

High Cost of Living

vs.

Low Cost of Insurance

Midst all the increasing cost of living there's one thing that hasn't advanced,—that's the cost of Imperial Life policies. In fact, an Imperial policy today requires no greater annual investment than a similar policy taken at a corresponding age a dozen years ago.

And the fact that the dividends to policyholders in The Imperial Life have shown a gradual increase every year since the Company's inception makes this investment more attractive now than ever before.

Would you care to know the profit returns being made this year to holders of Imperial profit-sharing policies? Our booklet "The Voice of Experience" gives the information.

A copy will be sent to you post free if you ask for it.

THE IMPERIAL LIFE
Assurance Company of Canada
HEAD OFFICE - TORONTO

Branches and Agents in all important centres

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What the Morning Paper Tells

THE morning paper tells us the most important events that have happened during the *past* twenty-four hours.

But not all the wisdom of the world combined is able to reveal the secrets that lie hidden in the *next* twenty-four hours.

And what of the events of the incoming year—to what chance and change we and our fortunes will be exposed: we should reflect that—

Of all human institutions there are no others as secure as mutual life companies; they weather the fiercest financial gales.

Let us begin the new year with adequate life insurance: it lasts; other securities depreciate or become worthless; the life policy remains.

Whatever may be the fluctuations in the value of stocks, bonds or real estate during the forthcoming year, your life policy is unaffected.

In view of the uncertainties of the future there is no other "security" that will give you such absolute satisfaction as a policy in

The Mutual Life
Assurance Company of Canada
Waterloo, Ontario

FREE LAND FOR THE SETTLER IN Northern Ontario

... virgin soil, obtainable free, at a nominal cost, are calling for cultivation. Farmers have responded to the call of this fertile country, and are being well paid. Here, right at the door of Old Ontario, a home awaits you.

For information as to terms, regulations and settlers' rates, write to: H. A. MATTHEW, Director of Colonization, HON. G. HOWARD FERGUSON, Parliament Buildings, TORONTO, ONT. Minister of Lands, Forests and Mines.



COST What you put into a Cream Separator **VALUE** What you get out of your Cream Separator

It isn't the "out go" but the "income" that determines the real value of a Cream Separator

It's Cheaper to Buy a
DE LAVAL
CREAM SEPARATOR

VALUE depends upon the amount and the quality of service the article gives you—what you get out of it.

You get by far the greatest actual VALUE for your money when you buy a De Laval—BECAUSE it will give you much better and longer SERVICE than any other separator.

From the standpoint of its greater durability alone, the De Laval is the most economical cream separator to buy, and when you also take into consideration its cleaner skimming, easier running, greater capacity and less cost for repairs, the price of the "cheapest" machine on the market is most exorbitant compared with that of the De Laval.

And there is no reason why you should let its FIRST COST stand in the way either, because the De Laval may be purchased on such liberal terms that it will actually pay for itself out of its own savings.

THE DE LAVAL COMPANY, Ltd.

LARGEST MANUFACTURERS OF DAIRY SUPPLIES IN CANADA.
Sole distributors in Canada of the famous De Laval Cream Separators and Alpha Gas Engines. Manufacturers of Ideal Green Feed Silos.
Catalogues of any of our lines mailed upon request.

MONTREAL PETERBORO WINNIPEG VANCOUVER
50,000 BRANCHES AND LOCAL AGENCIES THE WORLD OVER

Big Ben

A Westclox Alarm



To Beat the Time Clock

FIVE A. M. for factory men who beat the time clock at the works. Big Ben gives 'em their breakfast call long before the whistle toots.

They used to pound the pillow right up to the last dot—until they learned a better way—as the paymaster soon found out.

Give Big Ben a trial, *yourself*; make your roll-over-time pay.

You'll like him face to face. He's seven inches tall, spunky, neighborly—downright good.

At your dealer's, \$2.50 in the United States, \$3.50 in Canada. Sent postpaid on receipt of price if your dealer doesn't stock him.

La Salle, Ill., U. S. A.

Western Clock Co.

Makers of Westclox

Other Westclox: Baby Ben, Pussycat, Four Alarm, Golden Bell, Lark and Penfold