

Farmers' Financial Directory

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
JOHN AIRO, General Manager H. V. F. JONES, Assistant General Manager
V. C. BROWN, Superintendent of Central Western Branches

CAPITAL \$15,000,000 RESERVE FUND \$13,500,000

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

Bank of Hamilton

Head Office - Hamilton
61 Branches in Western Canada

DIRECTORS

Sir John S. Hendrie, K.C.M.G., President
Cyrus A. Birge, Vice-President
C. C. Dalton Robert Hobson
C. H. Newton George Rutherford
J. Turnbull W. A. Wood
J. P. Bell, General Manager

Capital Authorized:

\$5,000,000

Capital Paid Up:

\$3,000,000

Surplus:

\$3,475,000

Hail Insurance

Insure with the

Great North Insurance Co.

A home company for grain growers in Alberta and Saskatchewan

Fair Adjustments and Prompt Payments

WE ALSO WRITE FIRE AND LIVESTOCK INSURANCE

Write us for any Information. Agents Wanted.

Head Office ODDFELLOWS' BLOCK, CALGARY, ALTA.

Provincial Agents for Saskatchewan:

EMPIRE FINANCIERS LTD., 307 Darke Blk., Regina, Sask.

THE GREAT SECRET

of the Farmers' Confidence in us

Hail Insurance Policy is

Our FAIR and QUICK ADJUSTMENTS and IMMEDIATE CASH PAYMENTS

Our Assets Total \$37,900,000. Consult our local agent for rates and ask to see letters from satisfied clients. Agents Wanted.

Nova Scotia Fire Underwriters of the Home Insurance Co.
Winnipeg Fire Underwriters
GILFORD MILLER INSURANCE AGENCIES LTD., General Agents (for Alberta) P.O. Box 1225, CALGARY

Mr. Saskatchewan Farmer

Do you believe in trading at home?
If so, buy your

Hail Insurance

From a PURELY SASKATCHEWAN COMPANY

SECURITY AND SERVICE with every Policy

Agents in every town of importance

CANADA NATIONAL INSURANCE CO. Ltd.

SASKATOON SASK.

AFTER THE WAR

The necessity of looking ahead, financially, so as to be in a position to meet the conditions which will arise when the war is over, war orders cease and large numbers of returned soldiers are looking for employment, was emphasized by J. H. Mayne Campbell, of Toronto, presiding at the annual meeting of the Bank of British North America, in London.

Economize and Save

"If the wage earners," he said, "will only now recognize how artificial, transitory and unstable is the prosperity that has come to them in so far as it arises from business, whether domestic or for export, dependent for its stability on the continuance of a state of war and its demands, if they will jealously save these unusual wages and precarious profits, enforce upon themselves the utmost economy in home consumption of exportable commodities, continue to reduce the imports of all but the necessary raw materials for the industries, and redouble their energy in the production of what are necessities for the plain support of themselves and of everything that allies and neutrals will take and pay for, in short, if they will realize that while the prosperity of the last six or seven months is certain to be evanescent, the burdens the country is assuming are very real and lasting and for her, very heavy, then with average crops and fair prices Canada should come safely through the anxious times of war and find herself on a solid economic and financial foundation to deal with the problems and difficulties that will present themselves on the suspension of hostilities.

Immigration

"When that time comes Canada will have her own special problems in the repatriation of all her brave men that come back to her from the trenches, and in the new allocation of them to such industry and employment as may be suited to their powers and tastes, as well as in the absorption and distribution of the stream of new immigration that may be looked for; and concurrently with the demands of this labor for employment will be the exhaustion of the stimulus of the present war demand for it, and the growth of an enormous and world-wide demand for capital that will enhance its value and make a sufficiency of it for creating new employment difficult to obtain.

For Canada's Prosperity

So we must be prepared for another period of painful readjustment and reconstruction, a fresh dislocation of commerce and trade, a shifting of the world's centres of production, and many alterations in the relative importance and values of the various industries, until a new centre of gravity for the whole industrial world has been found upon which the world's trade can rest again in a condition of stable equilibrium."

MANITOBA'S BOND SALE

The province of Manitoba, recently sold \$1,000,000 of its 5 per cent. three-year bonds to Messrs. Wood, Gundy and Co., Toronto, at 98.50 net. The proceeds of this loan will be used largely to complete the new parliament buildings. Among the expenditures to be covered by the balance are the following: For a prison farm is provided \$100,000. There is also provided the sum of \$100,000, to be re-loaned to Manitoba farmers, who want to go into the dairy business, a new scheme of the present government of Manitoba. Provision is also made for the erection of a building at the sanatorium for tuberculous patients of the province, and \$163,000 to cover expenditures on capital account in 1915. There is also the sum of \$100,000 for the patriotic fund of Manitoba.

The bonds are being offered to the public by Wood, Gundy and Co., Toronto, at a price giving the attractive yield of 5.10 per cent.

STEEL COMPANY'S PROFITS

The profits of the Steel Company of Canada for the past year were double those of its best previous twelve months, amounting to \$3,230,452.

The city of Toronto has borrowed \$2,000,000 from the local banks.

Make Your Own Will for 35c.

Buy prints a Legal Will Form with blanks, by which you can sit down at home, in private, and make your own Will as perfectly legal and binding as any lawyer you could secure. We include specimen Will and complete instructions, so that you will make no mistake. And when it is made it cannot be broken. It is private. Don't delay. Do it now. Sold by druggists and stationers, 35c. or by mail (2 for \$1.) to Box Will Form Co., Room 1710, 257 College Street, Toronto.

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On Improved Farm Property at Lowest Current Rates. No Delays. Apply:

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WINNIPEG

MANITOBA

THE SASKATOON MUTUAL FIRE INSURANCE CO.

Owned and operated by Saskatchewan farmers. Insures farm property, rural schools, and churches.

Strictly Co-operative

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Vice-President C. G. KEMMISH, Notary
Secy.-Mgt. J. J. CAUGHT
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in moderate amounts on improved occupied farm property

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Lowest Current Rates

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