

# Mutual Life of Canada

HEAD OFFICE, WATERLOO, ONT.

Is a thoroughly SOUND and PROGRESSIVE COMPANY, confining its business to the Dominion of Canada and Newfoundland, noted for the most healthy Climates IN THE WORLD.

ITS EXPENSE RATE  
TO INCOME IS THE

**Lowest of all Canadian Companies**

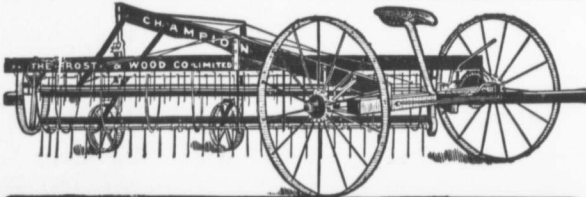
Every Dollar accumulated by this Company, from whatever source, is the sole property of its policy-holders, and is under the direct control of the Board elected by the policy-holders to manage the Company and direct the affairs in the sole interests and for the sole benefit of policy-holders, who alone

OWN Everything

CONTROL Everything

GET Everything

GEO. CHAPMAN, General Agent, GUELPH.



## BETTER HAY PRICES

"Well-cured, half-sold," is a true hay-proverb. Sweet, clean, well-dried, even-colored hay brings a high price in every market. You can shake newly cut hay and rake it all in one operation, and save the price of a sulky-rake and a tedder—if you own a

### Champion Side Delivery Rake Used in connection with the Champion Hay Loader

below illustrated, you have a combination that will do your haying up "to the King's taste." We can't go into detail here about these high-grade haying machines, but we have done so in our free catalog. In it you'll find answered the question you're most liable to ask. Capacity of Loader is easily 2 tons in ten minutes; no break-downs, either; no getting off wagon to detach loader. With the Side Delivery Rake you can shake and rake a 20-acre field easily in four hours and leave it in good shape for the loader. It works so smoothly—no threshing or hard-hitting—that it will rake clean a bean-field and not waste any. Better send for that catalog. And our "Farmer's Ready Reckoner." **BOTH FREE.** We have an agent in your vicinity who will gladly answer your questions. Call on him and ask about these two machines.

**Frost &  
Wood  
Co., Ltd.**

Smith's Falls, Can.

