

## The International Loan Company Ltd.

We buy first Mortgages and Agreements of Sale at a discount. Call and see us, or write for 1916 Annual Report.

708 Confederation Life Building  
WINNIPEG, MAN.

## Do You Need Money?

The Mutual Life of Canada is prepared to advance money on liberal terms to any desiring accommodation where satisfactory security is furnished.

The Company has loaned upon mortgages in the different provinces of Canada over fourteen millions of dollars and our clients are satisfied clients.

The Mutual aims to be as generous as is consistent with safety, and so to render a helpful service to any who consult them for either insurance or loans.

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CHAS. V. CAESAR, Edmonton, Alta.

COLIN FRASER, Box 34, Regina, Sask.

### OR TO

P. D. MCKINNON, Lindsay Building  
Winnipeg, Man.

## Commercial Insurance

Many business men, at this time, are realizing that Life Insurance may be just as valuable a protection for their business interests as for their homes.

The Great-West Life is issuing many Assurances of this type—upon most attractive terms.

Explanatory pamphlets will be mailed on request.

## THE GREAT-WEST LIFE ASSURANCE COMPANY

Dept. "T" Head Office: WINNIPEG  
Over \$119,000,000 now in force

## THE UNION TRUST COMPANY LIMITED

offers for sale on behalf of clients, 10,000 acres of the choicest wheat land in Alberta, situated in townships 41 and 42, ranges 13 and 14 West 4th M., South of Killam and Sedgewick on the main line of the C.P.R. between Winnipeg and Edmonton, and near the Canadian-Alberta branch of the C.P.R.

The above lands were selected before the railways were built and have not been offered for sale until recently, and have not been called over.

The grain map issued by the Department of the Interior, Ottawa, shows the total production of wheat and other grains at the various points in Alberta, and credits this district with producing more than any other point. In this district drought is unknown.

### PRICES AND TERMS

will be made known on application to the Company in Winnipeg, or to

**William Sharman**

the Company's representative in Killam, Alberta.

creation of a special reserve fund, through which the remaining one million pounds of capital will also be returned to the shareholders. The latter are not liable, even in the case of the liquidation of the company.—Winnipeg Free Press.

### Livestock Shipping in Minnesota

Continued from Page 7

that its business is too big to give attention to details. The cry among other commission men now is "divide your stock up, don't centralize it, give us a chance." The stock buyer business has been a waning one in all the states where this movement has begun. In one county in Minnesota seven local associations are now doing the work that it previously took twenty-four local buyers to handle, and a similar condition exists in many other localities. At one point where there were seven buyers there are none left now. The old buyers are going to North and South Dakota or farther West where the people have not become wise to the game.

### Also Represented at Chicago

The American Society of Equity has not only its authorized representatives on the South St. Paul market, but also at Chicago. On the latter L. Spence and Company has been handling Equity shipments as the sole representative of the movement. Of course, as mentioned, there are many other shipping associations having no connection with the American Society of Equity and not centralizing their shipments to any particular firm. These have mainly been formed by the Extension Departments of the state universities and Federal county agents, and the greater number of them are successful. There is no question that many of the stones have been rolled from their path on account of the centralizing movement of the Society of Equity, and that commission firms that handle these shipments have to live up to the standard set by Equity representatives. That centralization has proved successful is beyond doubt, and that it should be extended is only logical. Some Equity associations have sent part of their stock to another firm and part to their own representatives over a definite period of time. The result has almost invariably been a decision to ship all stock to the authorized representatives. And this strengthening by centralizing volume has highly benefited the service. The same thing applies to Western Canada. As co-operative shipping associations are established in connection with the Grain Growers' or United Farmers' locals, as they ought to be, the shipments should be centralized thru their representatives. Of course, there have been parts where associations have been started too close together, thus making shipments from either too small and raising the freight costs.

### Associations Very Simple

These associations are very simple affairs and usually unincorporated. They have a simple set of by-laws and, as mentioned before, no capital is required. A large amount of shipping is done thru the individual shipper, i.e., the manager of the association. In many places now the local associations are buying scales and installing them at their own expense, while the railways are granting the use of land and yard they are placed on for five dollars a year. Very accurate sets of books are kept, and some have their own special check books. In other places the local bank has prepared the latter and been glad to do it to facilitate and get the business.

Below is given the constitution and by-laws for a co-operative shipping association:

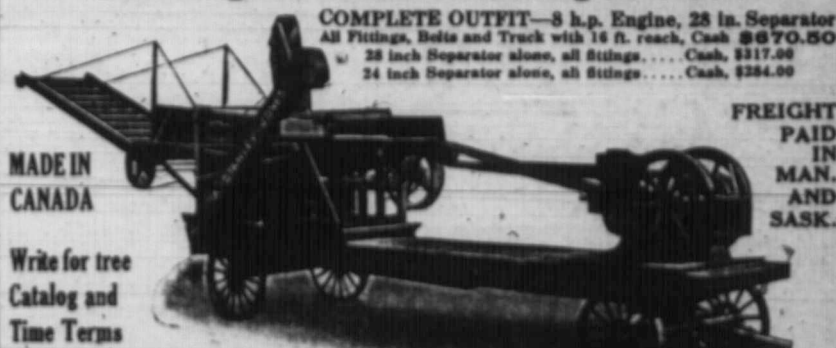
1—This association shall be known as the ..... Grain Growers' Shipping Association, and shall consist of members in good standing in the G.G.A. or U.F.A., who shall subscribe their names to these articles, and be governed thereby.

2—The place of operations shall be ..... and vicinity, and all regular and special meetings shall be held in ..... as prescribed by the by-laws.

# A. STANLEY JONES

NORTH BATTLEFORD, SASKATCHEWAN

## The Original Small Threshing Machine



COMPLETE OUTFIT—8 h.p. Engine, 28 in. Separator  
All Fittings, Belts and Truck with 16 ft. reach, Cash \$670.50  
28 inch Separator alone, all fittings, ..... Cash, \$317.00  
24 inch Separator alone, all fittings, ..... Cash, \$284.00

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IN  
MAN.  
AND  
SASK.

MADE IN  
CANADA

Write for free  
Catalog and  
Time Terms

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Norman M. Ross, Superintendent of the Government Farms, Indian Head.  
Paul Gerlach, Allan, winner of the World's Prize Wheat in 1913.  
W. S. Simpson, Pambrum, winner of the World's Prize Flax. See prices in my catalogue.  
John Hillingworth, Roseliff, who came within 5g point of Seager Wheeler in 1914.  
See the Official Government Report on my machine given by the government expert.

### Many Improvements. Order Kerosene Burner if Desired

Prices here hold good until August 1st, when we expect to have to make an advance and all orders accepted before that date will be filled at the prices as at present for any date of delivery. You will notice I publish all my prices plainly in my advertising and my catalogue and do not have two or three different prices for the same article.

I can also supply COAL OIL BURNERS for 6 and 8 H.P. WATERLOO BOY ENGINES, which I sold before I made my own, for \$7.50 complete with water jets, etc. If you have an engine or separator of any make, write for my monthly mailing list of Accessories, Belts, Pulleys, etc.

GENERAL SALES AGENTS FOR LA COMPAGNIE DESJARDINS LIMITED

## VANSTONE & ROGERS

Importers and Breeders of Clydesdales, Percherons  
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NORTH BATTLEFORD, SASK.

We are landing this month four car loads of above breeds from yearlings up. These are of the good big drafty kind and very few of these colts will be short of a ton at maturity.

If you need a horse next spring, this is the time to get it, as we can sell a lot cheaper now before we have put any expense on them, and the colt will be acclimated in your own locality.

Anyone needing an exchange can be assured of a fair and honest deal. We guarantee every horse. Ample time to responsible parties. Liberal discount for cash.

### ASK OUR CUSTOMERS HOW WE USE THEM

Some Shetland ponies for sale. Shetland stallion for service.

## VANSTONE & ROGERS

NORTH BATTLEFORD, SASK.

JAS. BROOKS, Manager

## ALISON'S PATENT BINDER HITCH ATTACHMENT

As demonstrated at Brandon and Regina Fairs

Made to fit any Binder, and guaranteed to give satisfaction.

Price \$5 to \$8 ACCORDING TO ADJUSTMENT NECESSARY

Hitch your team from 12 to 21 inches closer to work and prevent broken reeds.

Extracts taken from Testimonials received from some of the most up-to-date farmers in Manitoba and Saskatchewan, after giving it a thorough trial:

"Relieved it lightens the draft."—Sam T. Kellaway, Killarney.  
"Would not be without draft."—Alex. Jones, Rivers of Bonville.  
"More than pleased; intend having all my binders fitted."—Geo. Whittier, Rivers of Bonville.  
"Appreciable or superior to any other."—J. M. Campbell, Inspector Manitoba Hall Insurance Co., Clearwater.  
"Easier draft and better control of team. A valuable improvement."—Jas. Sheehy, president Manitoba Agricultural Society.  
"Fully endorse all you claim for it. Worth many times the price."—Geo. Weidenhamer, president Manitoba Branch Manitoba Grain Growers' Association.  
"Tried one, had two more fitted. Undoubtedly a great saving of horse power, owing to closer hitch. Much time saved through working your team more quickly around and beating perfectly square corners."—Geo. H. Stewart, secretary Manitoba Branch M.A.G.A.  
"Tried one, was as well pleased I used for a second. Would like to go back to old way. Strongly advise all farmers to use them."—John A. Montgomery, Alder, Sask.  
"Used your binder hitch last season (1915), and can honestly say it is all you claim for it. Simply a great saver of draft and very convenient. Feel safe in recommending it to anyone operating a binder."—Andrew Muir, graduate of Manitoba Agricultural College.

This hitch was patented by me and has been used for five seasons on my own farm.

**WM. ALISON** Sec. Treas. South Western **DELOLAINE, MAN.**  
Assoc. Man. Grain Growers

## Advertisers in The Guide

are in position to give good service to you and your family. The Guide will not knowingly carry the advertising of any unreliable concern. In writing to the advertiser, be sure to mention that you saw his announcement in The Guide, Winnipeg. It will insure good service.