lands, improved and unimproved, well located in Manitoba, Saskatchewan and Alberta. These properties being assets of estates which must be closed out as speedily as possible offer unusual opportunities for very reasonable purchase on easy terms of good, desirable lands and buildings. Our lists should be in the hands of everyone seeking farm properties. Send for booklet, "Bargains in Farm Lands," containing particulars and prices.

The Standard Trusts Company

Standard Trusts Building

Winnipeg, Man.

20 - CLYDESDALES - 20

I am in a position to offer farmers, breeders and horse associations their choice of the largest and best selection of Clydesdale Stallions to be found in Western Canada today. New importations recently arrived. Ages coming two, coming three and coming six years. Make your selection now. Terms to responsible parties. All business personally conducted. Write or call.

A. L. DOLLAR, HIGH RIVER, ALTA.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

SENDING MONEY BY MAIL

When a person desires to transmit money to a distance there are several agencies ready to serve him. The simplest and easiest method of sending money thru the mail is to take the required amount in paper money or coin and enclose it in an ordinary letter. This method, however, is exceedingly unsafe, and money is constantly being lost thru its employment. Letters are occasionally lost or delivered at the wrong address thru the carelessness of postal employees or the sender or those who handle them on the way to and from the post office. Cash enclosed in letters is also a great temptation to post office employees, and many letters have had money extracted from them while in the mails. It is therefore undesirable and unwise to mail cash in letters when there are conveniences for transmitting money in much safer ways.

The Postal Service

The agency for the transmission of money which is within reach of the largest number of people is the post office. Practically every post office in Canada sells and cashes postal notes, and the great majority of post offices also issue and cash money orders. Postal notes are issued in eighteen different denominations ranging from twenty cents up to ten dollars, and any desired sum can be transmitted by taking two or more notes and affixing postage stamps for any odd cents. The commission charged by the post office, on postal notes is one cent on notes from twenty cents up to forty cents, two cents from fifty cents to \$2.50, three cents from \$3 to \$5, and five cents for \$10. There is in addition, at the present time, a war tax of one cent on every postal note. Postal notes can be cashed at any post office in Canada with a very few exceptions, and are also payable in the United States and Newfoundland. At the present time, however, owing to the high rates of exchange prevailing, no more than five dollars' worth of postal notes for the United States is issued to any individual in any one day.

Ensuring Safety

In order to make sure that a postal note is not cashed by any person but the owner, the sender is required to write the name of the payee, the person to whom it is to be paid, on the face of the note, and the postmaster will not pay the note unless it is receipted by the payee, who must be known to the postmaster or his assistant or identified by some person known at the post office. This makes the cashing of lost or stolen postal notes an exceedingly difficult and dangerous proceeding. The sender of a postal note receives a stub on which all particulars are entered, and if the note is lost and is not cashed he can secure the return of his money. Postal notes are chiefly used for the transmission of small sums, large numbers being issued for a dollar and less, the great advantage being the large number of places where they can be purchased and cashed and the very low rate of commission charged.

P.O. Money Orders

For larger amounts the post office issues money orders which can be obtained and cashed at all offices of any importance, including a large number of rural offices. Money orders can be made out for any amount up to \$100, and the charges are five cents for sums not exceeding \$10, ten cents for sums over \$10 up to \$30, thirty cents from \$30 to \$50, twenty cents from \$50 to \$60 and twenty-five cents from \$60 to \$100. A money order is even safer than a postal note because the name of neither the sender nor the payee appears upon it. These are given on an advice sent by the post office where the order is purchased to that where it is to be paid, and the payee must not only sign the order as a receipt but must inform the postmaster or his assistant whom and where it is from. Remittances can be made by post office money order to practically any part of the globe, and the rates above given apply on all orders for payment in Canada, Antigua, Bahamas, Barbadoes, Bermuda, British Guiana, Cayman Islands, Cuba, Dominica, Granada, Guam, Hawaii, Isle of Pines, Jamaica, Montserrat, Nevis, New

Money to Loan

on improved farm property

Lowest Current Rates

Apply through our representative in your district or direct to our nearest office.

National Trust Company Limited.

323 Main Street
WINNIPEGTORONTO - MONTREAL
EDMONTON - REGINA
SASKATOON

MONEY TO LOAN

on improved City and Farm Property at current interest rates. Direct applications from borrowers accepted. Agents wanted at places where not represented.

NETHERLANDS Mortgage Co. of Canada

Electric Railway Chambers, 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.

Specimen Policies

Those contemplating Life Insurance and desiring to see the precise terms of suitable Policies are invited to write to The Great-West Life (stating date of birth), when Specimen Policies, identical with the regular issues, will be mailed.

The wide popularity of the Great-West Policies attests their value. Over \$119,000,000 in force.

THE GREAT-WEST LIFE ASSURANCE CO.

Head Office - Winnipeg

Ask for a vest pocket memo book—free on request

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