

Think It Over!

LIFE is uncertain—death is *not*. If your life is prolonged you will endeavor to make an adequate provision for your wife and children. But there is no guarantee that life will last until that aim is attained. Think it over!

In past years so much suffering resulted from the premature death of husbands and fathers that societies were formed for the protection of the widows and orphans of those members who might die "before their time." These societies or guilds developed into our modern life insurance companies—the strongest financial institutions in the world. Have you availed yourself of this means of protecting your home? Think it over!

The Mutual Life is well-established, prosperous, and so economically conducted that its dividends rank with those of the best companies on the continent. It is also a purely mutual, people's company, established for your benefit. The Mutual's membership numbers nearly 60,000 living under the protection of our policies. Is your household included? Think it over!

The Mutual Life
Assurance Company of Canada
Waterloo, Ontario

THE HOME BANK OF CANADA

ORIGINAL CHARTER 1854
WINNIPEG - MAN.

WINNIPEG OFFICE 426 Main Street, near Portage
F. H. REID, Manager and Supervisor of Western Branches
D. F. COYLE, Superintendent of Western Branches

FARMERS!

You are getting abnormal prices for your produce. Lean years may follow the years of plenty—therefore

SAVE! SAVE!! SAVE!!!

Open a Savings Account TODAY in the

HOME BANK OF CANADA
SAVINGS DEPARTMENT AT ALL BRANCHES

PRESENT CROP CONDITIONS

IN RELATION TO

Winnipeg District Farm Lands

It is an understood fact that this year the Red River Valley will have a good crop and that there will be a marked stimulus given to the sale of farm lands. If interested, call or write for our lists which have special bargains in the area referred to.

THE STANDARD TRUSTS COMPANY
346 MAIN STREET WINNIPEG, MAN.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

page on the property is taken by the loan company.

Farms on which loans are granted are inspected from time to time by the inspector of the department, who is empowered to issue instructions for the guidance of the borrower, who is required to farm, cultivate, manure and manage the farm in accordance with efficient methods of husbandry. By the system of repayment adopted, the mortgagee makes repayment by the amortization method, the payment of principal and interest by half-yearly, or yearly, instalments being held to be more favorable in the long run to the borrower than a straight interest mortgage. That it may prove difficult for a newcomer during the first years of his working of the farm to pay much on capital account is taken into consideration, and in order to assist him to get well established, the government and the loan company may agree to a release, for a period not exceeding five years, from the obligation to make repayments on capital. The amortization plan then immediately comes into operation.

Altogether up to date there have been, since the establishment of Nova Scotia's rural credit system, the act establishing, which was passed in 1912, a total number of 187 applications for loans, of which applications 79 have been granted, the total amount of the loans being \$129,765, of which amount the government guaranteed \$56,825. The total value of the property given as security is set down as \$216,508, of which \$121,654 represents land, and \$94,854 buildings. The terms of the mortgages range from six to 15 years, with interest from six to seven per cent, according to the condition of the money market. The chief reasons for which applications were declined were defective title, insufficient security, and unfitness of the applicant. The purposes for which the loans were granted included not only the purchase of land, but also such improvements as under-drainage, the clearing of additional land, the purchase of stock and implements, and the erection of fencing and outbuildings.

The New Brunswick system will be next dealt with on this page.

U.F.C. Company Progressing

In spite of many setbacks and discouragements caused by the disturbed business conditions prevalent today the United Farmers' Co-operative Co., Limited, of Toronto, continues to make most gratifying progress. This year it expected to make a substantial profit handling sugar for the local clubs, but the new government regulations made this impossible. Last year the company did a big business in mill feeds. This year, owing to changed conditions, this trade has been greatly reduced. Other lines have been affected in similar ways. Nevertheless new lines of trade have been developed, such, for instance, as in British Columbia shingles, with the result that the business of the company has grown by leaps and bounds.

Last year the company did a business of about \$1,000,000. This year, in eight months, the volume of business has amounted to about \$2,000,000. The profits of the company have also been substantial, although not as large as the volume of business done would justify. This is because many business firms allow the company little and in some cases almost no margin of profit for handling their goods.

Last week the company moved into its large, new offices on King Street, next door to its old offices, and situated over its new store. A large volume of business is being done in the store.—Farm and Dairy.



Harvesting the First Crop

Food Will Win the War

Serve your country and yourself by raising FOOD on the fertile plains of Western Canada. The Canadian Pacific Railway makes it easy for you to begin. Lands \$11 to \$30 an acre; irrigated land up to \$50; 20 years to pay. Loan to assist settlers on irrigated lands. Get full particulars and free illustrated literature from

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FOR FULL INFORMATION ENQUIRE of the

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Phone Main 2090

Twenty-Six Years of Unbroken Success

On August 18 The Great West Life was Twenty-six years old. The occasion found the Company with:

Business in force—

One Hundred and Sixty-Three Millions

Assets—

Over Twenty-Four Million Dollars

Applications for Insurance to date this year—

Over Twenty Million Dollars

With more than Sixty Thousand and well-satisfied Policyholders, a record of results unequalled, a reputation that only the utmost in service to Policyholders could gain and maintain.

For personal rates write, stating age, to

The Great-West Life Assurance Company

Dept. "L."

Head Office WINNIPEG

TRADE **SAWYER** MARK

Registered

STITCHED CANVAS BELTS

"THE QUALITY BELT"

PLEWES LTD. Distributors WINNIPEG

Idle Land
FEN letter the Dominion, the ations of own, of Alberta.

Sirs:—I wish to the fact that a railways there figures supplied sources Intelligence partment of the acreages of agriculture, unoccupied and Patented or Disposed of Manitoba Saskatchewan Alberta

Undisposed Dominion and miles of station Manitoba Saskatchewan Alberta

Total Estimates 40 lands along the railway.

The total of lands, and up lands within 21 ways is thus 21 no available 64 this could be estimates given of agriculture katchewan put 600,000 acres together, not which I receive 10,000,000 acre estimate of the three provinces by tractors.

Is not this challenge to t adapt. But all sion of the f the split, and acres are cap our mouths a ties, we cannot of the govern action to na tivity of these

It must be force of west more land it Therefore we looked to to l the plow. It reiterates m name of the "there is an available."

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