

# THE CANADIAN BANK OF COMMERCE

HEAD OFFICE: TORONTO

CAPITAL, \$10,000,000 REST, \$8,000,000

MR. EDMUND WALKER, C.V.D., LL.D., D.C.L., President  
ALEXANDER LAIRD, General Manager A. H. IRELAND, Superintendent of Branches

BRANCHES IN EVERY PROVINCE OF CANADA AND IN THE UNITED STATES, MEXICO AND GREAT BRITAIN

### BRANCHES IN SASKATCHEWAN

BRODERICK	LANSBURN	REGINA
CANORA	LELOVIMINSTER	SASKATOON
DELISLE	MELFORT	SHELLBROOK
DRINKWATER	MELVILLE	SWIFT CURRENT
ELBOW	MILESTONE	TEGASKE
ELFOS	MOOSE JAW	VONDA
HAWARDEN	MOOSEMIN	WADENA
HERBERT	MORNE	WATROUS
HUMBOLDT	NOKOMIS	WATSON
KAMSACK	NORTH BATTLEFORD	WEYBURN
KINDERLEY	OUTLOOK	WILCOX
LANGHAM	PRINCE ALBERT	YELLOWBORASS
LANIGAN	RAHNSON	YORKTON

## FARMERS' BANKING

Every facility afforded Farmers and Ranchers for the transaction of their banking business. Notes discounted and sales notes collected.

ACCOUNTS MAY BE OPENED AND CONDUCTED BY MAIL

## School of Mining

A COLLEGE OF APPLIED SCIENCE  
AFFILIATED TO QUEEN'S UNIVERSITY  
KINGSTON, ONT.

For Calendar of the School and further information, apply to the Secretary School of Mining, Kingston, Ont.

Mining and Metallurgy  
Chemistry and Mineralogy  
Microscopy and Geology  
Chemical Engineering  
Civil Engineering  
Mechanical Engineering  
Electrical Engineering  
Sanitary Engineering  
Power Development

# Imperial Bank of Canada

CAPITAL AUTHORIZED	\$10,000,000.00
CAPITAL SUBSCRIBED	5,913,000.00
CAPITAL PAID UP	5,769,000.00
RESERVE FUND	5,769,000.00

### Branches in the Province of Manitoba

Brandon, Portage la Prairie, Winnipeg.

### Branches in the Province of Saskatchewan

Balgownie, Broadview, Moose Jaw, North Battleford, Prince Albert, Regina, Rosthern, Wilkie, Hague, Fort Qu'Appelle, Saskatoon, Wynyard.

### Branches in the Province of Alberta

Athabaska Landing, Banff, Calgary, Edmonton, Lethbridge, Redcliff, Red Deer, Strathcona, Wetaskiwin.

### Branches in the Province of British Columbia

Arrowhead, Cranbrook, Fernie, Golden, Kamloops, Michel, New Michel, Nelson, Revelstoke, Vancouver, Victoria, Moyie, Wilmer.

Also Branches throughout the Provinces of Ontario and Quebec.

## SAVINGS DEPARTMENTS AT ALL BRANCHES

Interest Allowed at Current Rates

DRAFTS AND LETTERS OF CREDIT ISSUED

AVAILABLE IN ALL PARTS OF THE WORLD

W. A. HEBBLEWHITE, Manager  
North End Branch,  
Cor. Main St. and Selkirk Ave.

N. G. LESLIE, Manager,  
Main St. and Bannatyne Ave.

# HAIL INSURANCE

Many who read this will remember what a muddle Hail Insurance was in Western Canada eleven years ago. How certain companies had secured patronage on promises that were never fulfilled, how farmers were sued for their premiums when they could not get a dollar of indemnity for loss, and how the Provincial and Territorial Governments were obliged to take action to straighten out the tangle.

So keen and general was the distrust of Company Hail Insurance, when our plan was first introduced in 1900 that we found it most difficult to convince anyone upon to do what we claimed for it. But we had the courage of our convictions, and under the closest scrutiny and most severe criticism, by actual demonstrations of its merits we gradually won for our plan and the manner in which we administered it the confidence of all classes in any way concerned with Hail Insurance, with the result that when the Government system of Hail Insurance was abolished in Saskatchewan two years ago, our plan was the first to receive permission to transact business in that Province, and in 1910 there was more business written on this plan than all others combined.

Nothing that could win out against such odds must have the qualities people look for in good business, and those who know the history of Hail Insurance in Western Canada and what our plan has done to put it on a sound business basis are our staunch friends, yet

## "Fools rush in where Angels fear to tread"

and certain competitors from outside, with little or no experience in Hail Insurance business, having no knowledge whatever of conditions in Western Canada, undertake to point out the weaknesses of our system and extol the merits of what they have to offer. They may win a place after a while if they make good, but in the meantime the majority of those who give thought to these matters will decide that what has been tried and proved to be all right is what they want.

Full information will be furnished on application to any local Agent or

## INSURANCE AGENCIES, LIMITED

General Agents - - BRANDON, WINNIPEG and REGINA

The Central Canada Insurance Company

The Saskatchewan Insurance

The Alberta-Canadian Insurance

# Standard Wire Fence



In the "Standard" Wire Fence, you get the durability that comes with strength. Made of all No. 9 Hard Steel Wire, well galvanized - which means no rust and long wear.

"The Tie That Bonds" holds on the running wire and locks smooth on both sides.

Them--there's the Standard Steel Fence Posts that hold the wires without staples--won't rot and are very durable.

We make a specialty of Galvanized Gates, too.

Our new books are cheap full of fence facts. Write for free copies and sample lock.



The Standard Wire Fence Co. of Woodstock, Limited  
Woodstock, Ont. Brandon, Man.

# THE Provincial Mutual Hail Insurance Company of Manitoba

Incorporated 1891  
SEASON 1911

This is the TWENTY-FIRST YEAR "THE PROVINCIAL MUTUAL" has been doing business.

In fifteen of these years the full indemnity of Six dollars per acre was paid.

In five of these years a pro rata dividend was paid.

In seven of these years the full amount of the Premium Notes was not called for.

TWENTY-FIVE, THIRTY and even FIFTY PER CENT of Premium Notes was thus returned to Insurers.

## Joint Stock Companies NEVER return any Premiums to Insurers

No other Company pays so high an indemnity for loss.

The cost is Twenty-five Cents per acre, or less, according to damage suffered.

Strictly a Farmers' Company, managed by Farmers only, and still

## THE OLD RELIABLE

W. F. SIRETT, Minnedosa JAS. RIDDELL,  
Head Office: President Manager, Sec.-Treasurer

Room 704 Builders Exchange, 333 1/2 Portage Ave.  
P.O. Box 1674 WINNIPEG, MAN. Phone Main 3408